BCIC
RETHINK INSURANCE

HOME COVER ALL POLICY

Insure your property for the right amount. This policy is subject to a condition called the pro-rata condition of average.

If you under-insure your property, this condition reduces your claim payments. See *if your property's sum insured is less than 85% of its replacement value* on page 8.

WriteMark®
Plain Language Standard

This policy document has achieved the WriteMark Plain Language Standard®, awarded to writing of a high standard of plain language. We've written to this standard because we want our information to be clear, and easy for our customers to read and understand.

Contents

The online version of this document is interactive. Click the Contents section or page number to go straight there.
To search for a keyword, type Ctrl + F on a PC or Command + F on a Mac.

Welcome to Home Cover All
Insurance for your buildings and contents

Home Cover All helps you protect your buildings and contents.

Your policy is a contract made up of a set of documents

Your policy is a contract between you and us. Your policy is made up of this policy booklet, your schedule, your proposal form, and any endorsements. You need to read and understand all these policy documents, and check that all the information is correct. Keep all your policy documents in a safe place so you can use them when you need to.

- This policy booklet explains how the policy works, including the terms and conditions and how to make a claim.
- Your schedule shows the details of your individual agreement with us, including the value your insurance covers (your sum insured for buildings and contents), the start and end dates for your insurance, your personal details, optional extras like all-risks cover for specified items, and the premium you need to pay.
- Your proposal form shows the details you gave us when you set up the policy.
- Endorsements are a record of any changes to your policy, for example improvements to your buildings or new contents that affect the amount covered.

We create the schedule and endorsements based on the proposal form and declaration you sign. We insure you for the risks and time period shown in the schedule. Your cover depends on you paying the premium as agreed and following all the terms and conditions of the policy.

We use defined terms and descriptive headings

In this policy booklet we use some defined terms. These defined terms always have the same meaning — see *Definitions* on page 31. When we say 'we' or 'us', we mean British Caribbean Insurance Company Limited (BCIC). When we say 'you', we mean the person or people or your Company shown in the schedule as the policyholder.

We use descriptive headings to help make this policy booklet reader-friendly. Use these headings to understand key points and find the right part of the policy booklet. Always read the details below a heading to understand the full terms and conditions.

This policy at a glance

This summary doesn't include the full terms of the policy. For full information on how this policy works, read the policy booklet in full.

This insurance covers your buildings and contents

Our Home Cover All policy covers you for damage to your buildings as well as loss or damage to you contents. You can insure only your buildings, only your contents, or both. If you insure your contents, you can add all-risks cover for specific contents as an optional extra. When we use the word property in this policy, we mean buildings, contents, or both.

Buildings cover for specific events

Includes:

- damage to buildings
- liability cover
- alternative accommodation
- death benefit

Contents cover for specific events

Includes:

- loss or damage to contents
- liability cover
- alternative accommodation
- death benefit

All-risks cover for specific contents (optional extra if you have contents cover)

Caption: Buildings cover, contents cover, and all-risks cover

Damage caused by specific events

We'll cover your insured buildings and contents for damage caused by fire, lightning, hurricane, earthquake, explosions, and other risks.

Property theft and accidental damage

We'll cover you if someone steals or damages your insured valuables, electronics, furniture, appliances, art, and other household items. We'll also cover accidental damage to some items.

All-risks cover for specified items

We can extend the cover for some contents items to cover all risks, for example damage to electronic devices from a power surge. All-risks cover is an optional extra you can add to your contents cover. You'll need to specify the items and their value on the schedule and pay an extra premium.

Alternative accommodation

If your buildings become uninhabitable because of damage caused by something we cover, like a flood or earthquake, we'll cover your reasonable costs for living somewhere else temporarily.

Death benefit

If you have contents cover, or if you have buildings cover and you live in the buildings we will pay a death benefit if you die as a result of specific events.

Personal liability

If people are injured or their property is lost or damaged while at your home or in an accident you are involved in, you may be legally responsible. We'll cover compensation for injuries and loss or damage to property if you're found to be legally responsible.

Your cover has limits and excesses

Your cover has limits

Your cover in this policy has limits. This policy booklet describes the limits. If you claim for something with a limit, we will not pay more than the limit.

We deduct an excess from your claim

Your cover in this policy has an excess, also known as a deductible. If you make a claim, we'll deduct an excess from the amount we pay you. Every loss occurrence you claim for has a minimum excess. This policy booklet describes the excesses for the property and events we cover.

Learn more about excesses in *We'll deduct an excess from the amount we pay* on page 7.

We pay less if your insurance doesn't cover the full value of your property

If you insure your property for less than 85% of its replacement value, we'll reduce the amount we pay for claims by the same percentage that you're under-insured by. We call this the pro rata condition of average.

For example, if you insure your home for 50% of its replacement value and you make a claim, we'll pay 50% of your claim.

Learn more about this condition in *If your property's sum insured is less than 85% of its replacement value* on page 8.

This policy renews annually

This policy lasts for a year unless you cancel it sooner or you choose to renew it for a shorter period. Your schedule shows the date and time your cover starts and ends. Learn more about when your policy starts and ends in *How long this policy lasts for* on page 29.

Contact us if you want to ask a question, or make a complaint

If you want to make a claim or a complaint, or you have any questions about your policy, get in touch.

Contact us to ask a question

Contact us to get general information or ask a general question.
Internet: visit bciconline.com/ba/ for information and live chat to help with any questions you have.
Phone (246) 621-7340
Email: info@bciconline.com

Contact us to make a complaint

If your policy, our procedures, our staff, or your claim haven't met your expectations, you can make a formal complaint.

- Fill out a complaint form on our website: bciconline.com/ba/contact-us
- Email us at bciccomplaints@bcicbarbados.com
- Call us on (246) 621-7340

We have a dedicated team who check complaints. When we receive a complaint, we'll respond directly if we can, or pass it to the right specialist to help you. We'll acknowledge your complaint within 2 working days, and give you a full response within 10 working days.
If you're not happy with how we handle a complaint, you can contact the Financial Services Commission of Barbados (FSC).
Visit fsc.gov.bb for more information.

How to claim

If you think you might need to make a claim, first check that you're covered. Then, tell us as soon as possible about your claim. We'll let you know what the process is and what the next steps are.

How to claim

1 **Check that you're covered**
Arrange any temporary repairs needed

2 **Report your claim**
Tell the police if it involves a crime

3 **Send us estimates**
Send us any supporting evidence

How we investigate and settle your claim

1 **Acknowledge your claim**

2 **Investigate your claim**
- Appoint a claims inspector or loss adjuster
- Salvage property and act on your behalf

3 **Settle your claim and let you know the outcome**
- Tell you if we accept your claim
- Calculate excesses and limits
- Tell you how much we will pay

Caption: Overview of the claims process

Check that you're covered

Check your schedule and the relevant part of this policy booklet to make sure we cover what you're claiming for. If you're not sure if you're covered, contact us and we'll help you find out.

