

INSURER CG UNITED INSURANCE

BROKER: INSURANCE CONSULTANTS OF GRENADA LIMITED

**SUMMARY OF COVER  
HOUSEHOLDER'S COMPREHENSIVE  
INCEPTION 5 January 2025 or date of  
application if later  
EXPIRATION 5 August 2025**

<p>The Policy covers loss or damage caused by:-</p> <p>Fire, Lighting, Thunderbolt, Subterranean Fire, Explosion, Burglary</p> <p>Hurricane, Cyclone, Tornado or Windstorm, Earthquake or Volcanic Eruption including Flood/Overflow of the Sea caused thereby</p> <ul style="list-style-type: none"> <li>Flood including Overflow of the Sea not occasioned by Hurricane and Earthquake.</li> </ul> <p>Escape of Water or Oil from any fixed water cooling or heating installation or domestic appliance.</p> <p>Impact involving an aircraft aerial device or anything falling from them, or by a vehicle or animal.</p> <p>Accidental Breakage of sanitary fixtures or fixed glass.</p> <p>Accidental Damage to underground water and gas pipes or electricity cables.</p> <p>Falling Trees or Branches.</p> <p>Malicious persons.</p> <ul style="list-style-type: none"> <li>Subsidence or Landslip if specifically included.</li> <li>Persons taking part in Riot and Strikes, Lock-outs and/or in Labour Disturbances.</li> </ul>	<p>The Policy also includes cover for the following:-</p> <ul style="list-style-type: none"> <li>Tenants Liability for Damage to building or contents property of the landlord provided such buildings or contents are insured against fire limited EC\$50,000.00 (US\$18,500)</li> <li>New for Old on Contents - Claims paid not depreciated for wear &amp; tear except for clothing.</li> </ul> <p><b>SUM INSURED</b></p> <table> <tr> <td>• Personal Effects</td> <td>EC\$3,000</td> <td>(US\$1,100)</td> </tr> <tr> <td>• Books</td> <td>EC\$5,000.00</td> <td>(US\$1,850)</td> </tr> <tr> <td>• Electronic Items</td> <td>EC\$10,000</td> <td>(US\$3,740)</td> </tr> </table> <p><b>DEDUCTIBLES EACH AND EVERY CLAIM</b></p> <ul style="list-style-type: none"> <li>• Fire, Lighting &amp; Explosion NIL</li> <li>• Hurricane, Earthquake, And Volcanic Eruption EC\$1,000 (US\$370)</li> <li>• Flood EC\$500 (US\$185)</li> <li>• Burst Pipes EC\$250 (US\$100)</li> <li>• Burglary NIL</li> <li>• All other Perils EC\$250 (US\$100)</li> </ul> <p><b>PREMIUM FOR SEMESTER</b></p> <table> <tr> <td>ON CAMPUS</td> <td>EC\$95.00</td> <td>US\$35.00</td> </tr> <tr> <td>OFF CAMPUS</td> <td>EC\$95.00</td> <td>US\$35.00</td> </tr> </table>	• Personal Effects	EC\$3,000	(US\$1,100)	• Books	EC\$5,000.00	(US\$1,850)	• Electronic Items	EC\$10,000	(US\$3,740)	ON CAMPUS	EC\$95.00	US\$35.00	OFF CAMPUS	EC\$95.00	US\$35.00
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<p>Household goods and other articles in the home owned by any member of your Household or for which they are responsible.</p> <p>Valuables such as jewelry, clothing and personal effects owned by any member of Your Household or for which they are responsible.</p> <p>But excluding</p> <p>Money, Securities, certificates and documents; Property used for business purposes; property more, specifically insured.</p> <p>UNLESS SPECIFICALLY LISTED AS A SEPARATE ITEM:</p> <p>a) platinum, gold and silver articles and jewellery are limited to EC\$250 (US\$90) per item and EC \$1,000 (US\$370) in all per period of insurance.</p> <p>b) televisions, videos, stereo equipment and other items of electronic equipment are limited to EC\$250 (US\$90) any one item and EC1,000.00 (US\$370) in all per period of insurance</p> <p>c) any one article (except a) and b) above) is limited in value to 5 percent of the total Contents Sum Insured.</p>	<p>Your Contents are only covered whilst in your Home in Grenada or whilst left in the care of St. George's University Limited for safekeeping during holidays.</p> <p><b>CLAIM CONDITIONS AND NOTIFICATION</b></p> <p>When You become aware of a possible claim under this Policy, You must notify Us in writing without delay. If there has been Burglary, attempted Burglary, vandalism or malicious act You must also notify the St. George's University Security immediately.</p> <p>When it is necessary, you should arrange for emergency repairs to be carried out and take all action to prevent further damage to your property.</p> <p>You must not dispose of the damaged items before we have had the opportunity to inspect them if you wish them to be included in your claim.</p> <p>If someone is making a claim against you for any injury to them or damage to their property, you must send us full details, in writing or via our website, as soon as possible. Any letters or documents you receive should be sent to us, unanswered, without delay. Do not accept liability.</p>
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