



## Salvation Army General Insurance Corporation House & Home Policy Summary

This policy provides the key information about SAGIC's House & Home policy, for the full terms and conditions please refer to your policy wording. These are available upon request.

### Insurers

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The Buildings and Contents sections of the insurance policy are underwritten by The Salvation Army General Insurance Corporation Limited (SAGIC). SAGIC are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority and you can check their status on the FCA Register on the FCA website at [www.fca.org.uk/register/](http://www.fca.org.uk/register/)

### Contract Period

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The contract for insurance will be for a period of 12 months and this shall be renewable annually in accordance with SAGIC's terms of business.

### Cancellation

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You may cancel this policy at any time:-

- > If you have not made a claim in the current period of insurance, you may cancel this policy by giving us a minimum of 30 days notice. We will refund the premium for the period of unused cover.
- > If you have not made a claim in the current period of insurance, you may cancel within 14 days of receipt of your policy documents or the start of your renewal date. We will refund the premium for the period of unused cover.

We may cancel this policy at any time:-

- > If you have committed a fraud or attempted to commit a fraud, no refund will be due.
- > If you fail to pay in full, the premium due, we will cancel the policy and your cover will only be valid for the proportional period for which we have received payment.
- > We may cancel your policy by giving you 14 days notice if:
  - a. You do not implement any recommendation we make to prevent loss or damage to your property
  - b. You fail to make good any damage to your property and thus increase the possibility of material damage, loss or injury
  - c. As a result of a change in the information provided by you we consider the potential risk of material loss, damage or injury to be greater.

### How to Make a Claim

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If you wish to make a claim or if you have any claims questions under any part of the Policy, please contact the SAGIC Claims department:

Phone: 0300 030 1865 - Lo-call number (for the cost of a local call from any UK landline or free in some call plans)  
Email [claims@sagic.co.uk](mailto:claims@sagic.co.uk)

There is an emergency 'out of hours' facility available on this number to assist in a crisis when our office is closed. This facility is available for claims under Sections 1 and 2 of the Policy.

### Complaints

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SAGIC aims to give excellent, friendly service, and to handle complaints promptly in a fair and efficient manner. We will undertake our dealings with you with this aim in mind and we are committed to working within the spirit of The Financial Conduct Authority's requirements for Treating Customers Fairly.

However, we recognise that sometimes things go wrong and circumstances may arise where you feel you have cause for complaint.

If you have purchased this policy from a broker please initially submit your complaint to them, alternatively if you have purchased this policy direct from SAGIC or if your broker is unable to resolve your complaint then please contact:

The Managing Director  
The Salvation Army General Insurance Corporation Limited  
Faith House, 23-24 Lovat Lane, London, EC3R 8EB  
Tel: 0300 030 1865  
Email: [complaints@sagic.co.uk](mailto:complaints@sagic.co.uk)

## Financial Service Compensation Scheme (FSCS)

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SAGIC is a member of the FSCS which has been set up by the Government to pay customers compensation if they lose money because a financial firm is unable to pay its debts. In most circumstances FSCS compensation will cover 90% of any claims money due to customers.

## Summary of Cover

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Cover	Sums Insured / Limits
Standard Cover:-	
> Fire, Smoke, Explosion, Lightning and Earthquake	} As shown on Schedule
> Storm and Flood	
> Riot and Civil Commotion	
> Malicious Damage and Vandalism	
> Subsidence	
> Theft	
> Escape of Water	
> Alternative Accommodation / Loss of Rent	20% of Sums Insured
Included with Buildings Cover:-	
> Trace and Access	£5,000
> Property Owners' Liability	£2,000,000
Include with Contents Cover:-	
> Accidental Loss of Keys	£1,000
> Religious Festivals and Wedding Gifts	20% Increased Cover
> Freezer Foods	£500
> Student Cover at University / College	As shown on Schedule
> Business Equipment Cover	£5,000
> Occupiers' and Personal Liability	£2,000,000
> Domestic Employers' Liability	£10,000,000
Optional Extras:-	
> Accidental Damage	
> Personal Possessions	
> Pedal Cycles	
> Money and Credit Cards	

## Significant or unusual exclusions/limitations

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The following is specifically excluded under this policy, damage occurring due to:-

- > Breakdown
- > Wear and Tear
- > Terrorism
- > Deliberate Damage

Damage occurring if your property is left unoccupied for more than 30 days is excluded, unless you have previously informed us of this.

All claims are subject to an excess which will be stated on your insurance schedule.

**For full exclusions and limitations please see the policy wording, this is available upon request.**