

# Home Insurance

## Insurance Product Information Document



Company: Salvation Army General Insurance Corporation

Product: Home Insurance

SAGIC is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

This Insurance Product Information Document is only a summary of our standard home insurance policy. Complete pre-contractual information on the product is provided with your policy documentation.

### What is this type of insurance?

This home insurance policy provides cover against damage to the buildings and contents of your home. Your policy schedule will provide specific details on the sections of cover you have opted to insure.



#### What is insured?

The amount of cover required to rebuild your home and/or replace your contents is specified by you and will be shown on your schedule.

##### Buildings

- ✓ Loss or damage to the buildings of your home (including garages)
- ✓ Accidental damage to underground pipes and cables
- ✓ Accidental breakage of fixed glass, ceramic hobbs and sanitary ware
- ✓ Alternative accommodation or loss of rent following insured damage
- ✓ Replacement locks and keys if your keys are accidentally lost or stolen
- ✓ Trace and access to find an escape of water from any fixed water or heating installation
- ✓ Property owners liability if you are held liable as the owner of your home for injury to a third party or damage to third party property
- ✓ Home emergency, an event which we would consider an emergency in your home

##### Contents

- ✓ Loss or damage to the contents of your home including in the garden and in garages
- ✓ Accidental damage to glass in furniture and mirrors
- ✓ Replacement locks and keys if your keys are accidentally lost or stolen
- ✓ Tenants' liability for damages to property you are held liable for under your tenancy agreement
- ✓ Loss or damage to food in a domestic deep freezer caused by a rise or fall in temperature (maximum £500)
- ✓ Students belongings whilst they are away living in student accommodation
- ✓ Occupiers and personal liability if you are held liable for injuring a third party or damage to third party property
- ✓ Employers' liability if you are held liable for injury to domestic employees

##### Optional Cover

Your policy schedule will provide specific details if you have selected any of the optional covers below.

- Buildings and/or contents accidental damage
- Personal possessions cover including loss and accidental damage away from the home
- Loss of personal money and fraudulent use of credit cards
- Loss or damage to sports equipment and/or pedal cycles
- Family legal protection to offer assistance during personal legal disputes



#### What is not insured?

- ✗ Mechanical or electrical breakdown
- ✗ Computer failure
- ✗ Deliberate damage or criminal acts by any member of the household
- ✗ Existing damage
- ✗ Pollution or contamination
- ✗ Terrorism
- ✗ War
- ✗ Wear and tear, depreciation or any gradually operating cause including but not limited to wet rot, dry rot, rust, deterioration and the like
- ✗ Motor vehicles and their contents
- ✗ Damage caused by demolition, structural alterations or structural repair to the building
- ✗ Damage caused by domestic pets belonging to anyone residing in your home, or by vermin or insects
- ✗ Storm damage to gates, fences or tennis courts



#### Are there any restrictions on cover?

- ! The single items limit under contents is £2,500 or 10% of the sums insured, whichever is higher
- ! If your property is unoccupied for more than 31 days, then cover is reduced to exclude theft, escape of water, frozen pipes and malicious damage
- ! Under personal possessions any item worth more than £2,000 should be specified on the policy
- ! The maximum amount available under home emergency is £500 for each claim and £1,500 in total for the policy period
- ! There is an excess payable under all claims with the exception of liability, legal protection and home emergency claims
- ! The maximum amount available for loss or damage to contents in the garden is £1,000
- ! Family legal expenses claims require a 50% chance of winning the case and achieving a positive outcome for the cover to begin
- ! The property is not covered for any business use without our approval



## Where am I covered?

- ✓ The policy covers Buildings in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Contents is only covered inside your home, with limits applying to contents in your garden
- ✓ Personal Possessions cover is extended to 60 days worldwide



## What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the policy if a claim involves property that is lost or maliciously damaged
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- Notify us immediately if someone makes a claim against you



## When and how do I pay?

You can pay the premium as a one-off payment, annually or in monthly instalments.  
Payments can be made by bank transfer, direct debit or debit/credit card.



## When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

After the first 14 days of your policy you must give 31 days' notice.