

YOUR HOUSE AND HOME INSURANCE POLICY HAS BEEN UPDATED AND THE FOLLOWING CHANGES WILL APPLY TO YOUR POLICY FROM INCEPTION.

THIS DOCUMENT SETS OUT THE ALTERATIONS IN COVER AND SHOULD BE READ IN CONJUNCTION WITH YOUR POLICY BOOKLET.

THE COVER APPLIES ONLY IF YOU HAVE ELECTED TO PURCHASE THE APPROPRIATE SECTIONS. THE SECTIONS ARE IN FORCE ON YOUR POLICY IF IT IS INCLUDED IN YOUR INSURANCE SCHEDULE UNDER THE HEADING 'YOUR INSURANCE COVER IS'.

PLEASE RETAIN THIS DOCUMENT WITH YOUR POLICY BOOKLET TO ENSURE THAT YOU ARE AWARE OF THE AMENDED POLICY COVER.

The changes to the cover are:

- A. Under **DEFINITIONS** on page 9 the definition of **CONTENTS**, exclusion (d) is removed and replaced with:-

(d) **Motor vehicles**, trailers, their parts or accessories including car keys.

- B. Under **DEFINITIONS** on page 11 the definition of **PERSONAL POSSESSIONS (Electrical Items)** is removed and replaced with:-

Personal possessions electrical items taken out of the home include the following:

Portable games consoles, laptops, notepad computers, e-readers, satellite navigation, MP3 players, mobile phones, hearing aids. Subject to the following exclusions:

- (a) Money and credit cards
- (b) Drones

- C. Under **DEFINITIONS** on page 11 the definition of **PERSONAL POSSESSIONS (Non-Electrical Items)** is removed and replaced with:-

Personal possessions include the following items which may be taken out of the home:

Jewellery, gold and silver articles, antiques, watches, works of art, furs, musical instruments, spectacles, contact lenses, coins, medals, stamps.

- D. Under **GENERAL EXCLUSIONS** on page 17, **3. COMMUNICABLE DISEASES** is removed and replaced with:-

3. COMMUNICABLE DISEASES

The transmission by *you* or any member of *your household* of any human infectious or contagious diseases (either known/discovered or unknown/undiscovered at the date of the inception of the insurance policy), whether notifiable or otherwise.

- E. Under **BASIS OF SETTLEMENT** on pages 30, the following is now included below the existing wording:

If an *excess* applies to *your* claim then the *excess* will be applied before any limits or sums insured.

- F. Under **BASIS OF SETTLEMENT** on pages 40, the following is now included below the existing wording:

c) If an *excess* applies to *your* claim then the *excess* will be applied before any limits or sums insured.

- G. Under **ACCIDENTAL DAMAGE** on page 29, **We** do not pay for, the following is inserted after the current wording:

(x) mysterious disappearance or unexplained shortages.

- H. Under **ACCIDENTAL DAMAGE** on page 39, **We** do not pay for, the following is inserted after the current wording:

(ix) mysterious disappearance or unexplained shortages.

I. Under **SECTION 2 – CONTENTS**, the following additional cover is now included:-

24. Home Entertainment.

Accidental breakage to televisions sets, dvd players, games consoles, home computers or audio equipment in the *home*.

WHAT IS NOT COVERED

(i) Any equipment designed to be portable.

(i) Any *Personal Possessions (Electrical Items)*.

(iii) Damage caused by incorrect installation, repairs or maintenance including the fitting of batteries.

J. Under **SECTION 7 – PEDAL CYCLES**, the cover is extended to:-

The cover applies anywhere in the British Isles and for up to 60 days worldwide in any *period of insurance*.

K. All reference to SAGIC's address is removed and replaced with:-

Salvation Army General Insurance Corporation
Saxon House
27 Duke Street
Chelmsford
CM1 2HT

L. Under **CLAIMS PROCEDURES** on page 15 the following **CLAIMS GUARANTEE** is now included:-

Following a *claim*, any permanent work carried out by a supplier provided by SAGIC are guaranteed for 1 year from completion of the works.

M. The **COMPLAINTS PROCEDURES** on page 12 has been updated.

PLEASE NOTE, THE ABOVE CHANGES WILL HAVE NO AFFECT ON YOUR PREMIUM.