



## ABOUT SAGICOR GENERAL

Since 1840, Sagicor Group has been serving the Caribbean. Over that time, we've come to know not just our business, but also the people we serve.

Today Sagicor General carries on that tradition, as part of a group with operations in 22 countries across the Caribbean, the US, and Latin America. In every community, every policy, and every claim, we carry that experience and expertise with us.

We live to serve our customers, and we've helped them through every situation. It's that dedication, passion, and care that make us the company we are today. So whatever your needs, whatever you're going through, you'll know:

We've been there.



## COVERING YOUR CONTENTS

Whether you own your home or rent you will need insurance for your contents.

You are covered for the following perils fire, lightning, explosion, earthquake, theft, riot, storm, flood, aircraft (and things falling from them) and land slippage.

Cover for contents include furniture, furnishings, household goods, appliances, electronic equipment, clothing, personal effects and valuables. We cover personal money, up to stated limits.

Other Benefits Included under your contents policy:

- Alternative Accommodation and loss of rent
- Replacement of external locks
- Contents temporarily removed
- Mirrors and glass in furniture
- Fatal Accident benefit
- Removal of Debris
- Credit Cards
- Food in your Freezer
- Jewellery
- Accidental damage to audio and video equipment
- Computers



GENERAL

### CONTACT

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Sagicor General is the general insurance subsidiary of the Sagicor Group, which has for over 160 years, met the insurance and financial needs of customers throughout the Caribbean.

## KEY PROTECTOR HOME POLICY

GET THE PROTECTION THAT IS RIGHT FOR YOU



GENERAL

Wise Financial Thinking for Life

## LIABILITY COVERAGE

**Property Owner's Liability:** If you are responsible for injury to someone, or damage to their property, your policy will pay the costs for which you are legally liable.

**Liability to the Public:** Up to \$750,000.00 plus any costs that may be awarded or agreed with any third party members of your household.

**Domestic Staff** - your liability as their employer: You may become liable to pay any person who is in your personal domestic service including gardeners and who is under a contract of service with you:

- Up to \$750,000.00 plus any costs that may be awarded or agreed with any third party for loss or damage to property
- Up to \$1 0,000,000.00 inclusive of costs of injury illness or disease.

## RISK ASSESSMENT

As a Sagicor General policyholder we can provide you with a free inspection of your home to determine how well it may stand up to the elements such as Fire, Windstorm, Flood, Breaking and Entering. Our Risk Assessors may find solutions that cause you to save money on your premium. They also will provide you with information on how to better secure your property against these elements.



## INSURANCE AND ITS PART IN YOUR FINANCIAL PLAN

Most of us spend time thinking about how we're going to make money and pay the bills. Often we overlook an equally significant task that of protecting what we already have. This protection is not just for our assets, but it's about protecting the people closest to us.

Of course, everyone has a different set of needs. And to meet those needs, there is a wide range of insurance products, covering everything from your life and health to your physical assets.

Responsible financial planning is often about achieving balance and this requires you to make some important choices and decisions. This Guide helps to explain that insurance protects one of your most valuable assets: your home.

Just as getting the right mix of insurance products is important, tailoring each insurance product to your needs is equally important to ensure you get the right protection at an affordable price.

Remember that the first step in getting the right protection is finding the right insurance company.

## WHY SAGICOR GENERAL IS RIGHT FOR YOU?

### Reputation:

We have a strong reputation for quality and high standards, a solid track record of service and paying claims for over 130 years.

### Financial Stability:

We are a company that is financially stable and rated A- (Excellent) by the international rating agency A.M. Best. We can adequately cover the risks you face and honour your legitimate claims.

### Service:

Our Staff and agents are professional, knowledgeable and willing to discuss your insurance coverage options, answer your questions, respond to requests for information, process your policy and claims promptly.

### Products

Sagicor General has a wide range of unique insurance products to protect your investment. We provide a number of different coverage options to meet your specific needs - and have the flexibility to change to meet your changing circumstances.

## THE BASICS OF HOME INSURANCE

Your house is most likely your most valuable asset. In the event of disaster such as a fire, flood, storm or theft, the cost of replacing a house can not only devastate you financially, but can ruin your dreams for the future.

Even if it is not a total loss, disaster can severely test your financial resources and your peace of mind. Your house is not like your other assets and possessions - it's your home.

### Homeowners' insurance helps you to start over by providing:

- Money to repair or replace your home in the event of loss.
- Money to replace your contents (furniture, clothes, appliances, etc.) if they are destroyed, stolen, or damaged.
- Liability protection if someone gets hurt while on your property or if you or your family members accidentally damage someone's property.
- Money to cover additional living expenses if you are forced to move out of your home because of a fire or some other insured peril.

One of the most important things in choosing a policy is to have an adequate level of insurance coverage, should you need to make a claim. While opting for less cover will cost you less in premiums, having insufficient cover could prove extremely expensive if you ever need to make a claim.

### What should you consider when deciding the coverage you need?

- How much will it cost to rebuild your house today?
- How much will it cost to replace the contents of your home?
- What protection do you have against liability claims?

## COVERING YOUR BUILDING

We at Sagicor General have designed a homeowner insurance policy with the widest coverage an easy to understand policy wording with you in mind.

Your policy coverage for your Building includes but is not limited to:

### Buildings:

The structure, permanent fixtures and fittings, permanent kitchen and bedroom cupboards and interior decorations. Coverage can include garages and garden sheds with limited coverage for fences, gates, driveways and swimming pools.

There are a number of extensions to this coverage at no extra cost to you:

### Alternative Accommodation:

If your home is so badly damaged that you cannot continue to live in it while repairs are done, your policy will help to meet the cost of additional alternative accommodation up to 10% of the sum insured on buildings.

### Loss of Rent:

Rent which ceases to be payable to you, or which continues to be payable to you should your buildings become inhabitable from an insured event.

### Replacement of External locks:

Up to \$500.00 for replacement and installation of external door locks.

### Landscaping:

Up to \$500.00 for loss of or damage to landscaping at your home by an insured event.

### Title Deeds:

Up to \$3,000.00 in addition to the amount paid for buildings to prepare new title deeds to your home.

### Glass:

In doors, windows and skylights are covered against breakage, as are baths and wash basins.

### Metered Water:

Loss of metered water up to \$1,000.00.

### Leaking wall pipes:

Up to \$1,500.00 where there is a water leak and there is a need to access the pipes in your walls to repair them.