

**YOUR PROPERTY OWNERS POLICY HAS BEEN UPDATED AND THE FOLLOWING CHANGES WILL APPLY TO YOUR POLICY FROM YOUR NEXT RENEWAL.**

**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 **GENERAL EXCLUSIONS** on page 16, **3. COMMUNICABLE DISEASES** is removed and replaced with:-

**3. COMMUNICABLE DISEASES**

The transmission by *you* or any *employee* 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.

- B. Under **BASIS OF SETTLEMENT** on pages 33, 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.

- C. Under **BASIS OF SETTLEMENT** on pages 39, 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.

- D. Under **ACCIDENTAL DAMAGE** on page 32, *We* do not pay for, the following is inserted after the current wording:

(x) mysterious disappearance or unexplained shortages.

- E. Under **ACCIDENTAL DAMAGE** on page 38, *We* do not pay for, the following is inserted after the current wording:

(ix) mysterious disappearance or unexplained shortages.

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

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

- G. Under **CLAIMS PROCEDURES** on page 11 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.

- H. The **COMPLAINTS PROCEDURES** on page 14 has been updated.

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