

## Salvation Army General Insurance Corporation House & Home Policy Summary

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

### Insurers

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- > The Buildings and Contents sections of the insurance policy are underwritten by The Salvation Army General Insurance Corporation Limited.
- > The Family Legal Protection section is arranged by Arc Legal Assistance & underwritten by AmTrust Europe Limited.

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

### Contract Period

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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

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You may cancel this policy at any time:-

- > If you have not made a claim in the current period of insurance, you may cancel this policy by giving us a minimum of 30 days notice. 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 premium for the period of unused cover.

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 14 days notice if:
  - You do not implement any recommendation we make to prevent loss or damage to your property
  - You fail to make good any damage to your property and thus increase the possibility of material damage, loss or injury
  - 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

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For Home Insurance, telephone 0300 030 1865 or email [claims@sagic.co.uk](mailto:claims@sagic.co.uk).

For Domestic Home Care, telephone 0800 987 8035

For Legal Protection, telephone 0344 770 1036.

### Complaints

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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**, 191 High Road, Benfleet, Essex, SS7 5HY  
0300 030 1865, [complaints@sagic.co.uk](mailto: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)

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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

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Cover	Sums Insured / Limits
Standard Cover:-	
> Fire, Smoke, Explosion, Lightning and Earthquake	} As shown on Schedule
> Storm and Flood	
> Riot and Civil Commotion	
> Malicious Damage and Vandalism	
> Subsidence	
> Theft	
> Escape of Water	
> Alternative Accommodation / Loss of Rent	20% of Sums Insured
Included with Buildings Cover:-	
> Trace and Access	£5,000
> Property Owners' Liability	£2,000,000
> Domestic Home Care	£500 per claim (£1,500 in any one period of insurance)
Include with Contents Cover:-	
> Accidental Loss of Keys	£1,000
> Religious Festivals and Wedding Gifts	20% Increased Cover
> Freezer Foods	£500
> Student Cover at University / College	As shown on Schedule
> Business Equipment Cover	£5,000
> Occupiers' and Personal Liability	£2,000,000
> Domestic Employers' Liability	£10,000,000
Optional Extras:-	
> Accidental Damage	
> Personal Possessions	
> Sports Equipment	
> Pedal Cycles	
> Family Legal Protection	
> Money and Credit Cards	

### Significant or unusual exclusions/limitations

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

- > Breakdown
- > Wear and Tear
- > Terrorism
- > Deliberate Damage

Damage occurring if your property is left unoccupied for more than 31 days is excluded, unless you have previously informed us of this.

All claims are subject to an excess which will be stated on your insurance schedule.

Under the Family Legal Protection cover there is no cover for contract disputes related to sale, purchase, terms of lease, license, or tenancy of land or building.

**For full exclusions and limitations please see the policy wording, this is available upon request or via our website at [www.sagic.co.uk](http://www.sagic.co.uk).**