

overview

Our homeowner insurance policy has been designed with you in mind. It provides access to the widest coverage available and has a simple policy contract which is easy to understand Your policy coverage for your building includes but is not limited to:

Standard Cover for building and contents would include:

Fire, Explosion, Lightning, Earthquake, Hurricane, Flood, Impact Damage, Malicious Damage, Escape of Water, Falling Trees, Branches or Utility Pole, Theft or Attempted Theft and Subsidence.

Other Coverages under Contents Section include:

- Theft of money or Credit Card
- Accidental Damage to Audio and Video Equipment
- Replacement of external door locks if keys are stolen
- Accidental breakage to mirrors, glass tops of furniture
- Alternative Accommodation and loss of rent
- Fatal Accident Benefit
- Loss of Metered Domestic Water
- Accidental Damage

Other Coverages under Buildings Section include:

- Accidental Damage to Fixtures & Fittings
- Accidental Damage to underground service pipes
- Alternative Accommodation and Loss of rent
- Replacement of external door locks
- Loss of or damage to Title Deeds
- Loss of or damage to Landscaping
- Tear out – cost of repairs to wall, ceiling or buildings to repair damage caused by water
- Professional Fees and Removal of Debris

Valuables & Personal Possessions

Worldwide coverage for Loss of or Accidental Damage to valuables and personal possessions

Personal Computers

Cover is in respect of Accidental Damage to Personal Computers.

Liability Insurance Coverage

Coverage is provided to either the homeowner or the occupier/tenant of the building;

- Public and Personal Liability
- Court Awards you cannot recover

- Employers Liability for domestic staff
- Liability as a tenant

Special Discounts offered.

Should your home be equipped with any of the below you will benefit from a reduced rate:

- Hurricane Shutters
- Monitored Alarm Systems
- BARP or Senior Citizen
- Other Business e.g. house, motor or business
- Sagicor Life Customers

Please call your agent or contact us at 1 (246) 431-2800 or getcovered@sagicorgeneral.com for more information about our products!

related products

Home Contents Insurance

If your house is the structure, then its contents make it a home.

Should unfortunate circumstances, like a fire or natural disaster, were to occur you'd want to replace them and get your life back to normal. Whether you own or rent, this insurance is a good idea.