



## PERSONAL LINES UNDERWRITING MANUAL

### GENERAL RULES AND GUIDELINES

This manual is provided as an **underwriting and** rating guide for the Personal Lines insurance products offered by Max Insurance™.

Agent/Broker binding authority, underwriting guidelines and rates are described in this manual. In all cases, refer to the actual policy wordings for detailed descriptions of coverage, exclusions and conditions.

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## TERRITORIES

Max Insurance™ has various territories which are based on the postal code of the actual location. The territories are further broken down by the fire protection of the risk.

- Hydrant protected. A risk that is located within 1000 feet (300 metres) of a fire hydrant and is situated within a city, town or village having a firehall.
- Within 5 km. A risk that is located within 5km of a responding firehall where the roads are maintained year round.
- Within 13 km. A risk that is located within 13km of a responding firehall where the roads are maintained year round.
- Unprotected. Where a risk is located over 13kms from a responding firehall on roads kept open year round, or risks located under 13kms from a responding firehall where the roads are not kept open year round and risks that have no responding firehall.

### Search by Postal Code

#### Homeowners, Tenants and Condos

Province	Postal Code	Town	Territory			
			Hydrant	Within 5km	Within 13km	Unprotected
SK	S0A		5	6	7	8
SK	S0C		5	6	7	8
SK	S0E		5	6	7	8
SK	S0G		5	6	7	8
SK	S0H		5	6	7	8
SK	S0J		5	6	7	8
SK	S0K		5	6	7	8
SK	S0L		5	6	7	8
SK	S0M		5	6	7	8
SK	S0N		5	6	7	8
SK	S0P		5	6	7	8
SK	S2V	BUENA VISTA	5	6	7	8
SK	S3N	YORKTON	4	6	7	8
SK	S4A	ESTEVAN	4	6	7	8
SK	S4H	WEYBURN	4	6	7	8
SK	S4L	REGINA	2	6	7	8
SK	S4N	REGINA	2	6	7	8
SK	S4P	REGINA	2	6	7	8
SK	S4R	REGINA	2	6	7	8
SK	S4S	REGINA	2	6	7	8
SK	S4T	REGINA	2	6	7	8
SK	S4V	REGINA	2	6	7	8
SK	S4W	REGINA	2	6	7	8
SK	S4X	REGINA	2	6	7	8
SK	S4Y	REGINA	2	6	7	8
SK	S4Z	REGINA	2	6	7	8
SK	S6H	MOOSE JAW	4	6	7	8
SK	S6J	MOOSE JAW	4	6	7	8
SK	S6K	MOOSE JAW	4	6	7	8
SK	S6V	PRINCE ALBERT	3	6	7	8

SK	S6W	PRINCE ALBERT	3	6	7	8
SK	S6X	PRINCE ALBERT	3	6	7	8
SK	S7H	SASKATOON	1	6	7	8
SK	S7J	SASKATOON	1	6	7	8
SK	S7K	SASKATOON	1	6	7	8
SK	S7L	SASKATOON	1	6	7	8
SK	S7M	SASKATOON	1	6	7	8
SK	S7N	SASKATOON	1	6	7	8
SK	S7P	SASKATOON	1	6	7	8
SK	S7R	SASKATOON	1	6	7	8
SK	S7S	SASKATOON	1	6	7	8
SK	S7T	SASKATOON	1	6	7	8
SK	S7V	SASKATOON	1	6	7	8
SK	S9A	NORTH BATTLEFORD	3	6	7	8
SK	S9H	SWIFT CURRENT	4	6	7	8
SK	S9V	LLOYDMINSTER	4	6	7	8
SK	S9X	MEADOW LAKE	4	6	7	8

### Dwellings/Mobile Homes

Province	Postal Code	Town	Territory			
			Hydrant	Within 5km	Within 13km	Unprotected
SK	S0A		10	11	11	12
SK	S0C		10	11	11	12
SK	S0E		10	11	11	12
SK	S0G		10	11	11	12
SK	S0H		10	11	11	12
SK	S0J		10	11	11	12
SK	S0K		10	11	11	12
SK	S0L		10	11	11	12
SK	S0M		10	11	11	12
SK	S0N		10	11	11	12
SK	S0P		10	11	11	12
SK	S2V	BUENA VISTA	10	11	11	12
SK	S3N	YORKTON	10	11	11	12
SK	S4A	ESTEVAN	10	11	11	12
SK	S4H	WEYBURN	10	11	11	12
SK	S4L	REGINA	9	11	11	12
SK	S4N	REGINA	9	11	11	12
SK	S4P	REGINA	9	11	11	12
SK	S4R	REGINA	9	11	11	12
SK	S4S	REGINA	9	11	11	12
SK	S4T	REGINA	9	11	11	12
SK	S4V	REGINA	9	11	11	12
SK	S4W	REGINA	9	11	11	12
SK	S4X	REGINA	9	11	11	12
SK	S4Y	REGINA	9	11	11	12
SK	S4Z	REGINA	9	11	11	12
SK	S6H	MOOSE JAW	10	11	11	12
SK	S6J	MOOSE JAW	10	11	11	12
SK	S6K	MOOSE JAW	10	11	11	12

