



Bring home protection you can trust



BF&M Home Insurance can be tailored to accommodate any need – whether you own your home or you’re renting.

Buildings – protecting a major investment

Purchasing your home may be the largest investment you will ever make. You can ensure that your investment is fully protected by insuring it under a BF&M Home Policy.

In addition to the main house, the policy also covers outbuildings, swimming pools, tennis courts, walls, gates, fences, cesspits, footpaths and driveways at your home.

This policy covers damage to the buildings by a wide range of causes including fire, lightning, storm, hurricane, flood, earthquake, leakage of water or oil, riot, malicious persons, theft, falling trees and impact by vehicles.

You may also extend your policy to include accidental damage, damage by subsidence or landslip and to satellite dishes.

We can help you figure out what your sum insured and contents total should be. Ask your BF&M advisor for our handy sum insured calculator, or go to www.bfm.bm for our guide on how to value your contents.

Did you know – other special features of the standard cover include:

- Underground services to your home are insured against accidental damage for which you are responsible.
- Loss of rent or the cost of having to rent alternative accommodation covered up to 15% of the buildings’ sum insured.
- Property Owner’s Liability cover up to \$1,000,000
- Cover is included for site clearance costs and professional fees incurred to rebuild/repair the property following a claim.

Home contents – for homeowners or tenants

Furniture, TV Sets, Audio Equipment and Clothing – protect your entire home contents under a BF&M Home Policy.

This section of the policy covers the contents of your home such as furnishings, clothing, personal effects, kitchen appliances, and other household goods. We even cover your pets when they are in your home and the water in your tank. Insurance is provided against loss or damage by a wide range of causes including fire, lightning, storm, hurricane, flood, earthquake, leakage of oil, riot, malicious persons, theft, falling trees and impact by vehicles.

Did you know other special features include:

- **Liability Cover.** The policy covers your legal liability to compensate others for personal injury or damage to their property, whether incurred as occupier of the home, in a personal capacity whilst anywhere in Bermuda, or as an employer of domestic employees.
- **Property outside the home,** in the yard or garden is insured up to \$250. Contents temporarily removed from the home are covered for up to 15% of the total contents sum insured anywhere in Bermuda. You also have up to \$1,000 in cover for contents that you take overseas on temporary visits.
- **Food in freezer.** If your freezer breaks down or if there is an accidental power failure, you could be faced with a significant expense in replacing the food which has spoiled. Cover is provided against spoilage up to a limit of \$500; if your freezer is less than 15 years old.
- **Contamination of fresh water.** The fresh water in your home's water tank can sometimes be contaminated by salt during a windstorm or flood. We will pay up to \$500 to have your tank emptied and refilled.
- **Students Abroad.** If a member of your family who normally lives with you is also a full time overseas student, we will cover his or her personal effects for up to \$1,000 against loss or damage up to a \$150 limit per item.
- You may also extend your policy to include accidental damage, subsidence, and satellite dishes.

Wide cover for your contents but there are some exclusions

All insurance policies contain exclusions. Types of property and events which are not covered are clearly stated in the policy, a copy of which we would be pleased to supply on request. Amongst the property excluded are mechanically propelled vehicles (other than gardening machinery), pets and livestock (except pets when inside your home), securities and documents.

This communication contains general information only and does not constitute a contractual offer. The details contained within this information are subject to change from time to time. For professional services or advice, or for a full outline of terms and benefits, please contact BF&M directly at +1 441 295 5566. "BF&M" is the BF&M group of companies of which BF&M Limited is the parent company.

Theft and malicious damage cover are excluded if your home has been left unoccupied for more than 42 consecutive days (though we may be able to continue this cover on request, subject to certain requirements). Cover for loss of money is limited to \$250.

In certain situations, you will be responsible for the first part of any claim (the excess). The excesses under the Contents section are in relation to damage caused by Windstorm and Earthquake. Damage to satellite dishes (optional extension) will also require a contribution from you at the time of the claim settlements.

Extensions of home contents policy: all risks and sports

All risks

All Risks cover provides you with the opportunity to extend the cover provided by the Contents section. It offers wider cover for items which you frequently take out of your home.

You may wish to insure jewellery, watches, cameras, or your laptop computer. We can insure them anywhere in Bermuda, or indeed, anywhere in the world. (Evidence of value, such as a receipt of valuation certificate, will be required for any item which is valued over \$1,000).

Sports

If your contents are covered by this policy, you will have automatic protection under this section as well. You will have protection against loss, damage, and theft and there is even cover if you are injured in an insured sporting activity.

There are a number of sports covered – golf, fishing, scuba diving, tennis, cycling, athletics, swimming, cricket and horse riding.

You are insured not only in Bermuda, but also on temporary visits to the United States, Canada and the United Kingdom. Your equipment is even covered in transit.