Report your claim within 30 days

If you find out about something that will probably lead to a claim, tell us within 30 days.

Report your claim online at bciconline.com/ba/report-claim/ or email us at claimsmailbox@bcicbarbados.com or call us on (246) 621-7340. You'll need your policy information and the date and location of the incident. We'll let you know what other information we need.

You can also report a claim at any BCIC branch or through your broker, or download a claim form to print and complete at https://bciconline.com/ba/downloads/

If you, or anyone acting for you, makes a claim they know is false, we will not pay the claim. We'll also end all cover under this policy.

Tell the police if the loss or damage involves a crime

Tell the police if the loss or damage is caused by theft, attempted theft, malicious people, vandals, riots, or civil labour or political disturbances. We may ask for a police report or reference number.

Immediately arrange any temporary repairs needed

If your property needs temporary repairs to stop further damage, arrange for them to be done immediately. Take photographs of the damage before doing any repair work. Keep the bills or receipts because you will need them for your claim.

Send us any supporting evidence

We need your claim report and any supporting evidence within 30 days of the incident.

Give us any information or help we need to assess your claim, within reason. This may include proof of your property's value, so we know we're paying the right amount for your claim.

If you receive a court summons or any other paperwork about the incident, send it to us immediately.

Send us estimates for the cost of repairing or replacing your property

Get estimates for the cost of repairing or replacing your property and send them to us. We may need to see the damage and approve the estimates before you can get the repair or replacement.

How we investigate and settle claims

This section explains how we investigate and settle claims, including specific conditions depending on the type of cover you're claiming under.

We'll acknowledge your claim

If you report your claim online, we'll give you immediate confirmation that we have received it. Our goal is to contact you about your claim within 2 business days.

We'll investigate your claim

We'll investigate your claim to check whether you're covered and decide how to settle the claim.

We may send a claims inspector or loss adjuster to look at the damage

If we want to find out more about the damage to your property, we may send one of our claims inspectors or an independent loss adjuster that we appoint. They will tell you what to do next, and what information they need to assess your claim. For example, they may need proof of the value of a damaged item, or an estimate for repairing or replacing it.

When they have all the information they need, the claims inspector or loss adjuster will let you know the amount we'll pay under this policy.

We can salvage insured property and act on your behalf

If we accept your claim, we can choose to salvage any property we cover. This means taking ownership of the property in return for paying your claim. For example, you might claim for damage to your television. We might pay your claim in full, allowing you to replace the television. In this situation we could take ownership of the damaged television, repair it, and resell it to recover some of the cost.

If we accept your claim, we can choose to take over your rights against another person, such as trying to recover costs someone else owes you. For example, someone may crash their car into your wall. We can repair the wall and seek compensation from the driver or their insurance company.

We can choose to defend or settle another person's claim against you. For example, if water escapes from your home, it may cause damage to a neighbour's house. If this happens, we may negotiate with your neighbour's insurance company over their damage, as well as covering your damage.

We'll settle your claim and let you know the outcome

After we've investigated your claim, we'll let you know the outcome. If we do not accept your claim, we'll let you know why. The way we settle claims depends on whether it's a buildings claim, a contents claim, or an all-risks claim.

We'll deduct an excess from the amount we pay

If we accept your claim, we'll deduct an excess from the amount we pay. The excess is the amount you must pay towards the cost of your claim, also known as a deductible.

We deduct an excess for each loss occurrence. We use the name loss occurrence to refer to all your losses related to one event.

This policy booklet describes the excesses for the property and events we cover. You'll find the excess for each event and type of property together with the other information for that event or type of property.

When we pay a claim, we'll explain the excess.

Different excesses apply to different types of loss

The amount we deduct as an excess depends on the loss you claim for. For example, the excess for earthquake damage to a building is 2% of the sum insured for that building. If the sum insured is $100,000, we'll deduct $2,000 from your claim payment for each loss occurrence due to earthquake damage.

Another example: The excess for buildings damage caused by burglary is $250. So, we'll deduct $250 from your claim payment for each loss occurrence caused by burglary.

Losses covered in *Earthquakes and volcanic eruptions* on page 13 and *Hurricanes and storms* on page 13 have a minimum excess. The minimum excess for buildings cover is 0.25% of the total buildings sum insured. The minimum excess for contents cover is 0.25% of the total contents sum insured.

The excess may mean there is nothing to pay after a claim

If the excess for a claim is larger than the amount we would otherwise pay you, we will not pay you anything.

We calculate the excess for each loss occurrence separately

If your claim includes more than one loss occurrence, we will calculate the excess for each loss occurrence separately. For example, if two earthquakes more than 72 hours apart cause damage, each earthquake counts as a separate loss occurrence. We will charge an excess of 2% of the sum insured for the damage from each loss occurrence.

If your property's sum insured is less than 85% of its replacement value

If the sum insured for your property covers less than 85% of its replacement value when loss or damage happens, we'll reduce the amount we pay for all claims on that property.

The amount we'll pay will reflect the proportion of cover you have for your property's replacement value. This applies to every claim you make for the property.

For example, say your buildings sum insured is 70% of your buildings' replacement value. For all claims on your buildings, we'll pay 70% of what we'd pay if your buildings sum insured was the full replacement value.

This condition is known as the pro rata condition of average. This condition applies separately to each item this policy covers, for example your buildings or specific contents.

Claim example: John's under-insured house and the hurricane
John insures his house for $300,000. A hurricane damages his house, requiring $100,000 of repairs.

We find that the actual value of the house is $600,000. This means John's house is insured for only 50% of the replacement value. Because this is below 85% of the replacement value, we reduce the amount we pay to match. This is the pro rata condition of average.

We settle John's claim as follows.
- We adjust the loss (due to John being under-insured): $100,000 loss x 50% = $50,000
- We then deduct the excess: this is 2% of the sum insured for the house, which works out as $12,000
- We pay John $50,000 - $12,000 = $38,000

Claim example: Jennifer's earthquake damage
Jennifer insures her house for $720,000. An earthquake damages her house, requiring $200,000 of repairs.

We find that the actual value of the house is $800,000. This means Jennifer's house is insured for 90% of the replacement value. Because this is more than 85% of the replacement value, we do not reduce the amount we pay to match. This is the pro rata condition of average.

- We settle Jennifer's claim as follows.We do not adjust the $200,000 loss
- We deduct the excess: this is 2% of the sum insured for the house, which works out as $14,400
- We pay Jennifer $185,600.

Settling claims for your buildings
We'll pay the full cost of repairing or reinstating the damaged parts of your buildings so they're like new. Reinstating means providing a similar new replacement for the damaged property.
We may choose to arrange the repair or reinstatement ourselves. If we don't, you must arrange for the work to be done as soon as possible.