SK	S6V	PRINCE ALBERT	9	11	11	12
SK	S6W	PRINCE ALBERT	9	11	11	12
SK	S6X	PRINCE ALBERT	9	11	11	12
SK	S7H	SASKATOON	9	11	11	12
SK	S7J	SASKATOON	9	11	11	12
SK	S7K	SASKATOON	9	11	11	12
SK	S7L	SASKATOON	9	11	11	12
SK	S7M	SASKATOON	9	11	11	12
SK	S7N	SASKATOON	9	11	11	12
SK	S7P	SASKATOON	9	11	11	12
SK	S7R	SASKATOON	9	11	11	12
SK	S7S	SASKATOON	9	11	11	12
SK	S7T	SASKATOON	9	11	11	12
SK	S7V	SASKATOON	9	11	11	12
SK	S9A	NORTH BATTLEFORD	10	11	11	12
SK	S9H	SWIFT CURRENT	10	11	11	12
SK	S9V	LLOYDMINSTER	10	11	11	12
SK	S9X	MEADOW LAKE	10	11	11	12

### Rented Condos

Province	Postal Code	Town	Territory			
			Hydrant	Within 5km	Within 13km	Unprotected
SK	S0A		14	15	15	16
SK	S0C		14	15	15	16
SK	S0E		14	15	15	16
SK	S0G		14	15	15	16
SK	S0H		14	15	15	16
SK	S0J		14	15	15	16
SK	S0K		14	15	15	16
SK	S0L		14	15	15	16
SK	S0M		14	15	15	16
SK	S0N		14	15	15	16
SK	S0P		14	15	15	16
SK	S2V	BUENA VISTA	14	15	15	16
SK	S3N	YORKTON	14	15	15	16
SK	S4A	ESTEVAN	14	15	15	16
SK	S4H	WEYBURN	14	15	15	16
SK	S4L	REGINA	13	15	15	16
SK	S4N	REGINA	13	15	15	16
SK	S4P	REGINA	13	15	15	16
SK	S4R	REGINA	13	15	15	16
SK	S4S	REGINA	13	15	15	16
SK	S4T	REGINA	13	15	15	16
SK	S4V	REGINA	13	15	15	16
SK	S4W	REGINA	13	15	15	16
SK	S4X	REGINA	13	15	15	16
SK	S4Y	REGINA	13	15	15	16
SK	S4Z	REGINA	13	15	15	16

SK	S6H	MOOSE JAW	14	15	15	16
SK	S6J	MOOSE JAW	14	15	15	16
SK	S6K	MOOSE JAW	14	15	15	16
SK	S6V	PRINCE ALBERT	13	15	15	16
SK	S6W	PRINCE ALBERT	13	15	15	16
SK	S6X	PRINCE ALBERT	13	15	15	16
SK	S7H	SASKATOON	13	15	15	16
SK	S7J	SASKATOON	13	15	15	16
SK	S7K	SASKATOON	13	15	15	16
SK	S7L	SASKATOON	13	15	15	16
SK	S7M	SASKATOON	13	15	15	16
SK	S7N	SASKATOON	13	15	15	16
SK	S7P	SASKATOON	13	15	15	16
SK	S7R	SASKATOON	13	15	15	16
SK	S7S	SASKATOON	13	15	15	16
SK	S7T	SASKATOON	13	15	15	16
SK	S7V	SASKATOON	13	15	15	16
SK	S9A	NORTH BATTLEFORD	14	15	15	16
SK	S9H	SWIFT CURRENT	14	15	15	16
SK	S9V	LLOYDMINSTER	14	15	15	16
SK	S9X	MEADOW LAKE	14	15	15	16

## GENERAL RULES AND GUIDELINES

### **BINDING AUTHORITY**

The agent/broker is authorized to quote, bind, and accept coverage on behalf of Max Insurance™, as provided in this manual. It is understood the authority delegated to the agent/broker may be amended or supplemented by letters of instruction, underwriting bulletins or other written notices. It is also understood in case of differences between the authorities provided within this manual and the agent/broker contract, the authorities extended under the agent/broker contract prevail.

