

Partnership in action.

We are committed to providing the highest quality service with equitable pricing for our valued members.

Locations:

Corporate Office

T: 250-612-3456
1598 - 6th Avenue
Prince George, BC
V2L 5B5

5th & Ahbau Branch

T: 250-612-3456
#205, 513 Ahbau Street
Prince George, BC
V2M 3R8

Clinton Branch

T: 250-459-2173
1507 Highway 97 North
PO Box 549, Clinton, BC
V0K 1K0

Fort St. James Branch

T: 250-996-8667
366 Stuart Drive West
PO Box 1360, Fort St. James, BC
V0J 1P0

Quesnel Branch

T: 250-992-9216
253 Reid Street
Quesnel, BC
V2J 2M1

River Point Branch

T: 250-612-3456
#100, 2150 Ferry Avenue
Prince George, BC
V2N 0B1

Town Centre Branch

T: 250-612-3456
1532 - 6th Avenue
Prince George, BC
V2L 5B5

Vanderhoof Branch

T: 250-567-4737
201 West Stewart Street
Vanderhoof, BC
V0J 3A0



HOME INSURANCE



INTEGRIS
Insurance Services

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www.integriscu.ca



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Protect the things you value most.

You never know when the unexpected may happen. If your home is damaged or destroyed, it's very important that it is insured to its accurate replacement value.

Your Possessions are affected.

Most homeowner's policies cover content up to a specific percentage of the total insured value of the home. If your home is not adequately insured, you may not have enough insurance to cover its contents in the event of serious damage. Don't underinsure the contents of your home. Estimate the value of your possessions and update your inventory at least once a year. If the value of your possessions is greater than the amount of contents specified in your policy, have it changed accordingly. Go to **www.integriscu.ca** for access to home inventory software.

Remember, it is up to you as a homeowner, to insure your house according to what it would cost to rebuild it in the event of serious damage or destruction.

Your Responsibility.

Under your insurance policy, it is your responsibility to report any changes to your property, such as renovations or additions, to your insurance professional. Ensuring that your insurance company has an up-to-date description of your home can help speed up the claims settlement process after a loss.

How is replacement cost calculated?

Replacement cost is the cost of rebuilding your home in the event that it's destroyed. It includes things such as the price and availability of skilled labour, debris removal, extra expenses due to more demanding building codes and more. Upgrades, renovations and other improvements can also make rebuilding a home more expensive than originally estimated, affecting the final replacement cost.

Plenty of people are renovating their homes - but when was the last time you had a good long look at your homeowners insurance?

Know Your Home!

Come prepared to renew your insurance by making a list of key details about your house. We will use this information to calculate the proper amount of insurance for your home.

- 1. Year Built _____
- 2. Total square footage (finished/living area, not including basement) _____
- 3. Use (single-family or multi-family) _____
- 4. Style (eg. bungalow or split-level) _____
- 5. Number of stories (eg. 1, 1.5, 2) _____
- 6. Foundation type (eg. poured concrete slab, crawlspace) _____
- 7. Finished basement (include percentage finished) _____
- 8. Exterior wall finish (eg. vinyl side, stucco) _____
- 9. Material types for flooring coverings (eg. hardwood), ceilings (eg. drywall) and wall surfaces (eg. wallpaper) _____
- 10. Roof material types (eg. asphalt shingles) _____
- 11. Number of kitchens and quality of finishes (eg. granite countertops) _____
- 12. Number of bathrooms _____
- 13. Garage or carport and size (eg. 1-car, 2-car), or other structures attached to the house (eg. breezeway) _____
- 14. Interior wall height _____
- 15. Unique access (eg. on an island, in a remote location) _____