We may reduce the amount we pay
We'll reduce the amount we pay if:
- the sum insured for the damaged buildings at the time of the damage is less than the full cost of rebuilding the buildings as new
- the buildings are in a poor state of repair at the time of the damage.

We'll pay our share if you're also covered by other insurance
If you have any other insurance that covers the loss or damage when you make a claim, we'll only pay for our share.

If you don't repair damage, we'll pay lost market value
If you choose not to repair the damage or reinstate the property, we'll pay the market value your buildings lose because of the damage.

We'll pay up to the amount it would have cost to repair or reinstate your buildings as soon as possible.

We'll pay up to the sum insured
The most we'll pay for damage to your buildings and any addiitonal costs is the buildings sum insured.

We'll reinstate the sum insured once we pay your claim
We'll automatically reinstate the sum insured from the day we pay your claim, unless we tell you otherwise before we pay you. For example, we may not reinstate the sum insured after a total loss. When we reinstate the sum insured we return it to its original value.

Settling claims for your contents
If we accept your claim for loss or damage to your contents, we'll do one of the following:
- pay the full cost of replacing the lost or damaged contents or repairing them to as-new condition
- replace the contents with items that are the same or similar
- arrange for someone to repair the contents.

We may reduce the amount we pay
We'll reduce the amount we'll pay:
- for clothes and linen, to cover wear and tear and depreciation
- for some valuable property
- for some electronic equipment and electrical appliances over five years old
- if the sum insured when the damage happened was less than the cost of replacing your contents
- if you don't repair or replace your contents.

We'll pay our share if you're also covered by other insurance

If you have any other insurance that covers the loss or damage when you make a claim, we'll only pay for our share.

We'll pay up to the sum insured
The most we'll pay for loss or damage to your contents is the contents sum insured.

Limits apply to some items

Limits apply to some items including freezer contents, money, valuable property, and collections. See *We cover some contents up to specific limits* on page 19.

We'll reinstate the sum insured once we pay your claim
We'll automatically reinstate the sum insured from the day we pay your claim, unless we tell you otherwise before we pay you. For example, we may not reinstate the sum insured after a total loss. When we reinstate the sum insured we return it to its original value.

Settling all-risks claims for your specified contents

If we accept your claim for loss or damage to contents you have specified on your schedule for all-risks cover, we'll do one of the following:

- pay the full cost of replacing or repairing the lost or damaged item so it's as new
- replace the item
- arrange for someone to repair the item.

We reduce the amount we pay for clothes

We'll reduce the amount we pay for clothes, to cover wear and tear and depreciation.

We'll pay our share if you're covered by other insurance

If you have any other insurance that covers the loss or damage when you make a claim, we'll only pay for our share.

If you don't replace an unrepairable item, we'll pay resale market value

If an item is lost or damaged beyond repair and you don't replace it, we'll only pay up to the resale market value. We'll determine the resale market value.

We'll pay a proportionate amount for items that are part of a set

If an item is part of a pair or set, we'll pay the proportionate part of the sum insured for the full set. For example, if you lose one item from a set of 4, we'll pay a quarter of the sum insured for the full set.

Resolving disputes over claims

If we accept your claim but you dispute the amount we're paying, we'll refer the dispute to an arbitrator. We'll appoint the arbitrator with you, following the law at the time.

If you're not satisfied with the arbitrator's decision, you can take legal action against us over the dispute. You must do this within 12 months of the claim.

You have cover for specific events

We only cover damage to your buildings, but cover loss or damage to your contents caused by specfic events in this section.

We don't cover loss or damage caused by other events unless you add all-risks cover for specific contents.

You need buildings insurance for this cover to apply to your buildings, and contents insurance for this cover to apply to your contents.

Loss or damage means the loss of all or part of your home or contents, or damage to all or part of your home or contents. We use the words loss and damage together where the same cover applies whether something is lost or damaged.

You can only insure buildings you own. Your buildings cover includes alternative accommodation if your home becomes uninhabitable due to one of these events in this section. See *Your cover in detail: alternative accommodation* on page 21.

We cover your contents while they are in your home, yard, or garden. We also cover your contents for loss or damage caused by some of the events in this section while they are temporarily away from your home.

Your cover for some events has:

- conditions you must meet
- an excess you must pay
- exclusions that we will not cover.

Other condititions and cover apply to your buildings and contents. See *Your cover in detail: buildings* on page 17 and *Your cover in detail: contents* on page 19.

Buildings, contents, and home have specific definitions

When we say 'buildings,' 'contents,' and 'home' in this section, we mean the following.

Buildings

Your buildings means the home, fixtures and fittings you own, walls, gates, fences, hedges, terraces, patios, driveways, paths, swimming pools, sheds, garages, water tanks, septic tanks, sewage systems, drains, gazebos, awnings, and hard courts, all at the premises shown in the schedule. Solar heating systems, air conditioning systems, and radio and television aerials are covered if they are fixed to the buildings. Your buildings cover only includes satellite dishes and solar electricity generating systems if they are fixed on or in the buildings and you declare them to us and we show them as a specified item on your schedule.

Contents

Your contents mean household goods and persoal belongings. These contents need to belong to you or a member of your household, or be your legal responsibility, for example a work laptop or phone.

Your contents also includes fixtures and fittings that you own, or that are your legal responsibility (including interior decorations such as curtains or light fittings). Fixtures and fittings do not include satellite dishes and solar electricity generating systems. Solar panels are part of solar electricity generating systems. If you own both the buildings and the contents, we cover your fixtures and fittings under your buildings cover.

Home

Your home means the private dwelling, garage and outbuildings used for domestic purposes only, at the address shown in your schedule.

Limits apply to this cover

Your buildings cover for damage to some items is limited to 10% of the buildings sum insured for each event, unless they are listed as separate items on your schedule. This limit applies to external walls that are not part of the home, outbuildings such as sheds and garages, gates, fences, hedges, terraces, patios, driveways, paths, swimming pools, gazebos, awnings, septic tanks, sewage systems, and water tanks.

Your contents cover also has limits. See *We cover some contents up to specific limits* on page 19.

Exclusions apply to this cover

The exclusions in We *exclude some things from this policy* on page 25 apply to your buildings cover and contents cover.

Some events have a maximum length

When you report a claim, we use the name loss occurrence to refer to all your losses related to one event.
For some events, we will only group together losses into one loss occurrence up to a maximum length of event. If the event continues beyond this, and you suffer further losses, we will consider it as a separate event.
Once an event ends, you'll need to pay another excess if you want to claim for loss or damage from another event.

We cover the following events

Your buildings and contents cover helps protect you against the following events. This difference in cover applies.

We cover damage to your buildings.

We cover loss or damage to your contents.

Fire, lightning, and explosions

We cover loss or damage caused by fire, lightning, or explosions. Your cover for fire includes underground fires.

