

Salvation Army General Insurance Property Owners Policy Summary

This policy provides the key information about SAGIC's Property Owners policy, for the full terms and conditions please refer to your policy wording. These are available upon request.

Insurers

- > Sections A-C of the insurance policy are underwritten by The Salvation Army General Insurance Corporation Limited.
- > The Legal Protection Section is underwritten by DAS Legal Expenses Insurance Company.

All of these insurers are authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

Contract Period

The contract for insurance will be for a period of 12 months and this shall be renewable annually in accordance with SAGIC's terms of business.

Cancellation

You may cancel this policy at any time:-

- > If you have not made a claim in the current period of insurance, we will refund the premium for the period of unused cover.
- > If you have not made a claim in the current period of insurance, you may cancel within 14 days of receipt of your policy documents or the start of your renewal date. We will refund the entire premium.

We may cancel this policy at any time:-

- > If you have committed a fraud or attempted to commit a fraud, no refund will be due.
- > If you fail to pay in full, the premium due, we will cancel the policy and your cover will only be valid for the proportional period for which we have received payment.
- > We may cancel your policy by giving you 30 days notice if:
 - a. You do not implement any recommendation we make to prevent loss or damage to your property
 - b. You fail to make good any damage to your property and thus increase the possibility of material damage, loss or injury
 - c. As a result of a change in the information provided by you we consider the potential risk of material loss, damage or injury to be greater.

How to Make a Claim

For Sections A-C, telephone 0300 030 1865 or email claims@sagic.co.uk.

For Legal Protection, telephone 0344 893 0859.

Complaints

If you have a question or complaint regarding a policy or a claim that is underwritten by SAGIC then please contact us first:

The Managing Director
Salvation Army General Insurance Corporation, 23-24 Lovat Lane, London, EC3R 8EB
0300 030 1865, complaints@sagic.co.uk

For all cover provided by another Insurer please refer to the complaints procedure contained within their section of the Policy Wording.

Complaints may subsequently be referred to the Financial Ombudsman Service, details of which are available on request.

Financial Service Compensation Scheme (FSCS)

SAGIC is a member of the FSCS which has been set up by the Government to pay customers compensation if they lose money because a financial firm is unable to pay its debts. In most circumstances FSCS compensation will cover 90% of any claims money due to customers.

Summary of Cover

Cover	Sums Insured / Limits
Standard Buildings & Contents Cover:-	
> Fire, Smoke, Explosion, Lightning and Earthquake	} As shown on Schedule
> Storm and Flood	
> Riot and Civil Commotion	
> Malicious Damage and Vandalism	
> Theft	
> Escape of Water	
> Impact	
> Goods in Transit	
> Locks and Keys	£1,000
Included with Buildings Cover:-	
> Trace and Access	£5,000
> Accidental Damage to Underground Pipes & Cables	£10,000
> Loss of Rent	20% of Sums Insured
Included with Contents Cover:-	
> Loss of Metered Water	£2,500
> Cover at Exhibitions	£5,000
> Alternative Accommodation	12 months indemnity limit
Liability Covers Available:-	
> Property Owners Liability	
Optional Extras:-	
> Accidental Damage	
> Subsidence	
> Terrorism	

Please refer to your insurance schedule for the Sections of cover you have selected, the sums insured will be shown next to each Section.

Significant or unusual exclusions/limitations

The following is specifically excluded under this policy, damage occurring due to:-

- > Breakdown
- > Wear and Tear
- > Terrorism, War
- > Intentional Causes

Damage occurring if your property is left unoccupied for more than 30 consecutive days is restricted to damage caused by FIRE, LIGHTNING, EXPLOSION, AIRCRAFT, EARTHQUAKE.

All claims are subject to a £250 excess for each and every loss unless otherwise stated, this is with the exception of subsidence which is subject to an excess of £1,000.

For full exclusions and limitations please see the policy wording, this is available upon request or via our website at www.sagic.co.uk.