Type of Policy	Fire Protection Territory			
	Hydrant Protected	Within 5km of a firehall	Within 13km of a firehall	Unprotected
Homeowners (Building Value)	\$600,000	\$550,000	\$500,000	\$300,000
Condominiums & Tenants	\$250,000	\$200,000	\$150,000	\$100,000
Rentals	\$300,000	\$275,000	\$250,000	\$200,000
Seasonals	\$300,000	\$275,000	\$250,000	\$200,000
Mobile Homes	\$150,000	\$125,000	\$100,000	\$75,000
Builder's Risk	\$500,000	\$450,000	\$400,000	\$300,000

No Binding Authority		
Vacant Dwellings		
Personal Liability	\$2,000,000	
Watercraft	\$35,000	Any one item
	\$50,000	In total
Vacation Trailers	\$50,000	
Schedule Personal Property	\$50,000	Any one item
	\$100,000	In total

For excess limits, please refer to underwriting.

A signed and completed application including all relevant forms and information must be submitted to us within 30 calendar days after the coverage effective date. Backdating of coverage is unacceptable. Non-referral of an application or a change that is outside your binding authority may make you responsible for any subsequent claims.

You may not bind the following circumstances without prior approval of Max Insurance™ Underwriting:

1. Risks with any claim in the past three years.
2. Risks with any water damage claim in the past five years.
3. Risks that have been cancelled, declined or non-renewed by another insurance company.
4. Risks where buildings are vacant or unoccupied.
5. Risks where GRC is required and it does not fit the GRC requirements.
6. Risks that have an oil tank which is over the requirements that shown in the heating section.
7. Risks where the dwelling does not conform to heating, plumbing, electrical and roofing guidelines.
8. Applicants with no previous insurance history or that have a lapse in coverage.
9. Risks that involve a property with more than two mortgagees.
10. Risks with any commercial exposure (other than what we are covering under a home based business)

Note – If coverage is bound improperly or is bound and sent in with inadequate application information, we reserve the right to notify the insured directly of withdrawal of that coverage binder and to charge a binder premium. A copy of that notice will be sent to the agent or broker. When this situation occurs, there is no further authority to again bind the coverage without prior approval from Max Insurance™ Underwriting.

## HEATING

The following heating types are acceptable.

### Primary Heating

Premiums are based on primary heating by the use of the following;

- Central Natural Gas Heat
- Central Electric Heat
- Central Propane Heat
- Electric Baseboard Heat
- Central Oil Heat – Surcharge Applies
- Central Oil / Wood Combination Heat – Surcharge Applies
- Central Electric / Wood Combination Heat – (Surcharge Applies
- Central Wood Heat – Surcharge Applies
- Outdoor Wood Furnace – Surcharge Applies
- Wood Burning Appliance – Surcharge Applies
- Geo Thermal Heating
- Radiant Heating (floor only, does not include ceiling installations)

### Note

- Central Heat is described as a self-contained heating appliance designed to supply heated air, steam or water through ductwork or pipes.

### Secondary Heating

Approved Secondary heating units are the following;

- Wood Burning Appliance – Surcharge Applies
- Corn or Pellet Stove – Surcharge Applies
- Electric Baseboards
- Natural Gas Fireplace
- Wood Fireplace
- Wood Fireplace Insert – Surcharge Applies

### Wood Burning Requirements

- Wood appliances must be CSA, ULC or Warnock-Hersey approved.
- A floor to ceiling photo of the installation MUST accompany the application.

## Oil Heating Requirements

Oil spills have come to the forefront over the past ten years. Oil spills have become a major problem with environmental concerns causing a large and expensive cleanup. Oil tanks rust from the inside out and is caused by water that is formed from condensation. Over time oil tanks will break down and they must be maintained and replaced like other household devices. There is one main tank construction that will wear out in a quicker fashion than others. We will deal with this tank type separately.

1. Single Wall, 14 gauge thickness steel tank. These types of tanks have caused a very large percentage of oil tanks spills due to the steel thickness and no secondary containment features. These tanks will have a higher surcharge and will be required to be replaced sooner than other types of tanks.
2. Other tank types have either thicker walls, or secondary containment features which help to reduce leaks. Examples of these tanks are Single Wall, 12 gauge thickness; Steel Double Bottom; Fiberglass single wall; Fiberglass double wall; Composite Secondary Containment (Galvanized steel exterior with Interior plastic liner)

On all oil tanks, we will require

- An oil heat questionnaire with pictures MUST accompany the application.
- Oil tank must be CSA/ULC Listed

### Unacceptable Practices

- A risk where the fuel is not delivered by a qualified fuel oil distributor.
- A risk where the supply lines are encased in concrete
- A risk where the supply lines are older than the tank
- A risk where the tank is set on a non-compliant base
- A risk where there has been a prior or current oil spill incident/claim.
- A risk that has an underground oil tank
- A risk with an outside tank that does not have protection from ice/snow and vehicles.