Earthquakes and volcanic eruptions

We cover loss or damage caused by earthquakes, volcanic eruptions, seaquakes, and tsunamis. We also cover any fire or flood damage from these events.

You must pay an excess of 2% of the sum insured for the item lost or damaged. This excess applies separately to each event causing loss or damage. An event lasts up to 72 hours.

We limit cover for tsunamis and floods if your home has a history of flooding or is within 100 feet of the high water level along the sea coast. We will not cover loss or damage caused by tsunamis or floods in this situation unless we agree in writing to cover it.

Hurricanes and storms

We cover loss or damage caused by hurricanes and storms. Your cover includes typhoons, windstorms, rainstorms, hailstorms, tornados, and any flood accompanying these events.

You must pay an excess of 2% of the sum insured for the item lost or damaged. This excess applies seperately for to each event causing loss or damage. An event lasts up to 72 hrs.

We limit flood cover if your home has a history of flooding or is within 100 feet of the high water level along the sea coast. We will not cover loss or damage caused by floods in this situation unless we agree in writing to cover it.

Floods

We cover loss or damage caused by floods.

You must pay an excess of $2,500. This excess applies separately to each event causing loss or damage. An event lasts up to 168 hours.

We limit flood cover if your home has a history of flooding or is within 100 feet of the high water level along the sea coast. We will not cover loss or damage caused by floods in this situation unless we agree in writing to cover it.

Floods caused by *Earthquakes and volcanic eruptions or Hurricanes and storms* are not covered under this event.

Subsidence, ground heave, and landslips

We cover loss or damage caused by landslips, or by subsidence or ground heave of the site your buildings are built on.

You must pay an excess of $2,500 or 3% of the sum insured for the item lost or damaged, whichever is greater. This excess applies separately to each event causing loss or damage. An event lasts up to 168 hours.

Subsidence is when the ground beneath the buildings sinks, pulling the buildings' foundations down with it. It usually occurs when the ground loses moisture and shrinks, which can be caused by prolonged dry spells.

Ground heave is the upward movement of the ground beneath the buildings as a result of the soil expanding. Landslip is downward movement of sloping ground.

We do not cover loss or damage caused by:

- coastal or riverbank erosion
- settling of buildings
- subsidence of made-up ground, which is ground that has been filled in or built up above the previous ground level.

Unless we agree to in writing, we will not cover subsidence, ground heave, and landslips:

- if your home shows signs of previous damage by them
- if your home is in an area that has a history of them.

We do not cover loss or damage to floor slabs, walls, gates, fences, hedges, terraces, patios, driveways, paths, water tanks, septic tanks, sewage systems, drains, or swimming pools, unless your home is damaged at the same time.

Burglary, break-ins, and theft

We cover loss or damage caused by theft, including burglary and break-ins. We also cover attempted burglary, break-ins, and theft.

You must pay an excess of $250.

We do not cover theft by any memeber of your household.

We do not cover loss or damage that happens after your home is left unoccupied for more than 40 days in a row.

We do not cover loss or damage that happens while any part of the home is lent, let, or sub-let, unless violence or force are used to enter or leave your home.

Riots, strikes, and civil disturbances

We cover loss or damage caused by riots, strikes, or civil disturbances.

You must pay an excess of $250.

This excess applies separately to each event causing loss or damage.
An event lasts up to 72 hours.

Malicious damage

We cover loss or damage caused by vandalism or other malicious damage.

You must pay an excess of $250.

This excess applies separately to each event causing loss or damage.
An event lasts up to 72 hours.

We do not cover loss or damage that happens after your home is left unoccupied for more than 40 days in a row.

Water damage

We cover loss or damage caused by water escaping from a washing machine, dishwasher, refrigerator, freezer, aquarium, or fixed domestic water or heating installation.

You must pay an excess of $250.

We do not cover loss or damage that happens after your home is left unoccupied for more than 40 days in a row.

Collisions

We cover loss or damage caused by a collision with an aircraft, aerial device, road or rail vehicle, or article falling from them, or caused by collision with an animal.

You must pay an excess of $250 for damage to your buildings.

Falling trees, poles, and aerials

We cover loss or damage caused by falling utility poles, trees, branches, or aerials or their fittings or masts.

You must pay an excess of $250 for damage to your buildings by falling utility poles, trees, or branches. There is no excess for loss or damage to your buildings by falling aerials.

We do not cover loss or damage caused by:

- cutting trees
- installing, maintaining, repairing, or removing aerials or their fittings or masts.

Accidental breakage of glass and fixtures

If you have buildings cover, we cover accidental breakage of:

- glass in windows, doors, and roofs
- fixed sanitary ware, for example baths and toilets.

We do not cover wear and tear or minor damage. We do not cover loss or damage that happens after your home is left unoccupied for more than 40 days in a row.

Accidental damage to cables, pipes, and tanks

If you have buildings cover, we cover accidental damage to cables, underground pipes, and underground tanks servicing your home, where you are responsible for them. For example, you may be responsible for the pipes or cables that are inside the boundary of your premises.

Accidental breakage of glass and ceramics

If you have contents cover, we cover accidental breakage of:

- mirrors
- plate glass tops of furniture and fixed glass in furniture
- ceramic cooktops.

We do not cover these items when they are outside your home.

Accidental damage to electronic devices

If you have contents cover, we cover accidental damage to consumer electronic devices, for example computers and media devices. We don't cover loss or damage caused by other events unless you add all-risks cover for specific devices.

The most we'll pay is $2,500 per event.

We do not cover these items if they are over 5 years old. We do not cover these items when they are outside your home. We do not cover damage to these items while the home or any part of it is lent, let, or sublet.

We do not cover damage to these items caused by:

- wear and tear
- gradual deterioration
- insects or vermin
- corrosion, rot, mildew, or fungus
- atmospheric conditions or the action of light
- any process of heating, drying, cleaning, dyeing, alteration or repair
- misuse
- faulty workmanship or design
- the use of faulty materials
- mechanical or electrical breakdown with unknown cause
- voltage fluctuations.

We do not cover damage to records, discs, tapes, cassettes, or other storage media.

Accidental loss or damage while moving house

If you have contents cover, we cover accidental loss or damage to your contents while professional furniture removers are moving them to your new home in Barbados.

You must report any loss or damage to us within 7 days of delivery to your new home.
You must pay an excess of $500.

We do not cover:

- money, gold or silver articles, jewellery, or furs
- any contents you have arranged other insurance for
- cracking, scratching, or breakage of china, marble, glass, or similar brittle items.

Your cover in detail: **buildings**

We cover your buildings for damage caused by specific events. See *You have cover for specific events* on page 11. You can only insure buildings you own.

