

## Heritage HomeCover Benefits & Features



# “Strength”

## Why choose Island Heritage?

### A (Excellent) A.M. Best Rated

Backed by a financial strength rating of A (Excellent) from A.M. Best Company, Island Heritage continues to demonstrate that it is a leader in the region. Strong performance resulting in growth in recent years is a result of the strength of our brand, our technical ability and our people. An A (Excellent) rating reflects Island Heritage's solid



level of risk-adjusted capitalization, favorable operating results, experienced management team and local market expertise. A.M. Best is a worldwide insurance rating and information agency with more than 100 years of history used as references by policyholders as a means of assessing the financial strength and creditworthiness of risk-bearing entities and investment vehicles.



# “Benefits”

## Heritage HomeCover, now even better!

### Buildings

Reliable home insurance that covers loss or damage caused by devastating events such as:

- Fire, Lightning or Explosion
- Vandalism or Malicious Acts
- Hurricane, Cyclone, Tornado or Windstorm
- Flood
- Earthquake and Volcanic Eruption
- Theft

Also covered automatically:

- Costs of alternative accommodation or loss of rent
- Breakage or collapse of aerials or satellite dishes
- Accidental damage

For the full list, including the various types of losses that are not covered, the policy wording should be read carefully.

### Contents

Insure your household goods, personal effects and valuables, which are covered for the same perils as your buildings, within your home.

Select cover either anywhere in the Cayman Islands or anywhere in the world for specified:

- Valuables and Personal Effects
- Electronic Equipment

Also covered automatically:

- Temporary removal of contents
- Costs of alternative accommodation or loss of rent
- Accidental damage to televisions, audio, video and computer equipment
- Loss or damage to specified domestic appliances

### Additional Benefits at no extra cost

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- Personal money & credit cards
  - Spoilage of food
  - Accidental breakage of mirrors, glass, sanitary ware
  - Accidental damage to underground service systems
  - Door locks
  - Christmas & wedding gifts
  - Trace & access
  - Loss of metered water
  - Sports equipment
  - Travel baggage & personal effects and trip cancellation
  - Fatal accident
  - Personal accident
  - Your legal liability as owner and/or occupier of your home and in a personal capacity, plus your legal liability to domestic employees

For more information, please speak to one of our experienced representatives on +345 949 7280, or visit [islandheritageinsurance.com](http://islandheritageinsurance.com)

IT IS IMPORTANT THAT, WHEN YOU TAKE OUT A POLICY, YOU CHECK YOUR  
POLICY SCHEDULE CAREFULLY TO ENSURE THAT ALL THE DETAILS ARE CORRECTLY  
STATED AND COVER MEETS YOUR NEEDS

# “Features”

Making sure your home is adequately insured

## SUM INSURED

### Buildings

The Sum Insured of your Buildings must represent the full rebuilding cost using up-to-date construction costs of your home, the landlord's fixtures & fittings, any outbuildings, patios, terraces, swimming pools, footpaths, satellite dishes, external antennae, hard courts, walls, gates, fences.

Please note that the value of the land your property sits upon should NOT be included as the land is NOT covered.

We can also include seawalls, docks, piers and jetties if you tell us - additional premium required.

The cost of removing debris after a loss, and the cost of architects, surveyors and legal fees must also be included in the Sum Insured. It's a good idea to add 10% to the value of the rebuilding costs for the above items.

So your sum Insured = cost of rebuilding the above items + 10%.

### Contents

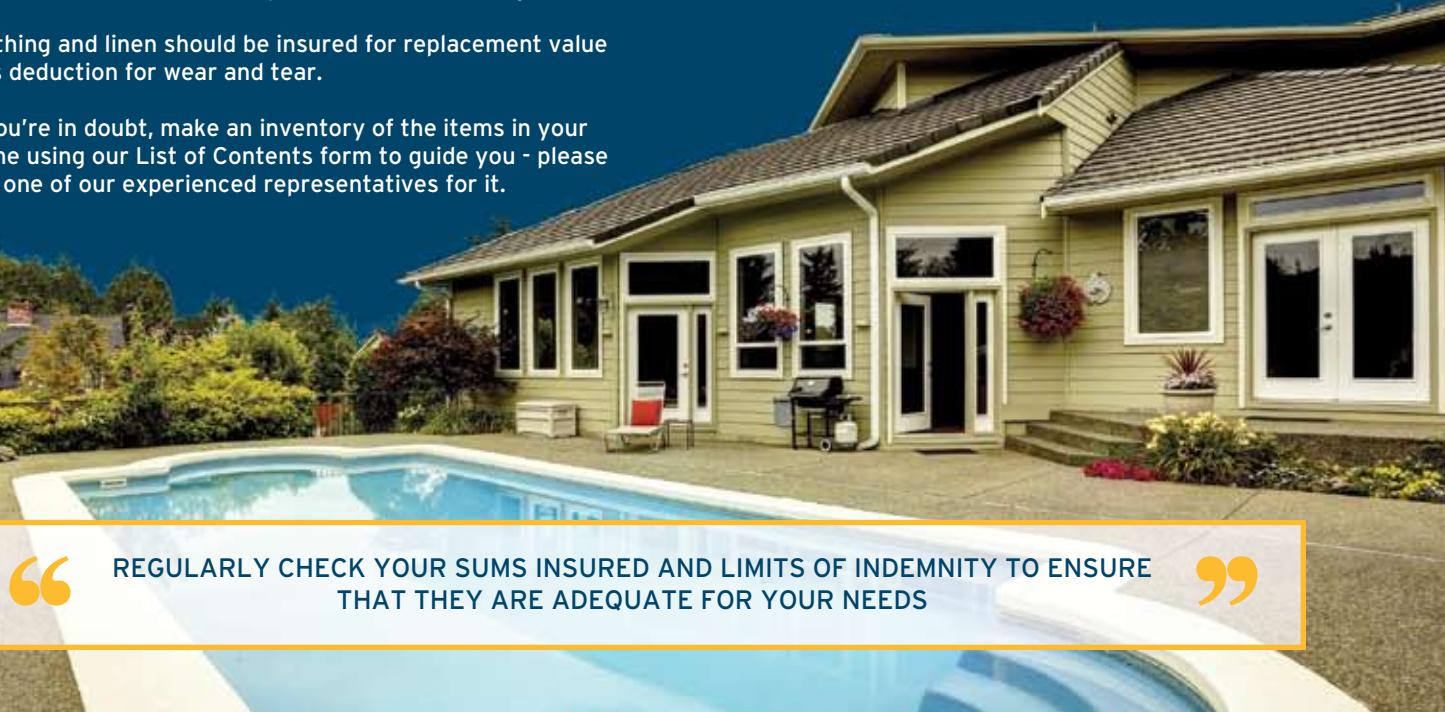
All your household goods, personal effects and valuables should be insured for their replacement cost at today's value.