### Age of Tanks

Category from above	Tank Location	Maximum Age
1	Inside	12 years old
1	Outside	10 years old
2	Inside	20 years old
2	Outside	15 years old

### Surcharges

Please refer to the applicable portion of the manual for proper surcharges. Surcharges may apply to the following;

- Oil Heat
- Wood Heat

## ROOFING

We acknowledge that different roofing materials will last different lengths of time in different environments.

Upon binding, we require the roof type and roof age, including any updates.

All roofs are subject to the standard wear and tear exclusion in our wordings (Exclusion 16 under Perils Excluded).

Also note that at the time of any insured peril roof loss, any payout is subject to our claim adjustor's assessment of the roof condition at the time of the loss.



## PLUMBING

Copper and Plastic plumbing systems are fully acceptable on Max Insurance™ policies. Galvanized and Cast plumbing components are referrals to underwriting. We will consider accepting galvanized and cast plumbing components on the drainage lines only, if they are being replaced. Galvanized or cast components on the supply lines are unacceptable. Poly B plumbing is also something we will not accept.

## ELECTRICAL

Copper wiring is fully acceptable. Any property with any aluminum or knob and tube wiring need to be referred to underwriting.

We accept any service that is 100 amp or higher. Any service that is less than 100 amp is a referral to underwriting.

We can accept both fuses and circuit breakers, but we will require more maintenance or inspections to be done on fuse panels to ensure that over fusing is not occurring.

## CANCELLATIONS

The request must be made in writing, either by signing the back of the policy or signing a lost policy voucher (LPV).

### Pro Rata Cancellation Method

- This method is used when a policy or any part of a policy is cancelled by the Insurer.

### Short Rate Cancellation Method

- This method is used when a policy is cancelled by the Insured's request and coverage is not replaced with Max Insurance™.

### Flat Cancellation Method

- This is used when coverage is being cancelled as of the renewal date. We will process a flat cancellation if the request is received within 30 days of the renewal date. We will not process a flat cancellation on any new business.

### Registered Letter Cancellations

- We will cancel any policy on a pro rata basis and provide notice to the Insured as required (15 days to the post office or 5 days if hand delivered). Reasons that this type of cancellation would be used include non-payment of premium, non-disclosure, and material change in risk.

## REINSTATEMENTS

The request must be made to Underwriting. A reinstatement will only be considered if we are asked to consider the request within the notice period of the cancellation. After a policy has been cancelled and the time on risk has run out, we will not consider a reinstatement. In that circumstance, a new application would have to be discussed.

Reinstatement Fees are charged when any policy has been cancelled by registered letter. This fee is currently \$25 and must be paid at the time of the reinstatement.

## LETTERS OF AUTHORITY

We will accept letters of authority on renewals provided that the signed letter is received within 30 days of the renewal date.

We will not accept letters of authority on any new business or on any policy mid-term.

## INSURANCE TO VALUE

Max Insurance™ will accept most major building evaluator tools. If you have a concern over one in particular, please refer to our office for discussion. A building evaluator is to be completed and submitted on every piece of new business that contains a building.

For all of the coverage that we issue, we expect full insurance to value. Our goal in the event of a claim is to properly pay our client's loss and return them to a preloss state.

For all Comprehensive and Broad Packages, we require 100% insurance to value. On Standard Packages, we will accept a minimum of 80% or higher.

## GRC (Guaranteed Replacement Cost)

GRC, under certain circumstances, will pay the full cost of repairs or replacement even if it exceeds the amount of insurance stated on the Declaration Page for the Dwelling Building.

GRC is not available or needs to be referred to underwriting in the following situations;

1. Any risk where the building is not insured to 100% of the evaluator
2. Any risk that is constructed of log/timber construction
3. Any risk that is constructed of unique or special construction materials or engineering
4. Any risk built prior to 1960.

## FRC (Functional Replacement Cost)

FRC, under certain circumstances, will pay to restore the home (after a loss) with modern construction. FRC is ideal for older homes (prior to 1940) where the client would want the home restored or rebuilt using less costly current and common construction materials and methods which are "functionally" equivalent to materials and methods used in the original construction. Values on FRC normally run around 30% lower. This endorsement works well with construction materials such as plaster on interior walls, stone, double or triple brick on exterior walls.

We will not offer FRC on any home that has been designated as a heritage home.

Please note that FRC applies to partial losses as well as total losses.

