

# overview

## **Covering your Building**

We at Sagicor General have designed a homeowner insurance policy with the widest coverage with 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 the buildings.

### **Loss of Rent:**

Rent which ceases to be payable to you, or which continues to be payable to you should your buildings become uninhabitable 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.

Please call your agent or contact us at 1 (868) 623-4744 or [getcoveredtt@sagicorgeneral.com](mailto:getcoveredtt@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.