



COVERED

THE ESSENTIAL GUIDE

TO ALL THINGS HOME AND TRAVEL INSURANCE



TABLE OF CONTENTS

INTRODUCTION.....	04
UNDERSTANDING INSURANCE.....	06
WHAT IS INSURANCE?.....	07
What is General Insurance?.....	12
Do You Know The Principles Of Insurance?.....	14
HOME INSURANCE.....	24
TRAVEL INSURANCE.....	30



INFORMATIONAL PURPOSES ONLY:

The materials and information in this booklet prepared by Sagicor General Insurance Inc (Sagicor General) are intended for informational purposes only.

After publication of the booklet, some of the information may become dated and may not reflect the most current legal developments. Any information provided by Sagicor General shall not be considered advice or be construed in any way as a warranty, guarantee or promise. It should only be construed as educational information which is being provided and such information should be used by the reader in their sole discretion. This booklet does not offer any financial or legal advice and the reader is wholly responsible for how they use this information. If the material in this booklet is in conflict with any specific policy terms, the terms of the policy will apply.

INTRODUCTION |



You're covered with us!



Keston Howell, BSc (Hons), MBA
President and Chief Executive Officer,
Sagicor General Insurance Inc.

At Sagicor General, we believe that insurance should be accessible to everyone. We understand that insurance terms, conditions and principles can be overwhelming and confusing. That's why we're committed to making insurance easy to understand by being readily available to our customers and providing clarity through our website which features blogs, videos, visuals, and comprehensive explanations of our products and services.

We're excited to introduce our **"book of general insurance wisdom"**, which aims to simplify insurance and empower you to make smart decisions about the products and benefits you choose.

Our "plain English" approach to explaining all things insurance is the cornerstone of this book. I am confident that this will be a valuable resource that puts into your hands the power to make informed decisions.

We thank you for choosing Sagicor General for your insurance needs.



Understanding Insurance



WHAT IS INSURANCE?



It's easy to be overwhelmed by insurance terms or be unsure about how it works. Even ordinary words like premium, coverage and liability can take on slightly different meanings in an insurance context.

No one likes to think about accidents and calamities. Insurance provides you with a safety net, a way of recovering from catastrophes and/or events that may impact the things you own (such as your home or vehicle).

HERE'S HOW IT WORKS

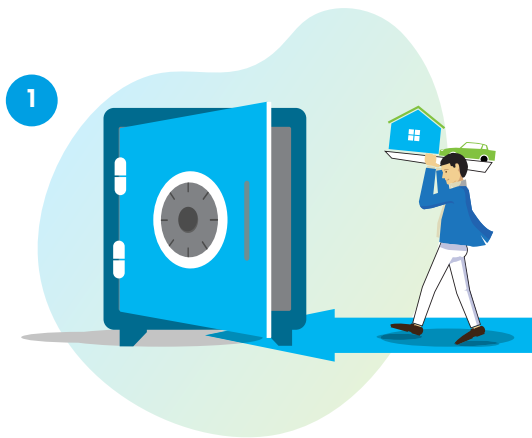
By collecting small contributions from you and other insured people, an insurance company creates a pool of common funds. It is from that common funds pool that money is pulled to pay those who suffer losses. Insurance is founded on the simple idea of spreading the costs related to unforeseen or accidental events or losses among a large group of people. This is how an insurance company is able to offer financial security and assistance to an insured individual at an affordable price.



WHY BUY INSURANCE?

Life is unpredictable. We face various risks daily - risks to our health, property, possessions, etc. In the event that you are impacted by any of these risks, insurance helps you recover faster.

Consider these two critical benefits of having insurance:



We don't know if and when something unfortunate will happen to us, nor whether this will cause us financial difficulties. When you buy the right insurance, you'll be protected from severe loss.



Insurance is a promise to pay should a loss occur. This promise is much more than verbal; it is a contract that provides you with the financial security you need.

THE INSURANCE CONTRACT

Your insurance contract (also called your insurance policy) is a legal agreement between you and us for an agreed length of time (the period of insurance). This contract is based on the information you provided in your application form when you first applied for insurance or when you renewed this insurance at an agreed renewal date.

OUR RESPONSIBILITY AS THE INSURER IS TO:

1. Describe the cover that is offered by your insurance contract - this is called the policy schedule.
2. Provide cover for each item that is noted on your policy schedule.
3. Pay any valid claim you make, compensating you for all insurable losses.

YOUR RESPONSIBILITY IS TO:

1. Provide accurate information and be transparent with us, so we can fairly and accurately assess the level of risk.
2. Pay the required monthly or annual amount for your insurance - this is called the insurance premium.
3. Comply with all the conditions (or requirements) that are described in your insurance policy.

To ensure your claim is not refused, it is important that you and anyone else who is named in the insurance contract (each party) meets their obligations.