Your buildings means the home, fixtures and fittings you own, walls, gates, fences, hedges, terraces, patios, driveways, paths, swimming pools, sheds, garages, water tanks, septic tanks, sewage systems, drains, gazebos, awnings, and hard courts, all at the premises shown in the schedule. Solar heating systems, air conditioning systems, and radio and television aerials are covered if they are fixed on or in the buildings. Your buildings cover only includes satellite dishes and solar electricity generating systems if you declare them to us and we show them as a specified item on your schedule.

Your buildings cover is limited to the buildings sum insured. Your buildings cover for some items is limited to 10% of the buildings sum insured for each event, unless those items are specifically insured and listed on your schedule. This limit applies to external walls that are not part of the home, gates, fences, hedges, terraces, patios, driveways, paths, swimming pools, awnings, gazebos, sheds, septic tanks, sewage systems, and water tanks.

The exclusions in the section *We exclude some things from this policy* on page 25 apply to your buildings cover.

We'll pay additional costs to reinstate your buildings

If we cover damage to your buildings, we'll also pay your necessary and reasonable expenses for reinstating your buildings. We'll cover:

- fees for architects, surveyors, consulting engineers, and others
- the cost of clearing the site and making it and your home safe
- costs involving the foundations of the damaged buildings, whether the foundations were damaged or not
- the cost of meeting the requirements of any government or local authority following the damage, unless you knew about the requirement before the damage happened.

We will not pay fees for preparing a builds claim.

We'll cover changes and improvements to your buildings

We'll cover any changes or improvements you make to buildings your policy covers.
We'll cover them up to 10% of that building's sum insured. We will not cover their effect on the value of the buildings.

If you make any changes or improvements to buildings we're covering, you must tell us as soon as possible. You'll have to pay an extra premium for this increased cover. Once you've paid that premium, we'll send you an endorsement that adds the additional cover to the buildings sum insured.

This policy covers multiple homes individually

If this policy covers more than one home, the terms and conditions of this policy apply as if we're covering each home separately.

We'll cover your mortgagee's interest in your property

If you have a mortgage for buildings we cover, we'll pay your claims for the buildings to the mortgagee. Mortgagees include the mortgage lender and any party that has an interest in the mortgage.

Your actions won't affect your mortgagee's cover

Our payments to your mortgagees will not be invalidated by:

- any act or neglect by you
- anything that increases risk to the buildings we cover without your mortgagees' knowledge.

Your mortgagee must tell us about changes and increased risk

Your mortgagees must tell us as soon as they find out about any of the following changes:

- changes of ownership
- changes to the mortgage agreement
- increase of hazards this insurance doesn't cover, for example storing gas cylinders for sale.

We may ask your mortgagees to pay an extra premium to cover any increased risk.

We can act on your mortgagee's behalf if we pay them a claim

If we pay a claim to your mortgagees, we take over the right to recover that amount from any third party that caused the loss.
Your mortgagees must do anything we reasonably need them to do to help us recover that amount.
This doesn't affect your mortgagee's right to recover the full amount of their claim.

You must comply with this policy and the law

Nothing in *We'll cover your mortgagee's interest in your property* on page 17 affects your obligations under this policy and the law. Nor does it affect our rights against you.

We'll cover mortgagees for 10 days after telling them we'll cancel the policy

If we cancel this policy, we'll continue to cover your mortgagees' interest in your property for 10 days after we send notice of the cancellation to your mortgagees. Then the cover will end.

We'll cover the person you sell your home to

If you sell your home, we'll cover the buyer until the date you complete the contract. The buyer must follow the terms and conditions of the policy.

We will not cover the buyer if they already have insurance that covers the home.

We'll cover replacing your locks and keys

If the locks of the burglar bars and doors you use to enter and exit your home are accidentally damaged, we will pay the cost to replace them. We will also cover losing keys to any burglar bars and doors you use to enter and exit your home. Accidental damage is damage or loss of function caused by a sudden, unforeseen and unintentional event.

If we accept your claim, we will pay to replace the lock mechanism or change the locks.
We will not cover loss or damage:

- to remotes for gates
- because of any repairs or restoration
- to locks caused by mechanical, electrical or electronic breakdown.

We will pay up to the amount stated on your schedule.

Your cover in detail: **contents**

We cover your contents for loss or damage caused by specific events. See *You have cover for specific events* on page 11.

We cover your contents while they are in your home, yard, or garden. We also cover your contents for loss or damage caused by some of the events in *You have cover for specific events* on page 11 while they are temporarily away from your home.

This cover has limits. Your contents cover is limited to the contents sum insured. See *We cover some contents up to specific limits* on page 19. You can extend the cover for your contents by insuring them for all risks as specified items. See *Optional extras: all-risks cover for specific contents* on page 24.

Your contents means household goods and personal belongings. These contents need to belong to you or a member of your household, or be your legal responsibility, for example a work laptop or phone.

Your contents also includes fixtures and fittings that you own, or that are your legal responsibility (including interior decorations such as curtains or light fittings). Fixtures and fittings do not include satellite dishes and solar electricity generating systems. Solar panel are part of solar electricity generating systems. If you own both the buildings and the contents, we cover your fixtures and fittings under your buildings cover.

Your home means the private dwelling, garage and outbuildings used for domestic purposes only, at the address shown in your schedule. The exclusions in *We exclude some things from this policy* on page 25 apply to your contents cover.

We cover some contents up to specific limits

Extra conditions and limits apply to some contents, in addition to the events and other conditions that apply to all your contents.

We cover money up to $1,000

We cover cash, cheques, credit cards, phone cards, debit cards, postal orders, banker's drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, luncheon vouchers, and trading stamps. We cover these items when you have them for social or domestic purposes.

The most we'll pay is $1,000

We cover some collections up to $1,000

We cover collections of stamps, coins, or medals. The most we'll pay is $1,000

We cover valuable property up to $2,500 or 5% of the contents sum insured

We cover the following property as valuable property: jewellery, items of gold, silver or other precious metal, watches, photographic equipment, binoculars, works of art, collectibles, memorabilia, curios, furs, musical instruments, radios, televisions, other audio or video equipment and computer equipment.

Unless specifically declared, the most we'll pay for all these items collectively is one third of the contents sum insured. The most we'll pay for any one article, set or collection is $2,500 or 5% of the contents sum insured, whichever is less.

We cover some other people's belongings up to $1,000 while the belongings are in your home

We cover domestic employees' personal belongings, excluding money. We cover guests' personal belongings, excluding money. The most we'll pay is $1,000.

For example, we'll cover:

- cleaning equipment left onsite between visits
- an umbrella a guest leaves behind by accident and returns to collect later.

We cover your freezer contents up to $1,000

We cover the cost of replacing food and drink in your freezer at home that's lost or damaged by:

- a change in temperature of the freezer
- contamination by accidental escape of refrigerant or refrigerant fumes.

We'll pay up to $1,000. We only cover freezers that were in working condition directly before the event. We do not cover deliberate interruption of the power supply by your power supplier, except in preparation for a catastrophe.

