

Salvation Army General Insurance Corporation 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

- > All sections of the insurance policy are underwritten by The Salvation Army General Insurance Corporation Limited who 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, 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

For all claims, telephone 0300 030 1865 or email claims@sagic.co.uk.

Complaints

If you have a question or complaint regarding a policy or a claim then please first contact SAGIC:

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

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 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 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
> Locks and Keys	£2,500
> Unauthorised Use of Electricity Gas or Water	£5,000
> Removal of Nests	£5,000
> Fly Tipping	£5,000
> Removal of Tenants Debris	£5,000
Include with Contents Cover:-	
> Theft of Keys	£5,000
> Contents in the Garden	£500
> Leakage of beverages	As shown on Schedule
Public Liability	£2,000,000
Employees Liability	£10,000,000

Significant or unusual exclusions/limitations

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 90 days is excluded, and the following conditions apply if your property is left unoccupied for more than 31 consecutive days:-

- between 1st October and 31st March **you** maintain **your** central heating running at a temperature of no less than 13 degrees Celsius, and
- your final exit doors are secured by a five lever mortice deadlock, and
- all opening windows in your property are secured by key operated window locks, and
- your property is visited by a responsible adult every 14 days

All claims are subject to a £75 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 Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Persons or Vandal there is a limit of £5,000 for damage caused by anyone legally in your property.

For Theft claims there is a limit of £5,000 for theft by anyone legally in your property.

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