The Insurance Contract

Your insurance policy is in two parts – (1) the policy wording and (2) the schedule. The policy wording explains what is and what is not covered, how claims are settled and other important information. The schedule shows your details, details of your insurance cover, the period of insurance and the premium. A new schedule will be sent whenever a change is made to the insurance so, you can check that the cover still meets your needs.



Sagcor
GENERAL Sagcor General Insurance Inc.

SCHEDULE attaching to and forming part of Policy No. P00010173 Insurance Period: (a) from to (b) Any subsequent period for which the Policyholder shall pay and the company shall agree to issue a renewal premium.

Agent/Dealer:
Policyholder: Mr. Jara Das
Address: 38 Bunkery Drive, Roseau, Dominica
Occupation: Accountant

Registration Number	Year	Make of Vehicle	Type of Body	SECC	Insured's Estimate of Value including Accessories and Spare Parts
MM912	2016	BUZUG SHOF	HATCHBACK	1200	\$34,000.00

Engine Number: V53A-020087
Chassis Number: ZC20-00190

Transaction Premium: \$2,140.01
Insurance Cover: Private Motor - Comprehensive
Provider:

Basis of Settlement: Estimate Value
Extension of Loss Of Use: 14 Days
Compulsory Excess: \$1,000.00
Voluntary Excess: \$0.00
Additional Excess: As stated in Policy
Financial Interest: FIRST BANK

Date of Signature of Proposal and Declaration: August 27, 2023
Signed on behalf of the Company on this day: September 14, 2023

Author's Signature

Sagcor
GENERAL

INTRODUCTION

This is your new Key Protection Motor Policy. Please ensure it is kept with the schedule and any endorsements attached to make sure that you have the protection you need.

It is important that the policy, the schedule and any endorsements are read together to avoid misunderstanding.

Normally, you would receive a copy of this policy, please let us know your policy is designed for your convenience or otherwise.

HOW YOUR INSURANCE OPERATES

Your Key Protection Motor Policy is a contract between you and the Company. The terms, conditions and exclusions which form part of the basis of this contract. You are required to provide full and accurate answers when completing the proposal form.

We agree to pay for any damage, liability, losses or costs as set out in this policy, or any endorsement we authorize, which occur during your period of insurance for which you have paid a premium.

The period of insurance is for the fixed period indicated on your schedule. At the end of this period, renewal may be offered. Should there be any changes to the policy wording or premium, we will advise you accordingly in writing before the renewal date.

OUR STANDARD OF SERVICE

We aim to provide you with a first class standard of service. Should you be unhappy with this service in any way, please contact our customer service team. We will be ready to help you with your complaint. If you are the service of a broker or agent or any other professional advisors please contact them for guidance.

Harriet D. Howell
President & CEO

The Renewal

There is no break in insurance cover as long as your policy is renewed, and your chosen coverage remains unchanged.

Sagicor General retains the right to not renew a policy. If we decide not to renew your policy, we will let you know in advance of your renewal date so that you have enough time to make alternative insurance arrangements.

Sagicor GENERAL HOME & CONTENT RENEWAL NOTICE

September 21, 2022
Ms. Jane Doe and Mr. John Doe
Roseau
Dominica
West Indies

Dear Policyholder(s)

Thank you for choosing Sagicor General Insurance Inc. We invite renewal of this policy based on the terms noted below and ask that you review your Sum Insured to ensure that it is in line with the current rebuilding and or replacement costs.

Pursuant to the Insurance Act 2018, we wish to advise/ remind that your policy is subject to the 'Condition of Average'. This condition states that in the event your sum insured is less than the actual value of the insured item, any loss incurred would be reduced proportionately. For example: if your sum insured is 60% of the actual value, you would only be entitled to 60% of the loss amount.

Renewal Date	April 8, 2020
Producer	Willcher Services Inc.
Period of Insurance	From: 08/04/2020 To: 08/04/2021
Insured	Ms. Jane Doe and Mr. John Doe
Policy Number	HO12345678
Policy Type	Home & Content Comprehensive
Mortgagee	1st. National Bank of Dominica 2nd. CIBC

Risk Details	
Location:	Roseau, Dominica
Construction:	Walls - Stone Roof: Permaclad
Current Sum Insured	
Building	\$150,000
Contents	\$20,000
Valuables	\$40,000
Computer	\$10,000
Public Liability	\$750,000

PLEASE PAY: \$4,380.00

HOW WOULD YOU LIKE TO RECEIVE YOUR RENEWAL NOTICE?
By Post By Email

IN OFFICE
By Cash, Cheque,
Debit or Credit Card
SUREPAY

FORM (expert) no older than three months

OP FOR ALL ANCE NEEDS

Home Insurance Travel Insurance

Why Does My Renewal Premium Increase?

The increase on renewal premiums is different for everyone and depends on things like claims history, the risk insured, market conditions and reinsurance costs.