We cover your contents up to $3,500 while they are outide your home but on your land

We cover your contents while they are outside your home but at the premises shown on your schedule, for example in a yard or garden. The most we'll pay is $3,500.

We cover your contents away from home up to 20% of the sum insured

We cover your contents while they are temporarily away from your home but in specific other places in Barbados. The most we'll pay is 20% of the contents sum insured on your schedule.

Your cover for theft or attempted theft only applies when your contents are in one of the following places:

- a bank or safe deposit
- in transit directly to or from a bank or safe deposit and in the custody or control of you or a member of your household
- an occupied building used for residential purposes
- a building where you or a member of your family are employed, engaged in business, or temporarily living
- any other building, if violence or force are used to enter or leave the building.

We do not cover:

- loss or damage caused by hurricane, storm, flood, or falling trees while the contents are in transit or in the open
- loss or damage caused by subsidence, ground heave, or landslips
- property removed for sale or exhibition or to a furniture depository
- theft of money from a place where you or a member of your family are temporarily living.

We cover your home's title up to $2,500

We cover the cost of preparing a new certificate of title for the premises shown on your schedule if your title is lost or damaged. We cover your title while it's at your home or kept in your bank for safekeeping. The most we'll pay is $20,000.

We temporarily increase your cover around family weddings and Christmas

We automatically increase your contents sum insured by 10% for the month of December. This increase is temporary, and intended to help you have sufficient cover for food, drink, and gifts.

We automatically increase your contents sum insured by 10% for 1 month before and after a family wedding. This increase is temporary, and intended to help you have sufficient cover for wedding gifts. We do not cover wedding gifts that are covered by another insurance policy.

Some of your property is not included in contents

We do not include the following property in your contents cover:

- motor vehicles, caravans, trailers, aircraft, watercraft, motorcycles and parts or accessories normally on or in any of them
- landlord's fixtures and fittings
- any living creature
- deeds (except as described in *We cover your home's title up to $2,500* on page 20)
- bonds, bills of exchange, securities, documents, manuscripts, or money of any kind (except as described in *We cover some contents up to specific limits* on page 19)
- items with more specific insurance, including any amount that you cannot recover from that insurance because the insurer refuses or reduces your claim
- generators, unless they are secured indoors.

Your cover in detail: **alternative accommodation**

We'll help you pay for a place to stay if your home becomes uninhabitable. You're covered for the events in the section *You have cover for specific events* on page 11. Buildings cover and contents cover both include alternative accommodation.

If you have buildings cover, we will pay for:

- rent which continues to be payable to you or by you
- the reasonable extra cost of comparable alternative accommodation if you occupy the home.

The most we'll pay for alternative accommodation under your buildings cover in each period of insurance is the lower of $15,000 or 20% of the buildings sum insured.

If you have contents cover, we will pay for:

- rent which continues to be payable by you
- the reasonable extra cost of comparable alternative accommodation if you occupy the home
- the reasonable cost of temporary storage of furniture
- the extra cost of temporary accommodation for domestic pets.

The most we'll pay for alternative accommodation under your contents cover in each period of insurance is the lower of $15,000 or 15% of the contents sum insured.

If you have both buildings cover and contents cover, we will pay for each cost under one cover only, not both. The limit for rent and accommodation costs will relate to your buildings cover, and the limit for furniture storage and pet accommodation will relate to your contents cover.

Your cover in detail: **death benefit**

You are eligible for a death benefit if you have contents cover, or if you have buildings cover and you live in the buildings. If you are eligible for a death benefit, we will pay your beneficiary $12,500 if you die as a result of these events:

- fire, accident, or assault at your home
- assault in a public place anywhere in Barbados

We do not cover people aged under 18 years, or people aged 80 years or older.

This cover applies to the policyholder, and does not apply if the policy belongs to a company or corporate body. If more than one person is shown on the schedule as the policyholder, we'll divide the benefit in proportion to the number of policyholders. For example, if two people are policyholders, we'll pay $6,250 for each person that dies.

The exclusions in *We exclude some things from this policy* on page 25 apply to your death benefit.

Your cover in detail: **liability to others**

We cover some types of legal liability. Your cover depends on whether you have buildings cover and contents cover. The exclusions in *We exclude some things from this policy* on page 25 apply to your liability cover.

Liability for accidents must be under Barbados jurisdiction

We only cover your liability to others, as described in this section, if it falls under Barbados jurisdiction. This means that if the liability is decided by a court, it must be the appropriate Barbados court.

We do not cover:

- compensation for damages decided by a court outside Barbados
- costs and expenses of litigation that are not incurred in and recoverable in Barbados.

Liability for damage to buildings

If you are a tenant, you or a member of your household may become legally liable for damage to the landlord's buildings. If you have contents cover and you or a member of your household are liable after one of the contents cover events happens, we'll cover the liability. For example, if you leave a lit candle unattended and a fire causes smoke damage to your contents that we cover, we'll also cover your liability to your landlord for smoke damage to fixtures and fittings such as curtains.

The most we'll pay is 10% of the contents sum insured.

Liability for injury of domestic employees

If your domestic employee is injured while working for you, you may be legally liable for that injury. If you have contents cover, or you have buildings cover and you live in the buildings, we'll cover this liability for you or a member of your household.

The most we'll pay for claims arising from one event, and in any one period of insurance, is shown on your schedule plus costs and expenses we agree in writing.

The injury must happen during the period of insurance and must arise from the work they do for you in Barbados. The person injured must be directly employed by you, and not by a third party. They must not be a tradesperson or commercial service provider, such as a plumber or gardening service. The work must be domstic and not for any trade, profession or business.

Liability for accidents

You or a member of your household may become liable for injury or lost or damaged property resulting from an accident. We cover some liability you face, as described below. We cover liability you face:

- as the homeowner if you have buildings cover
- as the occupier of the premises or temporary holiday accommodation, or as a private individual in Barbados, if you have contents cover.

The most we'll pay for claims for one accident, and in any one period of insurance, is shown on your schedule plus costs and expenses we agree in writing. If your liability relates to occupying temporary holiday accommodation, you must pay an excess of $2,500.

We do not cover liability arising from wilful or malicious acts, or from the situations below.

We exclude liability that arises overseas
We do not cover liability that arises outside Barbados.

We exclude liability related to work you do, contracts you have, or other buildings you own
We cover you as a private individual. We do not cover any:

- liability related to owning any land or building other than the insured premises
- work-related liability
- liability you take on by signing an agreement
- liability for injury to a member of your household, or to a person employed by you or a member of your household.

We exclude liability related to some risky activities
We do not cover accidents while racing, hunting, or playing polo. We do not cover accidents related to owning or using a firearm.