## SEWER BACKUP

Rates for this coverage are shown under each product type (homeowners, tenants, etc.). Eligibility is based on past losses, and precautions taken to avoid losses. In all circumstances, a minimum \$1,000. Deductible will apply (or the policy deductible whichever is higher).

## FOREST FIRE EXPOSURE

Risks cannot be bound with Max Insurance™ where there is deemed to have an immanent forest fire exposure. An acceptable situation is;

A risk needs to be at least 25 km from a forest fire exposure to bind risks under normal circumstances. This can apply to the following situations;

- amending or adding a new location for an existing client
- new business for a client that is currently insured with another company and are shopping on renewal
- new business for a client that is just purchasing a first property

A risk needs to be at least 50 km from a forest fire exposure to bind risks under other circumstance. These would include a situation where a client has not carried any coverage in the past but are not wanting to insure their property due to the forest fire.

## **INSPECTIONS**

Prior to a new application being bound and submitted, we expect that the broker/agent will have completed an inspection of the property.

Some properties will require a company inspection based on past losses, values on the policy or based on any underwriting concerns. These inspections will be set up with the involvement of the broker/agent and are completed with no cost to the client.

WETT inspections are required in certain circumstances are something that is set up and paid for by the client.

## **IDENTITY FRAUD**

Identity Fraud Expenses endorsement is automatically added to all personal lines policies where Max Insurance™ covers the principal residence. The limit for this endorsement is \$25,000. This endorsement will reimburse (subject to the policy wording) for reasonable costs and expenses incurred by you as a result of an Identity Fraud Occurrence.

## **VACANT OR UNOCCUPIED BUILDINGS**

A vacant building is one that is described as being empty and that is not being used or occupied. An unoccupied building is one that is described as having contents or equipment in the building, but is not be used for any purposes.

For example, a home where the client has moved all of their furniture out, we would consider vacant. A home that still has furniture in it, but the client has moved away would be considered unoccupied. A home where the client is away for a vacation is considered fully occupied.

We are not a market for vacant or unoccupied houses as new business.

If we are on risk when a house becomes vacant or unoccupied we will (subject to a surcharge), amend the home to a vacant/unoccupied building. We will not normally cover a vacant/unoccupied building for more than 90 days.

## **MULTIPLE UNIT BUILDINGS**

A multiple unit building is one that could be built for purpose or one that has been converted to this purpose. They can be classified as a triplex (3 unit apartment building) or simply a single family dwelling that has a self-contained unit in the basement.

There are surcharges noted in the rating section for buildings of this nature.

There are also situations where the building cannot be covered in personal lines and can be referred for a commercial quote. These situations include a single building with more than 3 units, or a collection of locations where the unit numbers add up to more than 5 (this can include rented dwellings, duplexes, triplexes)

## **PAYMENT PLANS**

Max Insurance™ offers different payment plans to ensure that our members have a choice that makes it easy for them to pay for their policy.

Broker Bill – Max Insurance™ offers a standard broker billed policy.

Company Bill – Max Insurance™ offers 4 choices

1. Annual. There is no service charge and payment can be made by cheque, credit card, cash (to the broker or to a Max office) or through your credit union.
2. Semi Annual. There is a 3% service charge (based on the annual premium), subject to a minimum of \$7.50 per installment. This payment can be made by cheque, credit card, cash (to the broker or to a Max office) or through your credit union.
3. Quarterly. There is a 3% service charge (based on the annual premium), subject to a minimum of \$5.00 per installment. This payment can be made by cheque, credit card, cash (to the broker or to a Max office) or through your credit union.
4. Monthly. There is a 3% service charge (based on the annual premium), subject to a minimum of \$2.00 per installment. This payment is taken directly from the member's bank account. Credit Cards are not an option on monthly. These payments are taken out on the 15<sup>th</sup> of the month.

Eligibility

Risks that have been cancelled for any reason need to be referred to underwriting for acceptability. Non-payment cancellations are no exception. Please refer these situations to underwriting for discussion.

Short term policies (those less than a full year) are only eligible for broker bill and annual bill policies.

Subscription policies are only allowed on Broker bill.

Requirements for Monthly

1. A fully completed Payment Plans and Payment Options form
2. A down payment cheque equal to the first two months of payments. Calculation made by the annual payment, plus the service charge, divided by 12 months, and then multiplied by 2 months.
3. A VOID cheque

Payment Problems

A charge of \$35.00 will be applied to all NSF cheques or monthly withdrawals.

If the down payment is NSF, the policy will be cancelled immediately for non-payment.

If a subsequent payment is NSF, we will advise the member that their payment was returned and that the next payment will include their regular payment, their missed payment and the NSF service charge.