If there is a change to anything - your premium, your excess (the pre-agreed amount of money you'll pay to us in the event of a claim), your benefits or the terms of your policy - we will always provide full details to you before your renewal date.

What Is And Is Not Covered?

Insurance policies do not cover everything, so ensure you carefully read the wording of your policy, especially the details about what is covered.

A MATERIAL FACT
IS A KEY PIECE OF
INFORMATION
THAT IS VITAL TO
UNDERWRITING A
RISK.

What Is General Insurance?



WHAT IS GENERAL INSURANCE?

General insurance focuses on protecting the things you own - such as your assets, possessions and businesses - against financial loss.

For example, home insurance is a type of general insurance. If you suffer a loss to your property caused by a natural disaster such as a hurricane or flood, a valid claim will help you replace, repair or reinstate your home. This means you may not have to spend your savings, borrow money or ask for financial help.

General Insurance policies are annual contracts . There are a few policies like Travel Insurance that may last for a week or Contractors' All Risk Insurance which can run for more than a year.

Some categories of general insurance policies are:

1. *Motor insurance*
2. *Fire insurance*
3. *Marine insurance*
4. *Travel insurance*
5. *Home insurance*

PRINCIPLES OF INSURANCE

Any general insurance contract will be guided by its own principles. The following are some key principles which we want to share with you:

1. *Insurable Interest*
2. *Utmost Good Faith or Uberrima Fides*
3. *Indemnity*
4. *Proximate Cause*
5. *Subrogation*
6. *Contribution*
7. *Loss Minimisation*

Do you know the ? principles of insurance?



Insurable Interest

Simply put, Insurable Interest means that you have a financial stake in the property or item that is insured.

For example, if the house you own is damaged by fire, you will suffer financially from its destruction. However, if your neighbour's house is damaged by fire, you'll probably feel sorry for them but your insurable interest is in your own house and not in your neighbour's house.

Utmost Good Faith or Uberrima Fides

When you buy insurance, you promise to tell the truth to the insurance company about everything related to the property or item you want to insure. This is called Utmost Good Faith (a translation of the Latin phrase, Uberrima Fides), which means you must be completely honest and transparent with the insurance company.

For example, if you want to insure your car, you have to tell the insurance company about any accidents or damage the car has had in the past. You also have to tell the insurance company if you plan to use the car for business or if someone else will be driving it regularly.

Indemnity

The principle of Indemnity is applicable to general insurance policies. Indemnity means the insurance company (the Insurer) promises to compensate you (the Insured). Therefore, the Insurer will restore the Insured to the same financial position before loss occurred.

The Insured will be compensated only up to the amount of loss suffered, and will neither profit nor be disadvantaged by the loss.

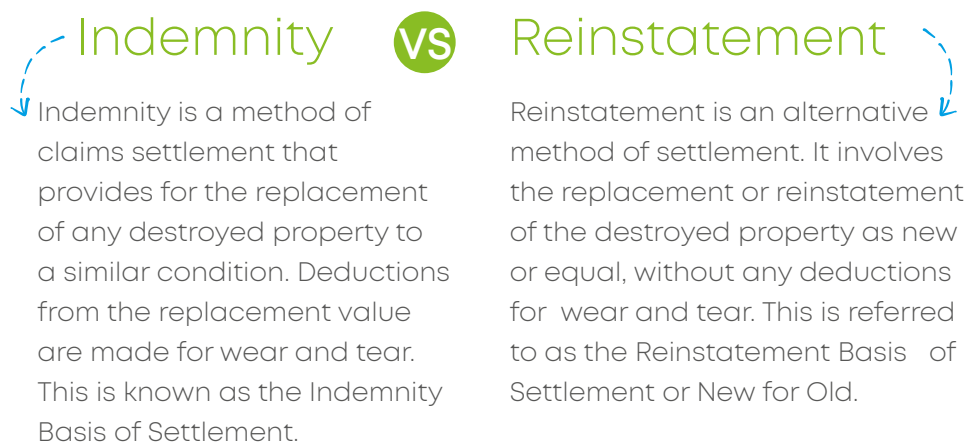
In your policy, you will see the maximum Indemnity referred to as the sum insured. Examples of the sum insured include:

1. *The value of a car*
2. *The value of a house*
3. *The amount payable in the event of an injury or death*

Example: Lee had a shop which caught fire and, as a result, the entire building was destroyed.

The sum insured for the shop was \$500,000. Lee claimed the \$500,000. However, the insurance company's surveyor examined the damage and estimated the replacement cost was only \$400,000.

