

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

- > The Buildings and Contents sections of the insurance policy are underwritten by The Salvation Army General Insurance Corporation Limited.
- > The Property Owners' Liability and Occupiers' Liability to Third Parties sections are underwritten by Ansvr Insurance, a trading division of Ecclesiastical Insurance Office plc.
- > The Family Legal Protection section is underwritten by DAS Legal Expenses Insurance Company.

All of these insurers are authorised and regulated by the Financial Services Authority.

Contract Period

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

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 the 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

For Home Insurance, telephone 0300 030 1865 or email claims@sagic.co.uk.

For Family Legal Protection, telephone 0370 050 0962.

Complaints

If you have a question or complaint regarding a policy or a claim then please first contact SAGIC:

The Managing Director
Salvation Army General Insurance Corporation, 23-24 Lovat Lane, London, EC3R 8EB
0300 030 1865, complaints@sagic.co.uk

Complaints may subsequently be referred to the Financial Ombudsman Service, details of which are available on request.

Financial Service Compensation Scheme (FSCS)

SAGIC is a member of the FSCS which has been set up by 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

Buildings Cover (including Property Owners' Liability) & Contents Cover (including Occupiers', Personal & Employers Liability):-

- > Fire, Smoke, Explosion, Lightning & Earthquake
- > Storm and Flood
- > Riot & Civil Commotion
- > Malicious Damage and Vandalism
- > Subsidence
- > Theft
- > Escape of Water
- > Alternative Accommodation / Loss of Rent

Optional Extras:-

- > Accidental Damage
- > Personal Possessions
- > Sports Equipment
- > Pedal Cycles
- > Family Legal Protection
- > Money & Credit Cards

Significant or unusual exclusions/limitations

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 31 days is excluded, unless you have previously informed us of this.

Loss of Rent / Accommodation is limited to 20% of the sum insured of your buildings, unless specifically stated on your schedule.

All claims are subject to a £75 excess for each and every loss unless otherwise stated, this is with the exception of escape of water which is subject to an excess of £150 and subsidence which is subject to an excess of £1,000.

Under the Family Legal Protection cover there is no cover for contract disputes related to sale, purchase, terms of lease, license, or tenancy of land or building.

For full exclusions and limitations please see the policy wording, this is available upon request or via our website at www.sagic.co.uk.