If a second payment is returned NSF (in the same policy term), the policy will be cancelled by registered letter for nonpayment. All service charges will still apply.

## CLAIMS

Max Insurance™ will treat all paid claims as chargeable. This includes claims where an adjuster has been sent out to investigate a loss and the claim is withdrawn or denied.

## SK - Homeowners

A Homeowners policy is designed to be used when a client owns and lives in a home which is their principal residence. We can also offer a homeowners when immediate family of the client occupy the home. This can be a child, or a parent.

### Premium Calculation

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options			
Deductible	Credit	Deductible	Credit
\$500	0%	\$10,000	-30%
\$1,000	-10%		
\$2,500	-20%		
\$5,000	-25%		

Discounts						
(Maximum discount available is 50%)						
Item	Criteria	Amount		Item	Criteria	Amount
Maturity	Age 50 to 54	-10%	New Home	0 to 5 years old	-20%	
	Age 55 to 59	-15%		6 years old	-19%	
	Age 60+	-20%		7 years old	-18%	
Loyalty	5 years with Max	-5%		8 years old	-17%	
				9 years old	-16%	
Claims Free	3 years	-10%		10 years old	-15%	
	5 Years	-15%		11 years old	-14%	
Mortgage Free		-10%		12 years old	-13%	
				13 years old	-12%	
First Time Home Buyer	Discount applies for a maximum of 3 years	-5%		14 years old	-11%	
				15 years old	-10%	
				16 years old	-9%	
Alarm	Local	-2%		17 years old	-8%	
	Central	-15%		18 years old	-7%	
				19 years old	-6%	
				20 years old	-5%	
				21 years old	-4%	
				22 years old	-3%	
				23 years old	-2%	
				24 years old	-1%	
				25 years old	0%	

## Surcharges

Category	Item	Criteria	Amount
Heating	Woodstove	Burning $\leq$ 4 Bushcords per year	10%
		Burning $>$ 4 Bushcords per year	20%
	Fireplace Insert	Burning $\leq$ 4 Bushcords per year	10%
		Burning $>$ 4 Bushcords per year	20%
	Combination Wood Furnace	Burning $\leq$ 4 Bushcords per year	10%
		Burning $>$ 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning $\leq$ 4 Bushcords per year	10%
		Burning $>$ 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning $\leq$ 2 Tonnes per year	10%
		Burning $>$ 2 Tonnes per year	20%
	Corn Stove	Burning $\leq$ 2 Tonnes per year	10%
		Burning $>$ 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Construction	Log / Timber Frame	25%	
Occupancy	1 Roomer / Boarder	15%	
	2 Roomers / Boarders	25%	
	3 Roomers / Boarders	Not Written	
	1 Separate Apartment (Duplex)	20%	
	2 Separate Apartments (Triplex)	Refer to Commercial	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	
Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A Limits

## SK - Homeowners

### Coverage Eligibility

Item	Comprehensive	Broad	Standard
Insurance To Value	100%	100%	100%
Age of Dwelling	Up to 70 years old	Up to 100 years old	Any age
Heating	as per guidelines	as per guidelines	as per guidelines
Electrical	as per guidelines	as per guidelines	as per guidelines
Plumbing	as per guidelines	as per guidelines	as per guidelines
Roof	as per guidelines	as per guidelines	as per guidelines
Roomers or Boarders	Maximum of 1	Maximum of 1	Maximum of 2
Condition	Good to Excellent	Good	Average to Good
Previous Insurance	Required	Required	Not Required
Previous Losses	Maximum of 1	Maximum of 2	Maximum of 2

For risks outside of the above guidelines, please refer to Underwriting.