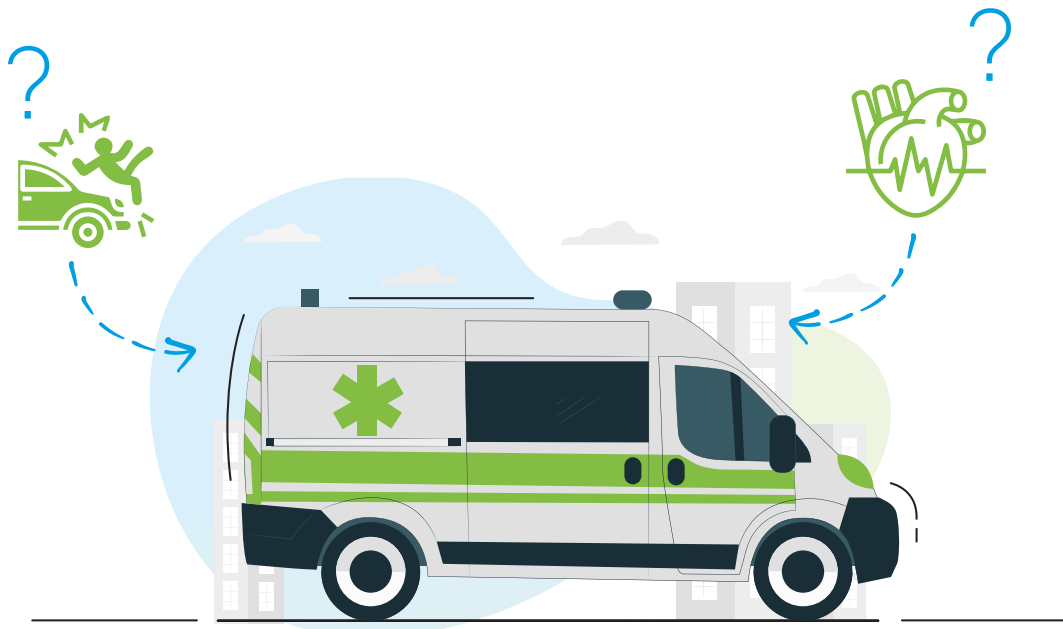
The insurance company paid \$400,000, applying the principle of Indemnity (the Insured should neither profit nor be disadvantaged by the loss), even though Lee's sum insured was \$500,000.



Proximate Cause

When something bad happens, there can be many different causes that lead up to it. The principle of Proximate Cause means an event which is responsible for causing an insured loss.

Consider the following example:



Lana had taken out a Personal Accident insurance policy which covered injury or death caused by accident. While walking on the road one day, she was hit by a car and rushed to the hospital. Being a person with a weak heart, she could not stand the shock of the event and had a stroke. The insurance company disputed Lana's claim for compensation saying it was her weak heart rather than the accident that had caused the stroke. The court ruled that, even though the immediate cause was the stroke, the proximate cause was the accident and ordered the insurance company to pay the claim.

Subrogation

When your insurance company pays your claim for loss or damage that is the responsibility of someone else (a third party), the principle of Subrogation gives your insurance company (the Insurer) the right to legally pursue that third party.

Generally, the right of Subrogation only arises when the Insurer has paid the Insured. By doing this, the Insurer will seek to recover compensation (or some of it) from the responsible party. Subrogation must follow the principle of Indemnity; it prevents the Insured from being paid from two sources.

Consider the following example:



Mel was involved in an accident but she was not at fault. Lucas, the other driver, caused the accident but he did not have insurance at the time. The insurance company after reviewing the claim assessed the damages at \$50,000 and quickly indemnified Mel. Under the insurance contract Mel must be compensated and, according to the principle of Subrogation, the Insurer can legally pursue Lucas to try and recover the money.

Let's assume Mel thought \$50,000 was not enough and took legal action against Lucas for a total of \$60,000. Maybe the court agreed with the \$50,000 assessment, in which case and according to Subrogation the Insured's right to claim has been taken over by the Insurer. But what if the court decided \$60,000 was the right figure and ordered Lucas to pay this amount? Applying the principle of Indemnity (the Insured should neither profit nor be disadvantaged by the loss), Mel would receive an additional \$10,000.

Contribution

In insurance, a person or multiple people (a party) can insure their property with more than one company. However, at the time of loss, the Insured/Insureds cannot claim the total or same loss from each insurance company. If one Insurer pays the loss in full, it can then claim a portion from the other Insurer/Insurers. This is referred to as Contribution, where the total settlement will be contributed by two or more insurance companies in proportion to the sums they insure.

Consider the following example:



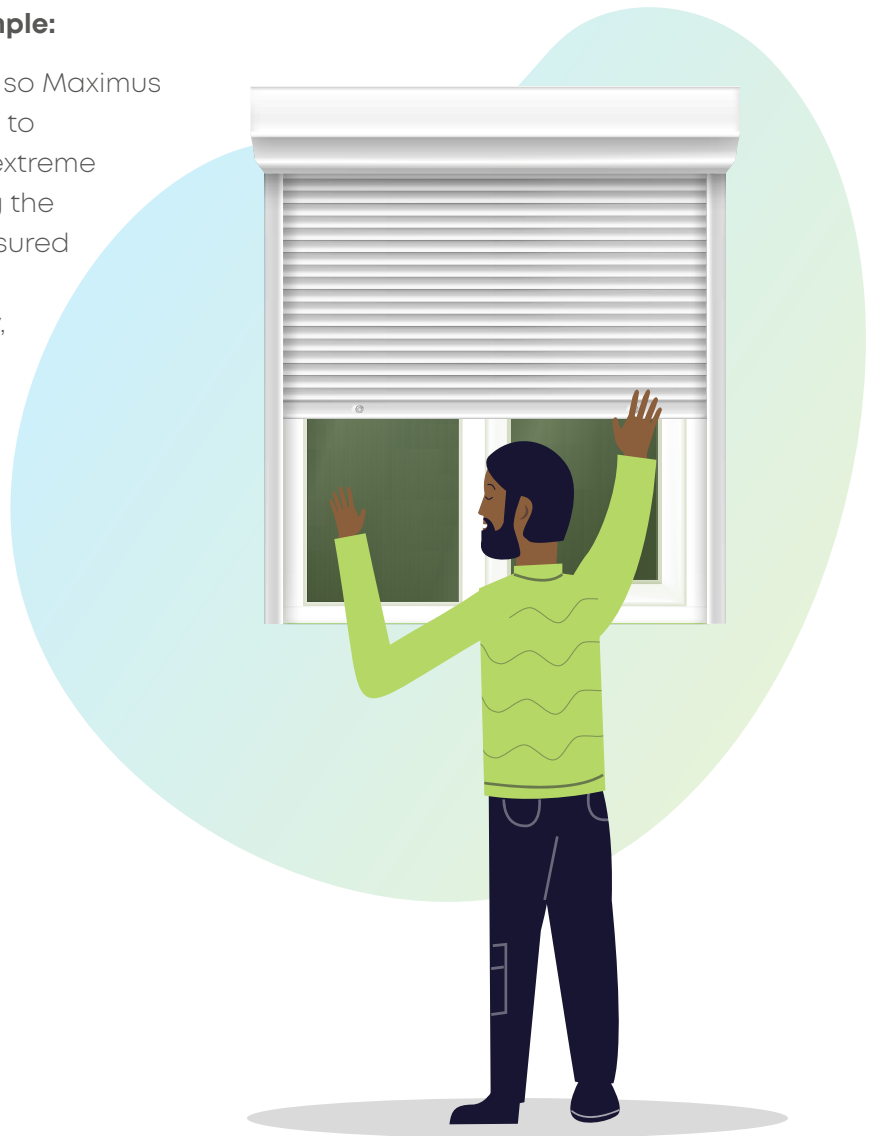
Michael and Susan insured their home at Kincade Insurance Company and Baxter Insurance Company. The property was insured for \$2,000,000 at both companies. Two years later, a huge fire destroyed the entire home. Michael and Susan filed their claim at both companies. Kincade Insurance paid the full claim, and Baxter Insurance informed Michael and Susan they are not eligible for indemnity as Kincade Insurance paid in full. According to the principle of Contribution, Kincade Insurance can recover its proportionate claim from Baxter Insurance who is also liable to settle the claim. If Baxter Insurance did compensate Michael and Susan, this would go against the principle of Indemnity as Michael and Susan would be making a profit from the loss.

Loss Minimisation

The Principle of Loss Minimisation states that the Insured must take all necessary steps to control and reduce any losses and save what is left. Just because insurance is in place, this does not mean the Insured can act irresponsibly during the loss.

Consider the following example:

A hurricane is imminent and so Maximus must try his reasonable best to minimise the impact of this extreme weather event by protecting the windows and doors of his insured property, storing important contents like jewellery safely, removing potential flying objects near the home, cutting down overhanging trees, etc. He must not be lazy and indifferent, thinking "Why worry? I have insurance!"





LEARN THE LANGUAGE OF INSURANCE

1. *Average*
2. *Cancellation*
3. *Hazards (physical, psychological and moral)*
4. *Lapsed*
5. *Material Facts*
6. *Reinstatement*
7. *Deductible*
8. *Excess*

Average

Can be referred to as:

1. *Condition of Average*
2. *Subject to Average*
3. *Pro Rata Condition of Average*

“Average” is the insurance term used when calculating a payout against a claim where the sum insured is less than current value.

For example:

If at the time of property loss or damage the sum insured does not represent the full replacement cost of your buildings and/or contents, we will pay your claim only in the same proportion that your property/items were underinsured, less any excess or deductible.

Consider the following:

1. The building's actual rebuild value is \$500,000
2. The building's insured rebuild value is \$350,000
3. The cost to repair the damage value is \$200,000

A fire occurs at your home, damaging part of the roof and two bedrooms. The cost to repair the damage is \$200,000. However, due to the underinsurance, we will only pay:

$$\frac{\text{Sum Insured} \times \text{Amount of the Loss}}{\text{Actual Replacement Cost}} = \text{Amount Payable}$$

Or

$$\frac{\$350,000 \times \$200,000}{\$500,000} = \$140,000$$

By underinsuring your property, there is a \$60,000 difference between the amount payable (\$140,000) and the cost to repair the damage (\$200,000). Unfortunately, you will be responsible for covering this cost.

Cancellation

Insurance coverage may be cancelled by the Insured at any time by giving written notice. It may also be cancelled by the Insurer/Insurers using registered/certified mail or by other verified forms of communication, stating the time (after notification) when cancellation becomes effective.

Based on the type of cancellation, you (the Insured) may be entitled to a refund on the unused portion of the total premium paid. This unused portion is commonly referred to as the unearned premium. This means:

- If the Insured cancels the policy, a proportion of the premium is retained by the insurer
- If the Insurer cancels the policy, they will retain a pro-rated proportion of the premium

Hazards (physical, psychological and moral)

A hazard is something that could increase a loss or the risk of a loss.

Physical hazards are hidden dangers of a risk to be insured which can be discovered or identified simply by inspecting the risk.

Psychological hazards are hidden tendencies that exist when an individual unconsciously behaves in ways that can cause losses. For example, a person might be called accident prone because they have more than their fair share of accidents.

Moral hazards are hidden behaviours that a person demonstrates with the purchase of insurance or when excessive coverage is sought.

Lapsed

An insurance policy is considered lapsed when it reaches its expiry date and the Insured does not instruct, confirm or pay for renewal. Although most insurance companies provide a 30-day grace period, the policy will lapse after this.

A lapsed policy is not a cancelled policy. Sometimes it may be referred to as cancelled but - in these circumstances - it has lapsed. A lapsed policy is no longer effective.

Material Facts

A material fact is a key piece of information that is vital to the insurance company's acceptance of a risk. This means that you (the person who wants to become the Insured) must disclose all known information about the risk.

Material facts influence the underwriter's decision to determine:

1. *Whether to accept the risk.*
2. *The type of cover*
3. *The premium to be charged*
4. *The level of risk or class of insurance that the insurance company may be willing to offer*

If it is deemed at a later date that a material fact was withheld, the insurance company may be entitled to end the policy or nullify the contract, or the policy may cease to operate fully.

Reinstatement

Reinstatement in insurance means a previously expired policy can restart if the Insured meets specific requirements (for example, if the Insured pays an overdue premium for a lapsed policy).

It also can apply when the Insured has filed a claim. After this claim, the terms of the policy may be reset.

Deductible

A deductible is the amount of a claim that the Policyholder is responsible to pay from their own pocket.

For example, if you have a claim for \$15,000 with a deductible of \$500, you'll pay \$500 and the Insurer will pay the difference.

Excess

Excess is the uninsured portion of a claim that you, the Policyholder, must pay.

For example, if your car is insured for \$20,000 and the excess on your insurance policy is 2% of the value insured, your excess will be 2% of \$20,000 which is \$400.

Note: Your excess or deductible can be expressed as a percentage or a fixed dollar value



HOME INSURANCE

Whatever The Size Of The Home,
It's Worth Protecting.





*A house is made with walls and beams; a home is built with love and dreams.
—Ralph Waldo Emerson.*

Why not use home and contents insurance to protect that dream you've turned into reality?

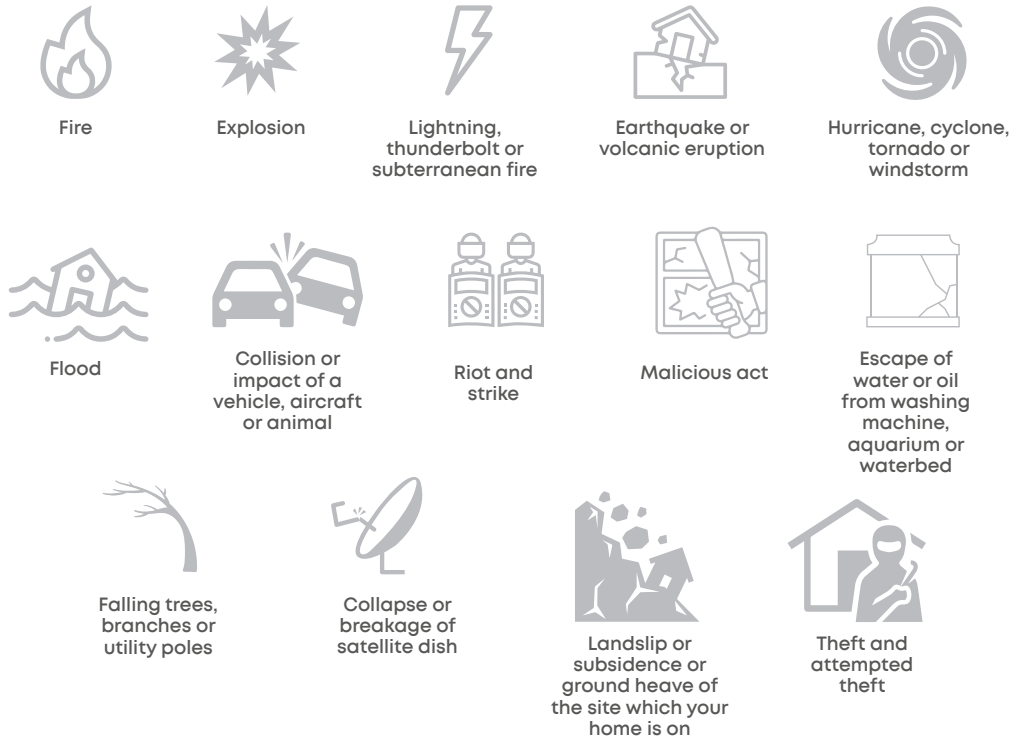
In the event of fire, theft, natural disasters and other unforeseen circumstances, home and contents insurance will reimburse you or pay repair costs according to the policy details.

Sagicor General's Key Protector Home Insurance covers you for loss or damage that occurs during the period of insurance. Whatever the size of your home and whether you own or rent, you can choose to insure your property, its contents or both.

It combines coverage for the physical structure of the home (such as the walls, roof, permanent fixtures, fittings and swimming pools) as well as personal belongings within the home (such as furniture, appliances and electronics).

Fun Fact: With Key Protector Home Insurance, you're in for a nice surprise! Your cover increases automatically by 10% one month before and one month after the big day (whether it's you getting married or someone in your household) to cover those special gifts.

YOU ARE COVERED AGAINST



Benefits of Sagicor General's Key Protector Home Insurance include:

Alternative accommodation

If your home is so badly damaged or uninhabitable, while repairs are being done, your policy will help to meet the cost of additional alternative accommodation up to a certain portion of the building sum insured.

Fatal accident benefit

This benefit pays a predetermined amount if you or your spouse dies within 90 days of an injury at your home caused by fire, accident or physical assault, or if you or your spouse dies within 90 days of an injury resulting from physical assault within the geographical area but away from your home.

Loss of rent

Loss of rent provides coverage for rental income following such loss or damage to your home that it becomes uninhabitable. You will be compensated for rent payable to you or to be paid by you.

In other words, if a covered loss such as fire or water damage makes the insured property uninhabitable, you will be compensated during the time it takes to repair the damage.

Replacement of external locks

This coverage is for the replacement and installation of external door locks due to lost or stolen keys.

Landscaping

Provides coverage for loss or damage to landscaping at your home caused by an insured event.

Title deeds

You are covered for new title deed(s) following loss or damage caused by an insured event.

Glass

Glass in doors, windows and skylights is covered against breakage, as well as glass or ceramic bathroom fittings such as baths and wash basins.

HOMEOWNERS' LIABILITY INSURANCE

Homeowners' Liability Insurance provides coverage for liability protection if someone gets hurt while on your property or if you or your family members accidentally damage someone's property or cause bodily injury.

You may become liable to pay any person who is in your personal domestic service, including gardeners, plus any costs that may be awarded or agreed with any third party for loss or damage to property or bodily injury.

Fun Fact: With Key Protector Home Insurance, your contents coverage gets a 10% boost in December. It's to protect those extra gifts and holiday treats you buy for the Christmas season!

HOME INSURANCE CLAIMS



Experiencing a burglary, or damage to your home can be quite traumatising. If the worst should happen, it makes all the difference to have Sagicor General on your side. Follow these key steps to ensure a smooth claim process.

Step 1: Who to call

Call the police and report the incident if a burglary has occurred.
Call the fire service if a fire has occurred.
Call Sagicor General's claims professionals.

Step 2: Document the Loss

Document the loss by taking photographs of the damages.
Try making a list of all damaged or lost items.
For claim submission, secure estimates where possible.

Step 3: Make a claim



Report the loss(es) to us immediately.

We will email you a fillable claim form for your completion. This form can also be downloaded from www.sagicor.com (our official website).