We exclude liability related to owning or using some things
We do not cover liability related to owning or using:

- aircraft (except toys and models) or drones
- mechanically propelled vehicles (except as a passenger, or domestic garden implements such as lawnmowers used on the premises)
- watercraft, for example sailboards or jet skis
- animals (except pets that are normally domesticated in Barbados).

Optional extras: **all-risks cover for specific contents**

If you have contents cover, you can extend the cover for specific items by adding all-risks cover. When you do this you'll need to specify a value for each item to list on the schedule. We call this the item's sum insured.

If you want to add all-risks cover for valuable property, you must give us proof of ownership and value, for example a receipt.

We cover these specified items for loss or damage up to the item's sum insured. This all-risks cover does not have the excesses and limits in *Your cover in detail: contents* on page 19 and is not limited to the events in *You have cover for specific events* on page 11. For example, we cover specified items lost anywhere outside the home, or if they are damaged by a surge in the power supply.

You must pay an excess

You must pay a $2,500 excess on any claim.

We exclude some items and situations

The exclusions in *We exclude some things from this policy* on page 25 apply to the specified items you insure as optional extras. We also do not cover loss or damage caused by:

- wear and tear
- gradual deterioration
- insects or vermin
- corrosion, rot, mildew, or fungus
- atmospheric conditions or the action of light
- any process of heating, drying, cleaning, dyeing, alteration or repair
- misuse
- faulty workmanship or design
- the use of faulty materials
- confiscation or detention by Customs or other officials.

We do not cover mechanical breakdown or derangement unless caused by accidental damage. Derangement means an internal problem or defect in a machine.

Professional use

We do not cover some items in situations related to professional use. The excluded items are musical instruments, sports equipment, and photographic equipment.

We exclude these items if they are owned by any person who uses such property for professional purposes. We also exclude these items if that person holds them in trust, or if that person has them in their custody or control.

Other insurance

If you have more specific insurance for an item, we will not cover it. We also will not cover any amount that you cannot recover from that insurance because the insurer refuses or reduces your claim.

Firearms

We do not cover loss or damage to firearms caused by their rusting, bursting or derangement.

We exclude some things from this policy

Everyone needs insurance, even insurance companies. We buy our insurance from reinsurance companies as a way to spread the risk we take on when we insure homes and businesses. It's standard in our industry. Our reinsurers ask us to exclude some situations from your insurance. We will not cover you in the following situations.

Communicable diseases

This exclusion relates to the Limited Communicable Disease Exclusion Clause No. 2 (LMA5503).

We will not cover loss or damage in any way connected to:

- a communicable disease
- the fear or threat of a communicable disease.

A communicable disease is any disease that can transmit from one organism to another.

Loss or damage to computer systems and data

This exclusion relates to the Following Cyber Loss Limited Exclusion Clause No. 1 (LMA5410).

We will not cover loss or damage in any way connected to any:

- loss of, change to, or damage to a computer system
- reduction in the functionality, availability, or operation of a computer system.

However, we will not exclude physical damage to buildings and contents and any consequential loss if the damage is directly caused by any of the following events:

- fire, lightning, and explosions
- the impact of aircraft, vehicles, and falling objects
- windstorm, hail, tornado, cyclone, typhoon, or hurricane
- earthquakes, volcanoes, and tsunamis
- floods

Our cover never includes data

We will not cover loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data, including any amount related to the value of data.

Definitions

Computer system means any:

- computer or electronic device
- hardware or software
- communications system
- server, cloud, or microcontroller
- associated input, output, data storage device, networking equipment, or backup facility.

Data means information that's recorded or transmitted in a form that a computer system will use, access, process, transmit or store.

Mould, fungus, mildew, and spores

We will not cover loss or damage in any way connected to mould, fungus, mildew, or spores.
This exclusion applies even if the mould, fungus, mildew, or spores are caused by an event we normally cover.

Nuclear energy and radioactivity

This exclusion relates to the Nuclear Energy Risk Exclusion Clause NMA 1975(a)(01/04/94).

Unless otherwise stated in this policy, we will not cover loss or damage in any way connected with:

We will not cover loss or damage connected to radioactivity or nuclear energy risks. Nuclear energy risks include nuclear reactors, nuclear fuel, nuclear waste, and other radioactive material.

Sanctions, prohibitions, and restrictions

We will not cover anything that would expose us or any of our reinsurers to any sanction, prohibition, or restriction under:

- United Nations resolutions
- the trade or economic sanctions, laws or regulations of Jamaica, the European Union, the United Kingdom, or the United States of America.

Seepage, pollution, and contamination

This exclusion relates to the Industries, Seepage, Pollution and Contamination Exclusion Clause - Sudden and Accidental (NMA 1685).

We will not cover any liability for:

- injuries, loss, or damage caused by seepage, pollution, or contamination
- the cost of removing, nullifying, or cleaning up seeping, polluting, or contaminating substances.

However, this exclusion does not apply if the seepage, pollution, or contamination is caused by a sudden, unintended, and unexpected event during a period of insurance.

We will never cover fines, penalties, or punitive or exemplary damages related to seepage, pollution, or contamination.

Terrorism

This exclusion relates to the Terrorism Exclusion Clause (NMA 2930b).

We will not cover loss, damage, costs, or expenses in any way connected to an act of terrorism involving biological, chemical, or nuclear pollution or contamination.

We will not cover loss or damage in any way connected to controlling, preventing, suppressing, retaliating against, or responding to acts of terrorism.

Definition

An act of terrorism is any act, preparation to act, or threat of action that's designed to either:

- influence any government, or
- intimidate the public, or a section of the public, for political, religious, ideological, or similar reasons.

The act must do one of the following:

- involve violence against one or more people
- involve damage to property
- endanger the life of anyone other than the person committing the act
- risk the health or safety of the public, or a section of the public
- be designed to interfere with or disrupt an electronic system.

War and Civil War

Unless otherwise stated in this policy, we will not cover loss or damage in any way connected with:

- war
- invasion
- acts of foreign enemies
- hostilities (whether or not war is declared)
- civil war
- rebellion
- revolution
- insurrection
- military or usurped power
- confiscation, nationalisation or requisition of property by or under an order of any government or public or local authority
- destruction of or damage to property by or under an order of any government or public or local authority

You have responsibilities under this policy

This section outlines the responsibilities you, and anyone else insured under this policy, must meet.

Protect your property and prevent accidents

Do everything you can, within reason, to protect your property and prevent accidents.

Tell us about anything that may lead to a claim

If you find out about something that will probably lead to a claim, tell us as soon as reasonably possible. Tell us immediately if a riot damages your property.

You must give us full details within 30 days of the incident, together with any supporting evidence we need. You must give us any information or help we ask for, within reason.

Tell the police if loss or damage involves a crime

Tell the police if loss or damage is caused by theft, attempted theft, malicious people, vandals, riots, or civil disturbances. We may ask for a police report or reference number.

