

# Property Owners Insurance



## Insurance Product Information Document

Company: Salvation Army General Insurance Corporation

Product: Property Owners

SAGIC is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

This Insurance Product Information Document is only a summary of our standard property owners insurance policy. Complete pre-contractual information on the product is provided with your policy documentation.

## What is this type of insurance?

This property owners insurance policy provides cover against damage to your buildings, the contents of your property and your liability in respect of ownership of your property. Please note that your schedule will detail the sections of cover you have opted to insure.



### What is insured?

The amount of cover required to rebuild your property and/or replace your contents is specified by you and will be shown on your schedule.

#### Buildings

- ✓ Loss or damage to the buildings of your property (including garages)
- ✓ Accidental damage to underground pipes and cables
- ✓ Accidental breakage of fixed glass, ceramic hobs and sanitary ware
- ✓ Alternative accommodation or loss of rent following insured damage
- ✓ Replacement locks and keys if your keys are accidentally lost or stolen
- ✓ Trace and access to find an escape of water from any fixed water or heating installation
- ✓ Unauthorised use of electricity, gas or water
- ✓ Removal of tenants debris

#### Contents

- ✓ Loss or damage to the contents of your property including in the garden and in garages
- ✓ Accidental damage to glass in furniture and mirrors
- ✓ Replacement locks and keys if your keys are accidentally lost or stolen
- ✓ Loss or damage to the title deed of your property

#### Public Liability

- ✓ Public liability if you are held liable for injury to a third party or damage to third party property

#### Employers Liability

- ✓ Employers' liability if you are held liable for bodily injury to an employee in connection with your business

#### Optional Cover

Your policy schedule will provide specific details if you have selected any of the optional covers below.

- Buildings accidental damage
- Contents accidental damage
- Landlords legal protection to offer assistance during personal legal disputes



### What is not insured?

- ✗ Communicable diseases
- ✗ Computer failure, mechanical or electrical breakdown
- ✗ Deliberate damage or criminal acts by you or your employees
- ✗ Existing damage
- ✗ Pollution or contamination
- ✗ Terrorism
- ✗ War
- ✗ Wear and tear, depreciation or any gradually operating cause including but not limited to wet rot, dry rot, rust, deterioration and the like
- ✗ Motor vehicles and their contents
- ✗ Damage caused by demolition, structural alterations or structural repair to the building
- ✗ Damage caused by domestic pets belonging to anyone residing in your property, or by vermin or insects
- ✗ Storm damage to gates, fences or tennis courts



### Are there any restrictions on cover?

- ! A maximum amount of £5,000 applies to:-
  - Theft by anyone lawfully in the property;
  - Malicious damage by anyone lawfully in the property;
  - Trace and access;
  - Unauthorised use of electricity, gas or water;
  - Removal of tenants debris
- ! Alternative accommodation or loss of rent is limited to a maximum amount of 20% of your buildings sums insured
- ! When your property is unoccupied for more than 31 days certain conditions must be adhered to otherwise cover is excluded for theft, escape of water, frozen pipes and malicious damage
- ! Landlord legal expenses claims require a 50% chance of winning the case and achieving a positive outcome for cover to be given
- ! There is an excess payable under all claims with the exception of liability, legal protection
- ! The maximum amount available for loss or damage to contents in the garden is £1,000



## Where am I covered?

- ✓ The policy covers Buildings in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Contents is only covered inside your home, with limits applying to contents in your garden



## What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the policy if a claim involves property that is lost, maliciously damaged or stolen
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- Notify us immediately if someone makes a claim against you



## When and how do I pay?

You can pay the premium as a one-off payment, annually or in monthly instalments.  
Payments can be made by bank transfer, direct debit or debit/credit card.



## When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

After the first 14 days of your policy you must give 31 days' notice, if you have made a claim there will be no refund due.