

# Home Insurance

## Insurance Product Information Document

**Company: Integra Insurance Solutions Ltd. Registered in England and Wales. Registered Number 06760260**

**Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111**

**Product: Cavere Home Buildings & Contents Insurance**

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information can be found in your policy documentation.

### What is this type of insurance?

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down.



#### What is insured?

##### Buildings

- ✓ The buildings sum insured is shown on your policy schedule.
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ The cost of tracing and accessing a leak - cover up to £5,000.
- ✓ Alternative accommodation cover up to 20% of the buildings sum insured.
- ✓ Property owners' liability cover up to £2,000,000.
- ✓ Locks and keys cover up to £750.
- ✓ Accidental breakage of drains and pipes and accidental damage to cables and underground tanks.
- ✓ Accidental breakage of glass, ceramic hobs and sanitary ware.
- ✓ Damage caused by the Emergency services cover up to £1,000.
- ✓ Trees, plants and shrubs cover up to £1,500.

##### Contents

- ✓ The contents sum insured is shown on your policy schedule.
- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Food in your freezer or fridge.
- ✓ Contents in your garden cover up to £2,000.
- ✓ Loss or theft of keys and accidental damage to the locks of external doors at your home cover up to £750.
- ✓ Cover for the temporary removal of the contents to a building in the British Isles when you are studying or working including college or university.
- ✓ Alternative accommodation if your home can't be lived in following certain types of damage cover up to 20% of the contents sum insured.
- ✓ Money in the home cover up to £750.
- ✓ Credit cards in the home cover up to £500.
- ✓ Occupiers and public liability cover up to £2,000,000.
- ✓ Theft from an outbuilding or garage covered up to £3,000.

#### Optional cover you may have chosen

Full Accidental Damage Cover for Buildings and/or Contents  
Personal Belongings Cover



#### What is not insured?

- ✗ Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring before the start of the insurance period.
- ✗ Any loss, damage, liability, cost or expense of any kind caused deliberately by your family.
- ✗ Loss or damage caused by normal use or ageing, lack of maintenance, or that loss or damage has happened gradually over time.
- ✗ War, Terrorism, Cyber Attacks.
- ✗ Any claim or expense of any kind directly or indirectly caused by pollution or contamination, unless it was caused by a sudden unexpected incident or oil or water escaping from a fixed oil or fixed water installation.
- ✗ Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, corrosion, rusting, frost, damp, fungus, insects, mechanical or electrical fault or breakdown poor or faulty design, workmanship or materials.



#### Are there any restrictions on cover?

##### Buildings

- ! Excesses - this is the part of a claim you have to pay.
- ! Storm or flood damage to fences, hedges or gates.
- ! If your home is left unoccupied for more than 60 days in a row, you won't be covered for Escape of water or oil, Freezing of water and oil pipes or tanks, Malicious damage or vandalism, Theft or attempted theft, Accidental damage to drains, pipes and cables, Accidental damage to glass and sanitary ware, Damage to locks or loss of keys.
- ! Subsidence Damage to solid floors or damage caused by solid floors moving - unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.
- ! Replacing or changing undamaged parts of your buildings which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

##### Contents

- ! Excesses - this is the part of a claim you have to pay.
- ! High risk items in the home are covered up to £30,000 with a single item limit of £2,500.
- ! If your home is left unoccupied for more than 60 days in a row, you won't be covered for loss or damage caused by Escape of water or oil, Freezing of water and oil in pipes or tanks, Malicious damage or vandalism or Theft or attempted theft.
- ! Replacing or changing undamaged parts of your contents which belong to a set, pair or suite, such as matching carpets or a suite of furniture, when the loss or damage is restricted to a specific part or clearly defined area.



#### Where am I covered?

- ✓ The product provides cover for the buildings of your home and the contents inside your home that is based in the United Kingdom, the Channel Islands and the Isle of Man.



#### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



#### When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



#### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



#### How do I cancel the contract?

You can cancel the policy by contacting Cavere Limited, the administrator, using the contact details in your policy documentation.

Once you've read your policy, if you don't want to go ahead with the insurance and this is your first year with us, you'll have 14 days from the day you receive the policy documentation to let us know. If you're due to renew your cover then the 14 days starts from your renewal date. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance.