Sagicor
GENERAL



COVERED

THE ESSENTIAL GUIDE

TO ALL THINGS MOTOR, HOME AND TRAVEL INSURANCE



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INFORMATIONAL PURPOSES ONLY:

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INTRODUCTION |

You're covered with us!



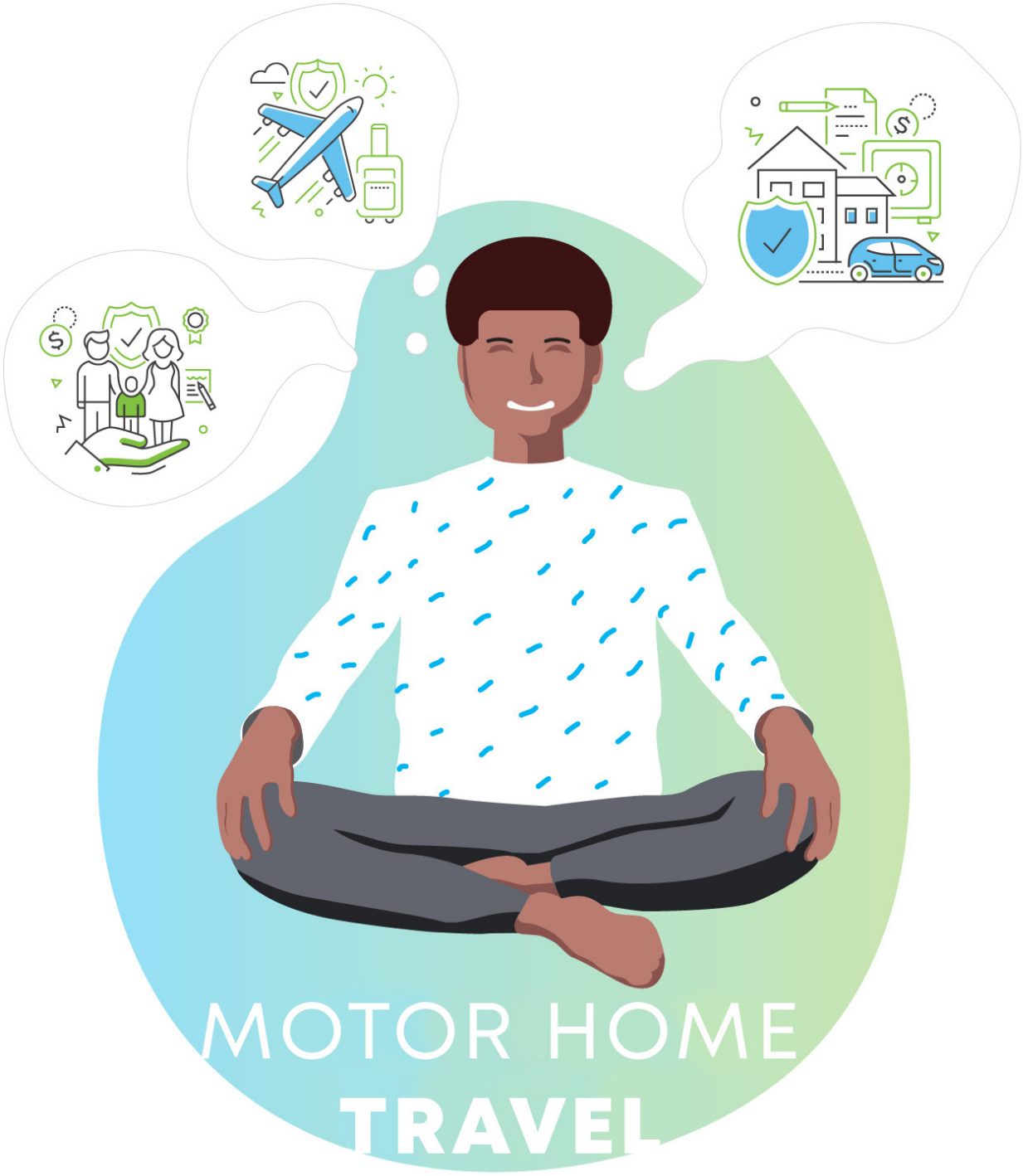
Keston Howell, BSc (Hons), MBA
President and Chief Executive Officer,
Sagicor General Insurance Inc.

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.


MOTOR HOME
TRAVEL

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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

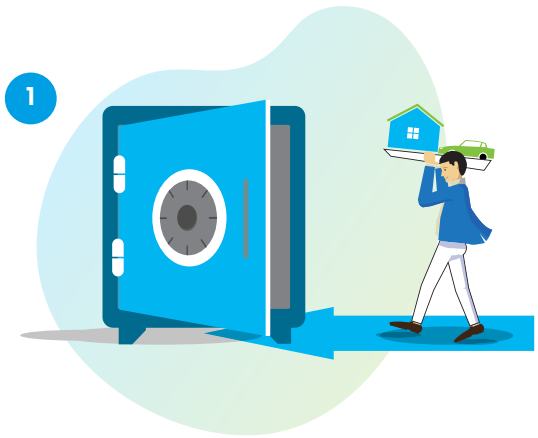
By collecting small contributions from you and other insured people, an insurance company creates a pool of common funds. It is from that common funds pool that money is pulled to pay those who suffer losses. Insurance is founded on the simple idea of spreading the costs related to unforeseen or accidental 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.*

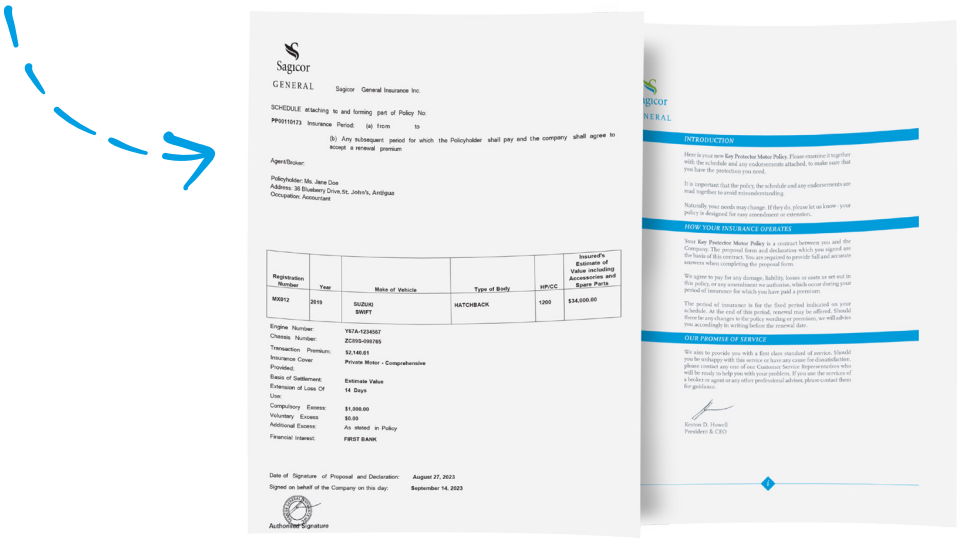
YOUR RESPONSIBILITY IS TO:

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.



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

MOTOR RENEWAL NOTICE

September 21, 2022

Ms. Jane Doe
and Mr. John Doe
St John's,
Antigua and Barbuda

Dear Policyholder(s)

Thank you for insuring with Sagicor General Insurance Inc. Your policy is due for renewal and to ensure continued coverage and to avoid cancellation, the premium and / or your renewal instructions must reach us on or before the stated date. You are reminded to review your policy carefully including any limitations and restrictions and let us know if any changes are necessary. Also attached is your payment schedule for the upcoming period of insurance.

Renewal Date	October 1, 2020
Producer	Sagicor General
Period of Insurance	From: 01/10/2020 To: 01/10/2021
Insured	Ms. Jane Doe and Mr. John Doe
Policy Number	P00074693
Policy Type	Private Motor Comprehensive
Mortgagee	1st. Bank of Antigua and Barbuda 2nd. First Citizens

Item No.	Vehicle Make/Model	Engine No.	Chassis No.	Engine Size	Reg. No.	Suggested Value	Premium Due
1	2019 Toyota Rav 4	52248896JK	KL5296131312131	1500	MK12	$108,000	$2,800.00
2	2018 Suzuki Swift	128A00	AE1001004	1300	MK1542	$108,000	$1,580.00

The Estimated Value(s) may or may not be representative of the Current Market Value on your vehicle(s). Should you not be in agreement with the stated value, kindly provide us with a current valuation for the vehicle(s).

PLEASE PAY $4,380.00

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.

Sagicor GENERAL

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.

Indemnity VS Reinstatement

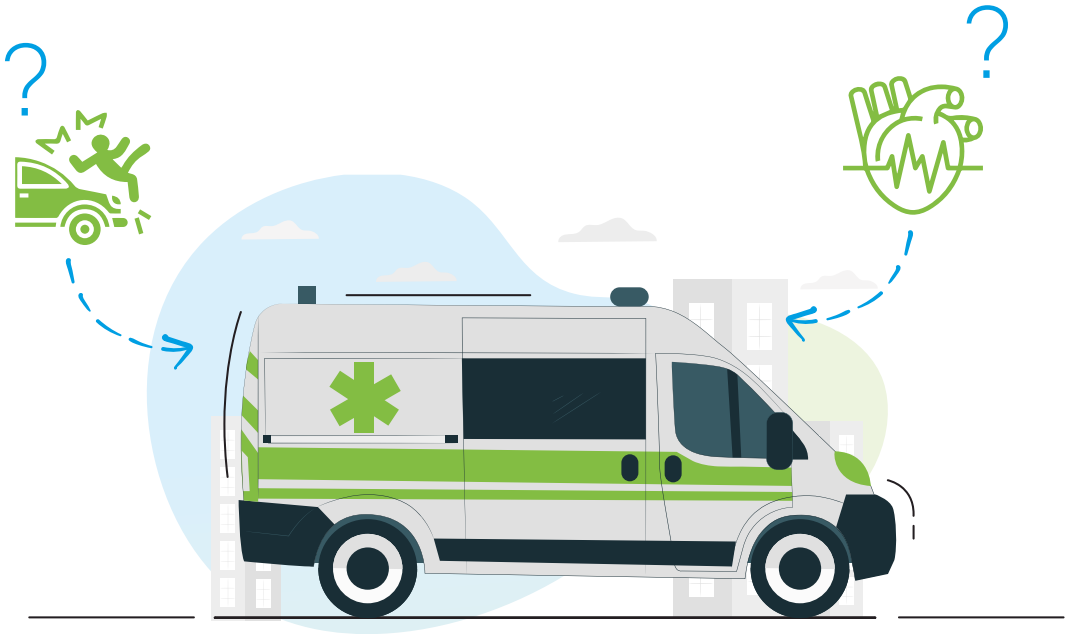
Indemnity is a method of claims settlement that provides for the replacement of any destroyed property to a similar condition. Deductions from the replacement value are made for wear and tear. This is known as the Indemnity Basis of Settlement.

Reinstatement is an alternative method of settlement. It involves the replacement or reinstatement of the destroyed property as new or equal, without any deductions for wear and tear. This is referred to as the Reinstatement Basis of Settlement or New for Old.

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:



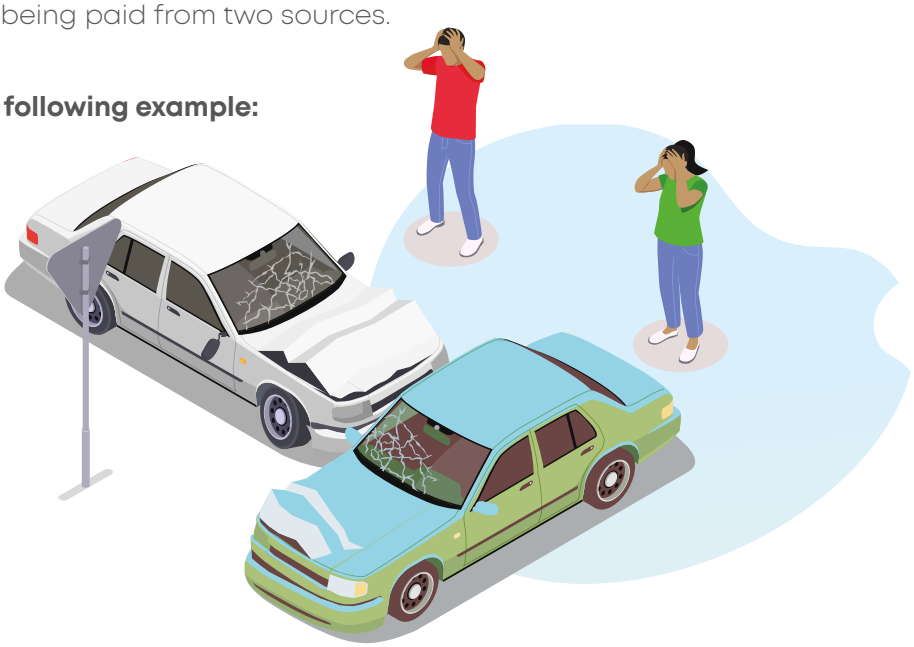
Lana had taken out a Personal Accident insurance policy which covered injury or death caused by accident. While walking on the road one day, she was hit by a car and rushed to the hospital. Being a person with a weak heart, she could not stand the shock of the event and had a stroke. The insurance company 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:



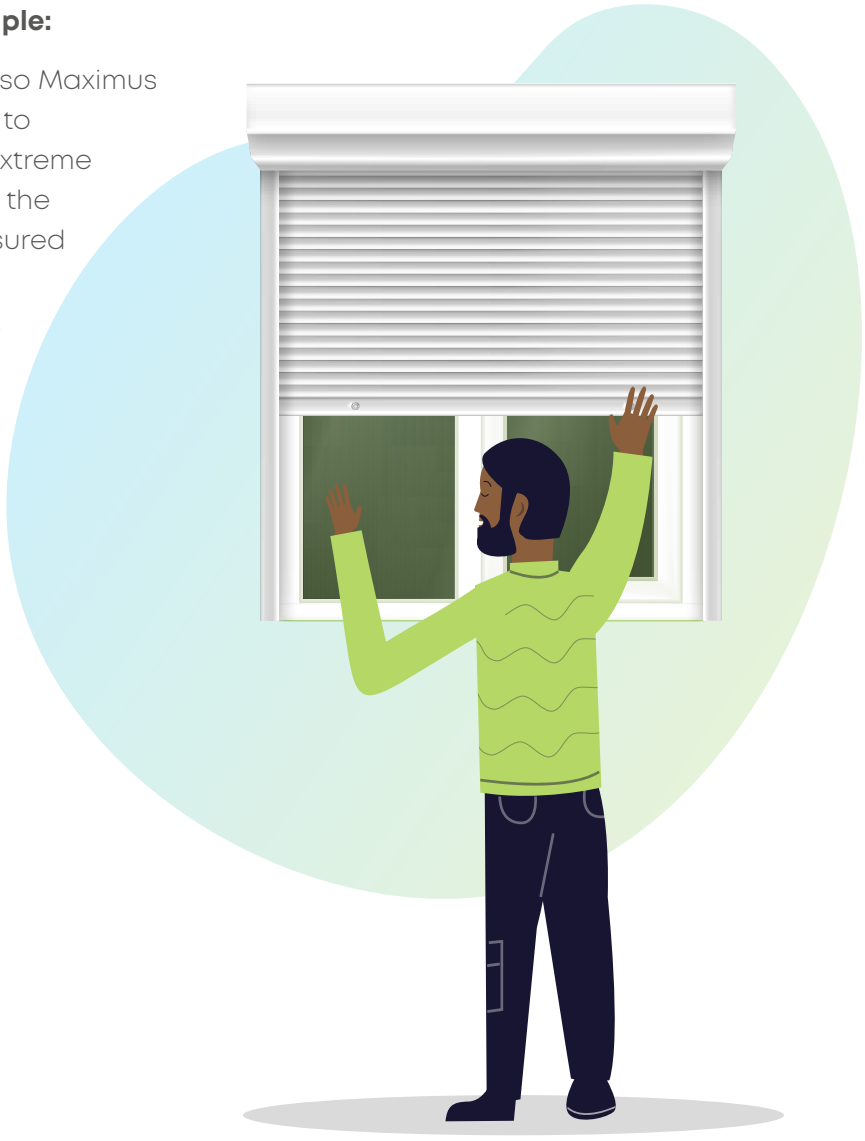
Michael and Susan insured their home at Kincade Insurance Company and Baxter Insurance Company. The property was insured for $2,000,000 at both companies. Two years later, a huge fire destroyed the entire home. Michael and Susan filed their claim at both companies. Kincade Insurance paid the full claim, 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.

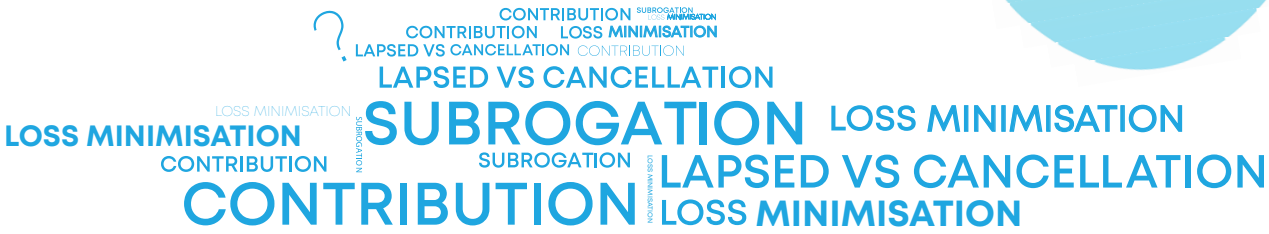
Loss Minimisation

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:

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

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

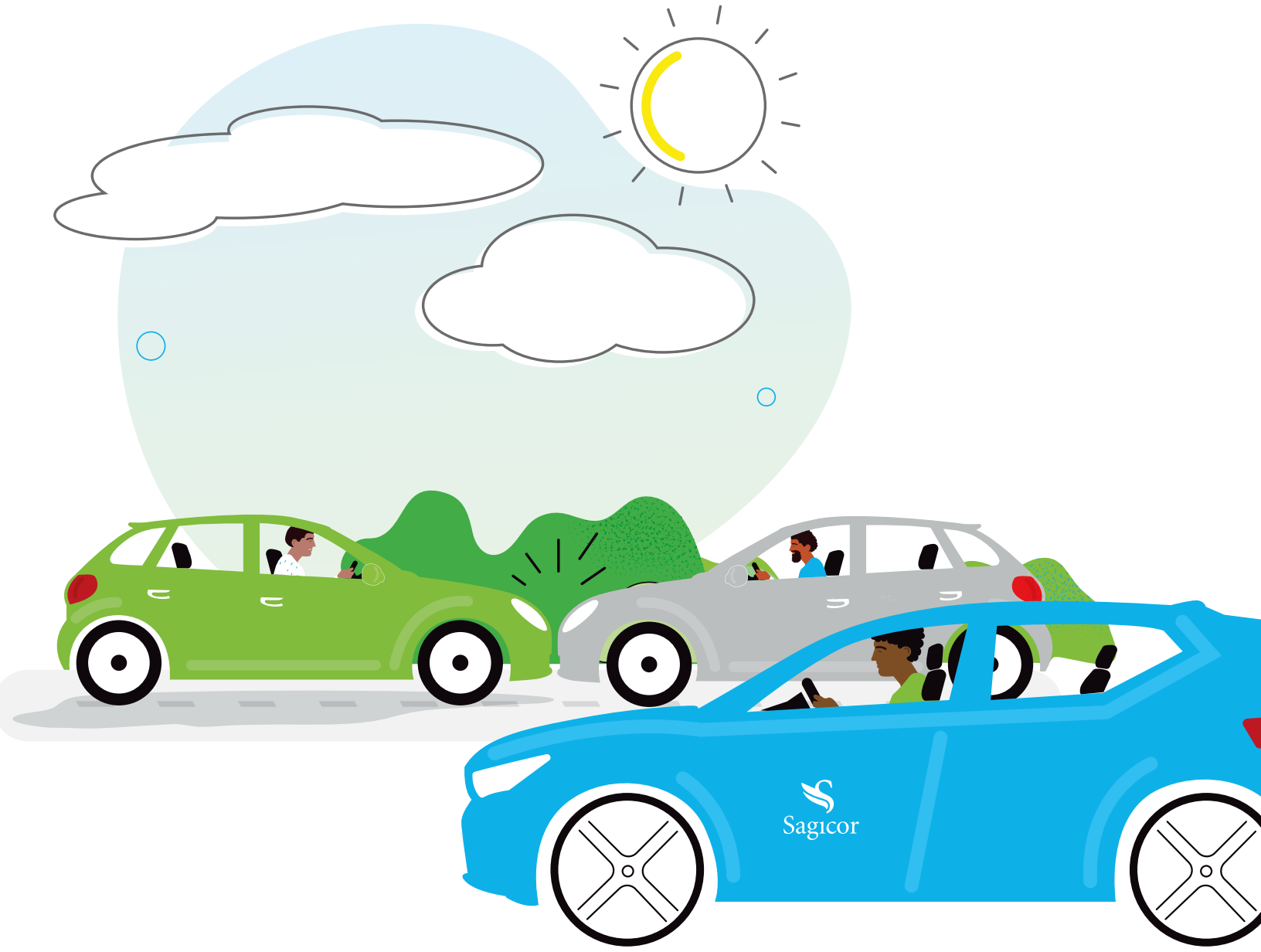
Excess is the uninsured portion of a claim that you, the Policyholder, must pay.

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

MOTOR INSURANCE

You're Safer With Us By Your Side.



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At the most basic level, motor insurance is a legal requirement for every vehicle owner. However, don't make the mistake of thinking all motor insurance policies are equal.

At Sagicor General, you'll find that our policies and support systems have been created with your needs in mind. You'll have peace of mind knowing that we're always by your side, protecting you and your vehicle in the event of an accident. Your Sagicor General policy will cover damage and injury caused by you or someone else you authorised to drive your vehicle. The first step is understanding what your coverage offers you.

The exact cost of your coverage is calculated according to several factors in your driver profile (including age, driving experience and driving history) and your vehicle profile (including its type, use, engine size and value).

Some factors, such as high-performance engines, young or inexperienced drivers, vehicles used to transport goods or passengers and expensive or unusual vehicles may cause your insurance company to charge a higher premium.

There are three options:

Third-Party Only



Third-Party Fire & Theft



Comprehensive





Third-Party Only Insurance



Third-Party Only Insurance is a basic coverage which provides the minimum amount of coverage required by law. It covers you for the cost of claims for injury to another person, damage to another vehicle and/or damage to someone else's property. But it doesn't cover you/your authorised driver or loss and damage to your own vehicle and/or property.

Benefits of Third-Party Only Insurance with Sagicor General:

1. *No excess is applicable*
2. *24-hour roadside assistance*
3. *Towing after an accident if the vehicle is disabled*

You're not alone when there's an accident on the road. Consider how you're protected with Third-Party Only Coverage in these two scenarios.

In the event that someone hits you, we will try to obtain liability from the other person's insurance company and then forward all required documents to the insurance company for their review and settlement of the same.

1.



OR

2.



If you drive into someone else's vehicle, Sagicor General will pay to fix that person's vehicle (and any involved third-party vehicle). But you will have to pay to fix your own vehicle.



Third-Party Fire & Theft Insurance



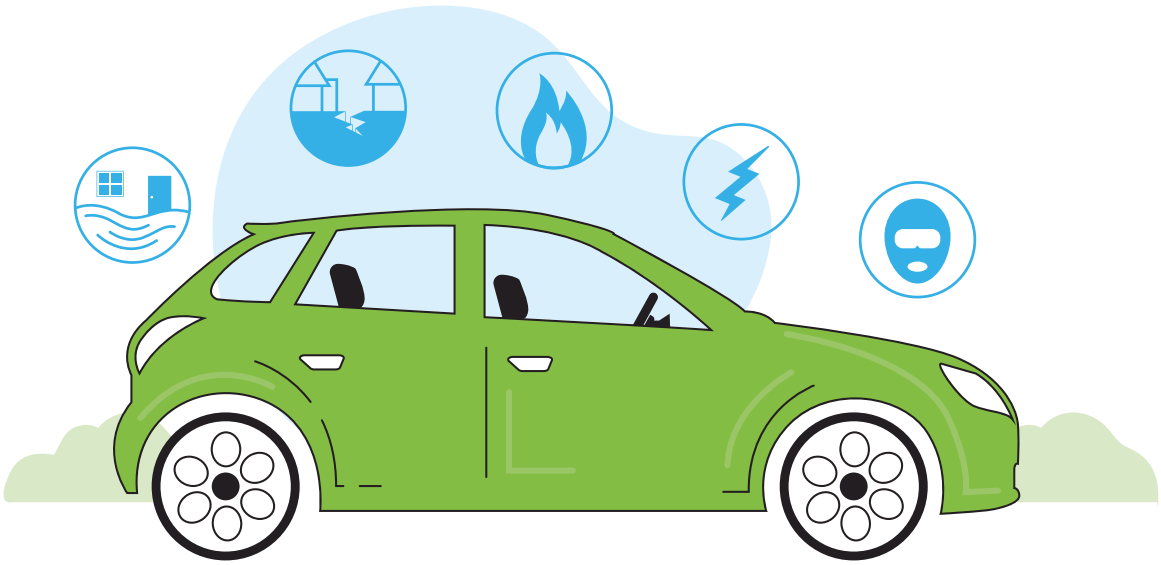
Third-Party Fire & Theft Insurance covers you for the cost of claims for injury to another person, damage to another vehicle and/or damage to someone else's property resulting from an accident, fire (includes explosion, self-ignition and lightning) and theft (includes burglary). It does not cover you/your authorised driver or loss and damage to your own vehicle and/or property resulting from an accident but it does cover your vehicle and property for loss and damage resulting from fire and theft.

Benefits of Third-Party Fire & Theft Insurance From Sagicor General:

1. *24-hour roadside assistance*
2. *Towing after an accident if the vehicle is disabled*
3. *Windscreen damage is covered if caused by accident, fire or theft*



Comprehensive Insurance



Comprehensive Insurance not only covers you for third-party loss and damage caused by accident, fire and theft but also covers you/your authorised driver and your vehicle and property for loss and damage caused by accident, fire and theft.

You're covered for almost everything with this "all-risk package", even if a coconut falls and dents the roof of your vehicle!

Benefits Of Comprehensive Insurance with Sagicor General:

1. *Covers loss and damage to your vehicle and any involved third-party vehicles*
2. *Includes cover for bodily injury caused in an accident to you/your authorised driver and (if present) your spouse as well as bodily injury to any involved third parties; covers medical expenses*
3. *Includes cover for loss and damage to you/your authorised driver's personal property in the vehicle as well as the personal property of any involved third parties*
4. *Windscreen damage is covered*
5. *24-hour roadside assistance and towing if disabled*

You are also covered for theft and special perils which are flood, hurricane, earthquake, volcanic eruption and any acts of nature.

Flood



Hurricane / Storm



Earthquake



Volcanic eruption and any acts of nature



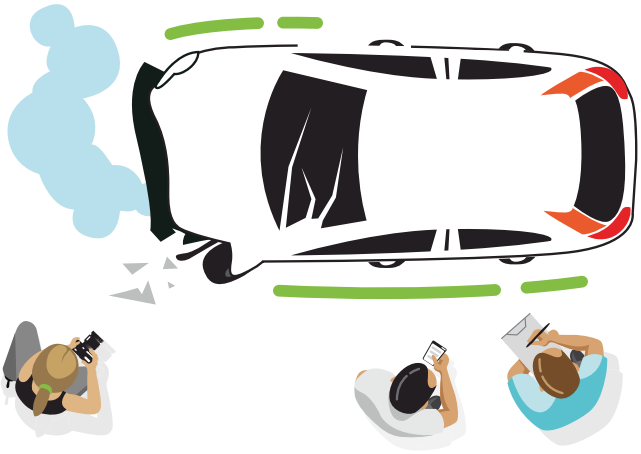
MOTOR INSURANCE CLAIMS



It can be frightening to experience a vehicular accident. As a customer of Sagicor General, you'll know help is only a call away. A seamless claims process can make an unfortunate incident better. Let's take it step by step.

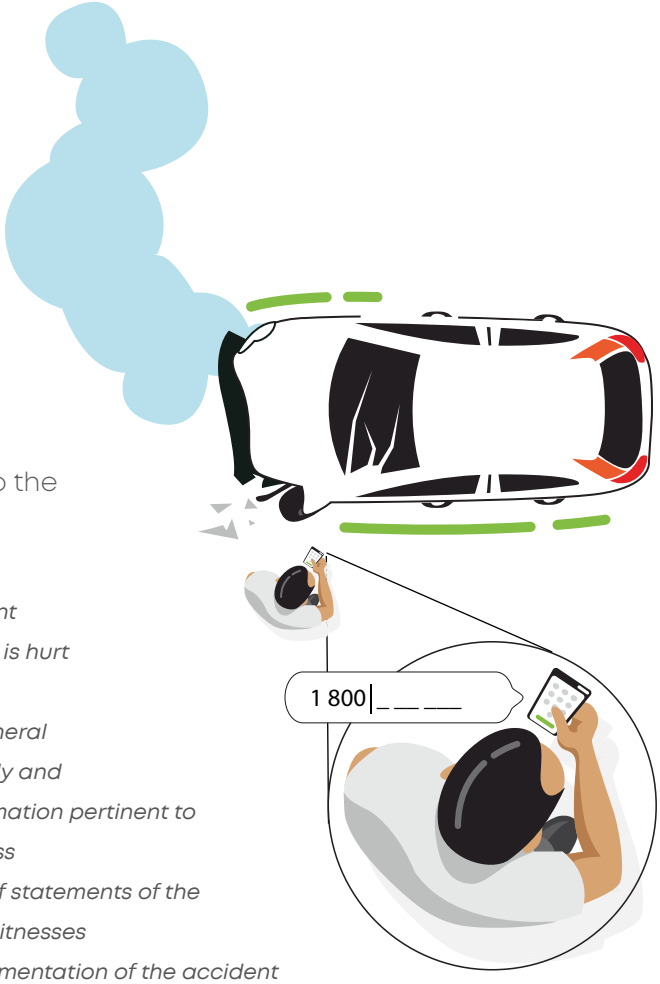
Step 1: Safety first

Immediately after an accident, if it's safe to do so, check on the physical health of all parties involved. This helps to determine the order of priority of the calls that should be made.



Step 2: Make the necessary calls

Regardless of the sequence of your calls, one call that should always be made to ensure all relevant post-accident information is gathered is to the roadside assistance.



- *Call the police and report the accident*
- *Call the ambulance service if anyone is hurt*
- *Call the roadside assistance*
    - *Ensure that your Sagicor General representative is there to fully and accurately capture all information pertinent to the claims settlement process*
    - *Ensure impartial recording of statements of the parties involved and other witnesses*
    - *Ensure comprehensive documentation of the accident scene through photography and make sure measurements are taken where necessary*
- *Call your family and let them know what has happened*

Step 3: Report your claim

If you call roadside assistance, they will take the accident report and submit it on your behalf.

If you don't, you can report the claim via our claims portal or our website. Or you can visit our location to receive assistance in filling out the appropriate claim form.



Download a claim form at home



Come in to speak with an agent



Step 4: Submit your claim

When submitting your claim, you need to attach your repair estimate(s) or replacement cost(s) associated with your damaged motor vehicle.

Key things to keep in mind

1. *Do not instruct the commencement of repairs to the vehicle before allowing Sagicor General or a representative to access the damages*
2. *Your policy excess or deductible is typically payable at the point of making a claim*
3. *The cost of an estimate is not covered by your policy*
4. *Claim settlement methods vary. The responsible insurance company may pay you the amount to repair your vehicle or it may pay your chosen repair garage*
5. *To progress your claim smoothly, it's very important that you submit a valid driver's licence early on in the process*

REMEMBER!

Do not accept liability for loss or damage (for example, by saying the accident was your fault) even if you think you are at fault. Instead, leave this to your insurance company who will first do a thorough assessment of all circumstances surrounding the accident and be guided by the Road Traffic Act and Regulations and any other applicable laws.

HOME INSURANCE

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



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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?

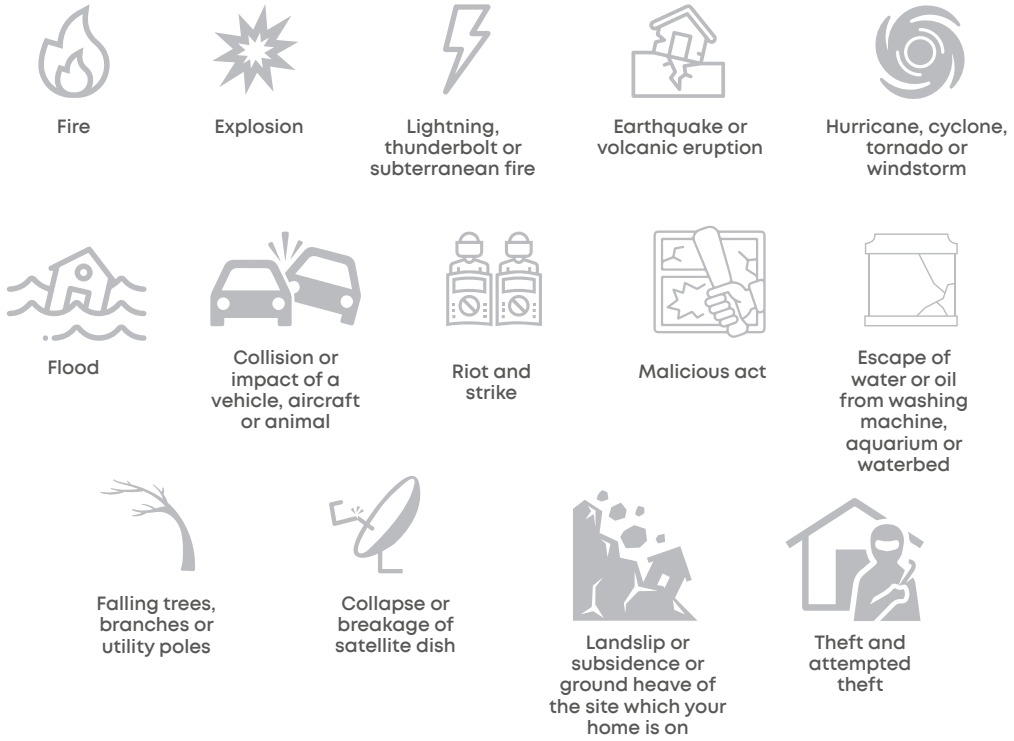
In the event of fire, theft, natural disasters and other unforeseen circumstances, home and contents insurance will reimburse you or pay repair costs according to the policy details.

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.



Sagicor

GENERAL

COVERED

THE ESSENTIAL GUIDE

TO ALL THINGS MOTOR, HOME AND TRAVEL INSURANCE

SCAN ME