

# 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
- Sagacor Life Customers

Please call your agent or contact us at 1 (767) 448-2181 or [getcovered@sagicorgeneral.com](mailto: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.