Submit your completed claim form to us along with the following:

- *A list of all damaged or lost items*
- *An estimated cost to repair or replace the damages or items*
- *Photographs of the damages*
- *A police report if so advised by our claims professionals*
- *Where applicable, a technician's report detailing the cause and extent of the damages*

Key things to keep in mind:

1. *Take the necessary steps to mitigate the extent or severity of your loss (for example, turn off your water main in the event of a burst pipe and shore up your property in the event of damage to your building)*
2. *As much as possible, please give us a chance to inspect the damage before carrying out repairs*
3. *We will appoint a surveyor or a loss adjuster to confirm the loss and the amount being claimed*
4. *Once the claim has been verified, we will communicate the settlement offer to you, inclusive of any relating policy excesses or limits*
5. *It is important that you review your policies each year to ensure that you are adequately covered.*
6. *Please pay special attention to your building's sum insured which should be a true representation of the rebuilding cost*
7. *Your contents' sum insured should be updated as often as possible*





TRAVEL INSURANCE

Go There And Back, Safely.



Looking to plan a trip with your family and friends or are you required to travel overseas for a business meeting? Sagicor General's Travel Insurance has been designed to provide the protection you need.

Both the duration of your journey and the destination determine the cost of your travel insurance. Also, depending on your age, certain conditions will apply.

TRAVEL INSURANCE PACKAGES

Sagicor General offers two insurance packages: Economy Travel Insurance and Classic Travel Insurance. The economy package provides preset amounts for the various coverages, while the classic package offers a higher preset limit for the same coverages.

Figures shown below are for illustrative purposes only.

Economy

SCHEDULE OF BENEFITS

Section A	Personal Accident (persons aged 16-70)	\$ 50,000
Section B	Medical Expenses (persons up to age 70)	\$ 25,000
Section C	Personal Luggage & Personal Money	\$ 3,000 & \$ 500
Section D	Cancellation or Curtailment Charges	\$ 2,000
Section E	Personal Liability	\$ 25,000
Section F	Departure Delay	\$ 500

Classic

SCHEDULE OF BENEFITS

Section A	Personal Accident (persons aged 16-70)	\$ 100,000
Section B	Medical Expenses (persons up to age 70)	\$ 50,000
Section C	Personal Luggage & Personal Money	\$ 6,000 & \$ 750
Section D	Cancellation or Curtailment Charges	\$ 5,000
Section E	Personal Liability	\$ 50,000
Section F	Departure Delay	\$ 500

Section A

Personal Accident cover pays the Insured (you or your legal personal representatives) up to the amount stated in the policy. Bodily injury means physical damage or injury caused solely by violent, accidental, external and visible means which includes cuts, bruises, lacerations and burns.

Section B

Medical Expenses cover reimburses you (the Insured or your legal personal representatives) expenses such as emergency dental treatment for the alleviation of sudden pain, reasonable illness or nursing fees. It is payable within six months of the incident giving rise to a claim.

Section C

Personal Luggage and Personal Money cover protects you from loss or damage to your luggage and money due to accident or misfortune. Personal money includes bank and currency notes, cash, cheques, postal and money orders, current postage stamps and traveller's cheques held for private purposes by the Insured.

Section D

Cancellation or Curtailment Charges cover protects you from the loss of personal accommodation or transport charges and additional travel expenses only if this loss is due to cancellation or curtailment of your holiday or journey. Curtailment refers to when you (the Insured) must cut short your trip due to illness, injury or death. Cancellation is when you cannot embark on the booked trip.

Section E



Personal Liability cover protects you from liability for an accident or misfortune that causes injury to someone else and/or damage to property.

Section F



Departure Delay cover reimburses you for delays to your outward or return journey that last more than 12 hours. This refers to delays caused by adverse weather conditions, mechanical or structural defect.

Key things to keep in mind

When making a travel claim, it's crucial to be aware of the conditions or exclusions listed in your policy that could impact your claim eligibility.

1. *Familiarise yourself with the terms and conditions of your travel policy. Each policy may have different limits and exclusions.*
2. *Collect and keep all relevant documents related to your trip and expenses. This includes but may not be limited to receipts, boarding passes, itineraries, medical reports (if applicable), police reports (if applicable) and any other supporting evidence that will serve as proof for your claim.*
3. *Most policies have exclusions or limitations regarding pre-existing medical conditions.*
4. *You must not be travelling against the advice of a doctor or specifically going on the trip to receive medical treatment.*
5. *Always carry your jewellery, money, travel tickets, passport and other important documents in your carry-on luggage.*
6. *Most policies have limits on the coverage for valuable items like electronics, jewellery or money. If you are carrying such items, check if your policy provides adequate coverage and, if necessary, consider additional insurance by specifying the item and its value.*



REMEMBER!

Certain adventurous or high-risk activities may not be covered under a standard travel policy.



Thank you for taking the time to explore our **“book of general insurance wisdom”**. We hope that the information provided has been both enlightening and valuable in demystifying the complexities of insurance. Our commitment to accessibility and clarity remains unwavering, and we trust that this resource empowers you to navigate insurance decisions with confidence.

Choosing Sagicor General for your insurance needs is a testament to your trust in our commitment to providing straightforward, accessible and reliable insurance solutions. We look forward to continuing to serve you with excellence.







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