Clothing and linen should be insured for replacement value less deduction for wear and tear.

If you're in doubt, make an inventory of the items in your home using our List of Contents form to guide you - please ask one of our experienced representatives for it.

## DEDUCTIBLES

A deductible is the first amount of any claim that you must pay. There are different amounts under each section of the policy - you will find these shown in both the policy schedule and the policy wording. Island Heritage offers LOW deductibles.



REGULARLY CHECK YOUR SUMS INSURED AND LIMITS OF INDEMNITY TO ENSURE THAT THEY ARE ADEQUATE FOR YOUR NEEDS



# “Service”

We are here when you need us

## If you need to make a claim

If you suffer loss or damage to your home:

- 1** Call us immediately on +345 949 7280 and we will take care of the details for you.
- 2** Immediately inform the police if any of your property is lost, stolen or maliciously damaged. Take photographs of any damage, if possible, as this will help your claim.
- 3** Notify us in writing as soon as possible within 30 days of the date of loss. Be sure to include your policy number, type of loss and location, time and date of loss, and if there are any people involved.
- 4** Take all reasonable steps to a) prevent further loss or damage from occurring and b) recover any lost or stolen property.
- 5** Forward to us any letters or legal documents you have related to the claim.
- 6** Do not discuss liability or negotiate settlement with any third party. We will take care of this for you.

Please visit [islandheritageinsurance.com](http://islandheritageinsurance.com) or call us using the contact details shown on the back of this brochure.

## Tell us if a problem arises

In the event that you do need to make a complaint, please email our Complaints Officer at [complaints@islandheritage.com.ky](mailto:complaints@islandheritage.com.ky) or write to the address shown on the back of this brochure.

## Sign Up Today

To start a new policy, we will need payment (we have many payment options for you) along with a completed Heritage HomeCover Proposal Form (further documents may also be required) - make sure you have answered all questions and that it is signed and dated.

E-mail, post or deliver it using the contact details shown on the back of this brochure.

If you have further questions not addressed here, visit us at Island Heritage House or [islandheritageinsurance.com](http://islandheritageinsurance.com) or alternatively contact one of our experienced representatives.



# **“About Us”**

Island Heritage Insurance Company, Ltd. has been a leading provider of property, casualty and motor insurance since 1996. We offer a comprehensive and affordable range of insurance products and services directly to our customers throughout the Caribbean. We provide insurance cover in Anguilla, Antigua, Bahamas, Barbados, the British Virgin Islands, the Cayman Islands, Dominica, Grenada, St Kitts & Nevis, St Lucia, St Maarten, St Vincent & the Grenadines, Turks & Caicos and the US Virgin Islands.

Island Heritage was the first company in the Caribbean to exclusively target the property insurance market, providing a wide range of residential and commercial policies with a special emphasis on catastrophe insurance. We take pride in offering an excellent level of service and a variety of products, all of which have successfully attracted and retained a wide cross section of the property insurance market in the region.

The experienced management team at Island Heritage has extensive knowledge of each island and maintains effective risk management strategies. Our employees are also guided by a set of core values that embody the Company's culture of Integrity. By committing to these values of teamwork, trust, leadership, service, respect and responsibility in the workplace, our employees are better equipped to serve our customers with continued excellence and to contribute to overall team success.

At Island Heritage, we foster a culture of corporate giving that embraces all sectors of the Cayman community. Each year, we continue to support local charities through our Charity Drive event, which brings together the people of our Islands in a fun and innovative way to help raise funds for worthwhile causes.

Since the event's inception in 2012, Island Heritage has proudly donated close to \$200,000 to charities such as Cayman HospiceCare, Cayman Heart Fund and the Cayman Islands Crisis Centre. At Island Heritage, we understand that it is our social responsibility to make a positive difference in the lives of others, and we are committed to this promise.

In 2012, the Company was acquired by BF&M, a prominent Bermuda-based insurance group that offers property and casualty, life and health insurance with over 100 years of operating history. In acquiring Island Heritage, BF&M Group has revenues in excess of \$300 million and total assets of \$1.3 billion, making it one of the Caribbean's strongest insurance operations.

## **Island Heritage Insurance Company, Ltd.**

Island Heritage House 128 Lawrence Blvd  
PO Box 2501 Grand Cayman KY1-1104 Cayman Islands  
Tel +345 949 7280 Fax +345 945 6765  
[customercare@islandheritage.com.ky](mailto:customercare@islandheritage.com.ky)

[islandheritageinsurance.com](http://islandheritageinsurance.com)