## SK - Homeowners

### Homeowners Coverage Comparison

Item	Comprehensive	Broad	Standard
Dwelling Building	All Risks	All Risks	Named Perils
Bylaws Insurance	\$20,000	\$20,000	Not Available
Conviction Reward	\$1,000	\$1,000	\$1,000
Fire Department Charges	\$10,000	\$10,000	\$10,000
Guaranteed Replacement	Available	Available	Not Available
Inflation Protection	Included	Included	Included
Lock Replacement	\$500	\$500	Not Available
Pollution Damage on Premises	\$5,000	\$5,000	\$5,000
Sewer Backup Extension Endorsement	Available	Available	Available
Single Inclusive Limit	Included	Included	Not Available
Tombstone of Spouse, Children	\$2,000	\$1,500	Not Available
Trees, Plants, Shrubs	\$500/item	\$500/item	\$500/item
Detached Private Structures	15%	10%	10%
Hydro Poles & Lines on Premises	\$5,000	\$5,000	\$5,000
Personal Property	All Risks	Named Perils	Named Perils
Limit (Percentage of Dwelling Limit)	80%	70%	60%
Replacement Cost	Included	Included	Included
Temporarily Removed	Included	Included	Included
On Exhibition	\$2,000	\$2,000	\$2,000
Parents Contents (Nursing Home)	\$10,000	\$10,000	\$10,000
Students Contents	\$10,000	\$10,000	\$10,000
Safety Deposit Box	\$25,000	\$25,000	\$25,000
Credit Card	\$5,000	\$2,000	\$2,000
Food Freezer Coverage	\$2,000	\$2,000	\$1,000
Special Limits			
Animals, Birds and other Pets	\$1,500	\$1,500	\$1,500
Audio/Visual Cassettes/Discs (auto/boat)	\$500	\$500	\$500
Bicycles	\$2,000	\$2,000	\$2,000
Business Tools (on premises)	\$3,000	\$3,000	\$3,000
Computer Software	\$3,000	\$3,000	\$3,000
Jewellery, Furs	\$6,000	\$3,000	\$3,000
Lawnmower, Snowblower, Golf Carts	\$10,000	\$10,000	\$10,000
Money or Bullion	\$500	\$500	\$300
Numismatic Property (Coin Collections)	\$500	\$500	\$300
Philatelic Property (Stamp Collections)	\$2,000	\$2,000	\$2,000
Saddle/Harness/Tack for Pleasure Horse	\$2,000	\$2,000	\$2,000
Securities	\$5,000	\$5,000	\$3,000
Silverware	\$10,000	\$10,000	\$10,000
Spare Automobile Parts	\$3,000	\$3,000	\$3,000
Watercraft	\$2,000	\$2,000	\$1,000
Additional Living Expenses	20%	20%	20%
Mass Evacuation	Included	Included	Included

## SK - Homeowners

### Elite Coverage

#### Product Description

This product is designed to give superior or "elite" extensions on newer well maintained homes. It uses the rating for the Comprehensive package and enhances the coverage.

#### Eligibility

This product is designed for any well maintained property that receives our new home discount and at least our 3 year claims free discount. The home must be a single family dwelling occupied by the named insured and contain no roomers or boarders.

#### Coverage Enhancements

(note comprehensive extensions apply and any increased limits for the elite package are shown below)

Guaranteed Replacement on Dwelling	Included
Lock Replacement	\$1,000
Pollution Damage on Premises	\$10,000
Credit Card	\$10,000
Business Tools (on premises)	\$6,000
Computer Software	\$5,000
Extended Warranty Coverage	\$5,000
Fire Department Charges	\$5,000
Jewellery, Furs	\$8,000
Lawnmower, Snowblower, Golf Carts	\$15,000
Money or Bullion	\$1,000
Silverware	\$15,000
Spare Automobile Parts	\$3,000
Watercraft	\$3,000

SK - Homeowners
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Increased Limits
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Product Description

There are certain automatic coverage that is set for each homeowners package type. The coverage below can be added to increase those automatic extensions.

Animals, Birds & Pets	\$2.00
Bicycles	\$7.50
Computer Software (Personal Use Only)	\$1.50
Fire Department Charges	\$0.50
Food Freezer Contents	\$1.00
Hydro Poles, Transmission Lines	\$1.00
Motorized Lawnmowers, Snowblowers, Golf Carts	\$1.00
Parents Contents at a Nursing Home	\$0.50
Saddles, Harness, Tack for a Pleasure Horse	\$2.00
Students Contents away from premise	\$0.50
Tombstones of Spouse or Children	\$2.00

## SK - Builder's Risk

A Builders Risk policy is designed to be used when a client is building a house which they intend to live in at its completion. It needs to be covered from the time that the foundation is being started. Any requests for builders risks after the project has started is a referral to underwriting.

### Premium Calculation

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.

Deductible Options			
Deductible	Credit	Deductible	Credit
\$1,000	0%	\$10,000	-30%
\$2,500	-10%		
\$5,000	-20%		

Discounts					
Item	Criteria	Amount	Item	Criteria	Amount
Maturity	Age 50 to 54	-10%	Claims Free	3 years	-10%
	Age 55 to 59	-15%		5 years	-15%
	Age 60+	-20%			
			Mortgage Free		-10%
Loyalty	5 years with Max	-5%			

Surcharges			
Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	

## Additional Coverage

Item	Description	Requirements	Amount
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Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A Limits

## SK - Secondary/Seasonal Homeowners

A Secondary Homeowners policy is designed to be used when a client has a homeowners with Max, and has another home which is occupied year round as well. This second home needs to be used at least once per quarter.