Tell us if someone makes a claim against you

If a third party makes a claim against you, you must immediately send us any suit documents or communication you receive in relation to the claim.

Tell us the truth at all times

If you, or anyone acting for you, makes a claim they know is false, we will not pay the claim. We'll also end all cover under this policy.

The entire policy will be void if you do any of the following things relating to this insurance:

- intentionally conceal or misrepresent any material fact or circumstance
- do anything fraudulent
- make false statements.

Your responsibility to tell us the truth applies at all times, whether before or after a loss.

Reinstate or repair your property as soon as you can

If we accept your claim, get your property reinstated or repaired as soon as possible.

Tell us about anything that increases risk

Once your insurance starts, tell us anything that increases the risk of loss, injury, or damage to your property. For example, you must tell us if you discover that your house is in a flood-prone area.

We will not cover you for the increased risk until we've agreed in writing to accept it.

Get our consent before you negotiate a claim

Get our written consent before you admit or deny responsibility, or negotiate or settle a claim. We do not have to accept a claim that was negotiated without our approval.

Starting and ending your policy

This section outlines how your policy starts and ends, and how to renew and pay.

How long this policy lasts for

This policy lasts for a year unless you cancel it early or you choose to renew it for a shorter period. Your schedule shows the date and time your cover starts and ends.

How you renew your policy

We will send you a renewal notice before your policy ends. To renew your policy, pay us the premium before the due date shown on the renewal notice.

When you renew your policy, you must tell us anything that changes the risk of loss, injury, or damage to your property.

If you do not renew your policy before it ends, you will not have any cover until we receive your premium. If you want to renew your policy after it ends, we may ask you to apply for a new policy instead. You will not have any cover for the time between the old policy ending and the new policy starting.

How you pay your premium

You can pay your premium online, at the branch, through your broker or agent, by making a bank transfer or by SurePay.

To pay your premium online, visit the BCIC website at https://bb.bciconline.com/Payment/QuickPayment and select Quick Payment. You can pay online using Mastercard or Visa credit cards or Visa debit cards. You'll need your policy number, which you can find on your schedule or your renewal notice. Enter only the numbers in your policy number, not the letters.

To pay your premium at the branch, visit us. You'll be able to pay in person using cash or cheque. To pay your premium through your broker, follow the instructions they give you.

To pay your premium by making a bank transfer, follow your usual process for paying a bill, for example in your bank's online portal. You'll need your policy number for the payment reference. You can find it on your renewal notice.

You can pay your premium by instalments. Visit our website bciconline.com/ba/pay-online/ to find out more.

Cancelling your policy

We may cancel your policy or any part of your policy for any reason. For example, we may cancel your policy after paying your claim for a total loss.

If we cancel your policy, we'll deliver 30 days notice in writing to one of the following:

- your last known email address
- you in person at your last known address
- you by letter at your last known address.

You can cancel your policy at any time by giving us written notice or visiting any BCIC branch and giving us notice. We'll refund the unused part of the premium you have paid.

If you cancel your policy within 30 days of the start date, and you have not made a claim, we'll charge you a fee for administration and refund the rest of the premium you have paid.

What happens if you die

If you die, we'll cover your legal personal representatives for any liability you incurred under the policy. They must follow the terms of this policy.

Definitions

Certain words in the policy have special meanings. These meanings are given below.

Injury
Death, bodily injury, illness, or disease.

Buildings
The home, landlord's fixtures and fittings. Solar heating systems, air conditioning equipement and radio and television aerials fixed on or in the buildings.. Walls, gates, fences, hedges, terraces, patios, driveways, paths. Outbuildings such as sheds and garages, swimming pools, water tanks, septic tanks, sewage systems, drains, gazebos, awnings and hard court. All these items at the premises shown in the schedule. Your buildings cover only includes satellite dishes and solar electricity generating systems if they are fixed on or in the buildings and you declare them to us and we show them as a specified item on your schedule.

Contents
Household goods, personal belongings (including money and valuable property), collections of stamps, coins or medals up to $1,000 tenant's fixtures and fittings (including interior decorations), all belonging to or the legal responsibility of you or a member of your household. Fixtures and fittings do not include satellite dishes and solar electricity generating systems. Solar panels are part of solar electricity generating systems. If you own both the buildings and the contents, we cover your fixtures and fittings under your buildings cover.

Employee
A person employed for wages or a salary

Family
Your relatives living in the home.

Home
The private dwelling, garage and outbuildings used for dosmetic purposes only, all at the premises shown in the schedule.

Household
Your family and dosmetic employees.

Loss Occurrence
All individual losses related to one event, and happening during consecutive hours. The duration and extent of any event is limited to:

(a) 72 hours for hurricane, typhoon, windstorm, rainstorm, hailstorm, or tornado

(b) 72 hours for earthquake, tsunami, seaquake, tidal wave, or volcanic eruption

(c) 72 hours for riot, riot attending a strike, civil commotion, vandalism and malicious damage within the area of Barbados. The maximum duration of 72 consecutive hours may be extended for individual losses that occur beyond those 72 consecutive hours during the continued occupation of an insured's premises by strikers as long as that occupation started during those 72 consecutive hours

(d) 72 hours for any loss occurrence that includes one or more losses from any of the events mentioned in (a), (b), and (c) above

(e) 168 hours for any other event.

No loss from any insured peril that occurs outside these times or areas will be included in the loss occurrence.

Money
Cash, cheques, credit cards, phone cards, debit cards, postal orders, banker's drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, luncheon vouchers, and trading stamps.

Mortgagee
The person or financial organisation who has made a loan to the policyholder, where:

- the loan is secured by the buildings covered under this policy
- the policyholder owns the buildings.

For example, if you have a mortgage from your bank to buy your home, the bank is the mortgagee. The mortgagee must be named on the schedule.

Premises
The buildings and the land within the boundaries belonging to them. Your schedule shows the premises your insurance covers.

Replacement value
The amount it would cost to replace or rebuild an item of similar quality using materials and goods that are currently available. This value may be different than, for example, your home's market value or the price you paid when you bought it.

Sum insured
The value you specify for insured property. Buildings cover uses an overall buildings sum insured, and you can specify a sum insured for any of the items making up that total. Contents cover uses a contents sum insured, and you can specify a sum insured for any of the items making up that total. All-risks cover uses a specific sum insured for each item. Your schedule shows the sums insured for the property your policy covers.

Unoccupied
Not lived in by you or by a person authorised by you.

Valuable property
Jewellery, items of gold, silver or other precious metal, watches, photographic equipment, binoculars, works of art, collectibles, memorabilia, curios, furs, musical instruments, radios, televisions, other audio or video equipment and computer equipment.

We or us
British Caribbean Insurance Company Limited. 'Our' means 'belonging to us'.

You
The person or people or your Company shown in the schedule as the policyholder or the Insured. 'Your' means 'belonging to you'.