### Premium Calculation

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

#### Deductible Options

Deductible	Credit
\$500	0%
\$1,000	-10%
\$2,500	-20%
\$5,000	-25%

#### Discounts

(Maximum discount available is 50%)

Item	Criteria	Amount		Item	Criteria	Amount
Maturity	Age 50 to 54	-10%	New Home	0 to 5 years old	-20%	
	Age 55 to 59	-15%		6 years old	-19%	
	Age 60+	-20%		7 years old	-18%	
Loyalty	5 years with Max	-5%		8 years old	-17%	
Claims Free	3 years	-10%		9 years old	-16%	
	5 years	-15%		10 years old	-15%	
Mortgage Free		-10%		11 years old	-14%	
First Time Home Buyer	Discount applies for a maximum of 3 years	-5%		12 years old	-13%	
				13 years old	-12%	
Alarm	Local	-2%		14 years old	-11%	
	Central	-15%		15 years old	-10%	
				16 years old	-9%	
				17 years old	-8%	
				18 years old	-7%	
				19 years old	-6%	
				20 years old	-5%	
				21 years old	-4%	
				22 years old	-3%	
				23 years old	-2%	
				24 years old	-1%	
				25 years old	0%	

## Surcharges

Category	Item	Criteria	Amount
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
	Corn Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Construction	Log / Timber Frame	25%	
Occupancy	1 Roomer / Boarder	15%	
	2 Roomers / Boarders	25%	
	3 Roomers / Boarders	Not Written	
	1 Separate Apartment (Duplex)	20%	
	2 Separate Apartments (Triplex)	Refer to Commercial	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

**Additional Coverage**

<b>Item</b>	<b>Description</b>	<b>Requirements</b>	<b>Amount</b>	
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available.		
	1 Loss in the Past 5 years	Only \$25,000 is available.		
	2 or more losses in Past 5 years	No coverage will be offered.		
	GRC	Available on Comprehensive and Broad Secondary Homeowners		
Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings.		\$10,000 Limit	\$35.00
			\$25,000 Limit	\$70.00
Earthquake	<b>Rate (per \$100. Of Coverage)</b>	<b>Deductible</b>	<b>Coverage</b>	
	\$0.03	3%	Coverage A Limits	

**Secondary Homeowners Coverage Limits**

Automatic Coverage for Comprehensive Secondary Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	15%
Coverage C - Personal Property	80%
Coverage D - Additional Living Expenses	20%

Automatic Coverage for Broad Secondary Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	10%
Coverage C - Personal Property	70%
Coverage D - Additional Living Expenses	20%

Automatic Coverage for Standard Secondary Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	10%
Coverage C - Personal Property	60%
Coverage D - Additional Living Expenses	20%



## SK - Secondary / Seasonal Homeowners

### Product Description

This product is designed to give superior or "elite" extensions on newer well maintained homes. It uses the rating for the Comprehensive package and enhances the coverage.

### Eligibility

This product is designed for any well maintained property that receives our new home discount and at least our 3 year claims free discount. The home must be a single family dwelling occupied by the named insured and contain no roomers or boarders.

### Coverage Enhancements

(note comprehensive extensions apply and any increased limits for the elite package are shown below)

Guaranteed Replacement on Dwelling	Included
Lock Replacement	\$1,000
Pollution Damage on Premises	\$10,000
Credit Card	\$10,000
Business Tools (on premises)	\$6,000
Computer Software	\$5,000
Extended Warranty Coverage	\$5,000
Fire Department Charges	\$5,000
Jewellery, Furs	\$8,000
Lawnmower, Snowblower, Golf Carts	\$15,000
Money or Bullion	\$1,000
Silverware	\$15,000
Spare Automobile Parts	\$3,000
Watercraft	\$3,000

## HOMEOWNERS IN LAND LEASE DEVELOPMENTS

### Use

This endorsement is added to a homeowners policy. It is used when the client owns the house, but leases the land that it is on.

### Description

Land lease developments are housing developments where all the land is owned by the developer. This normally includes all common land and buildings used by the homeowners, other than their individual homes. The homeowner owns their own home, but leases the land the home sits on from the developer. The homeowner may be contractually required to name the developer as an additional insured on the liability coverage of their Homeowners policy.

If you are seeking to insure a homeowner in a land lease development, please make certain to verify the requirements of the land lease.

### Underwriting

All requests to name a land lease development as an additional insured must be referred to underwriting along with a complete copy of the required contract.

### Premium

No Charge unless the development is added as an additional insured

## COMMON ELEMENTS CONDO EXTENSION (1601)

### Use

This endorsement is added to a homeowners policy. It is used when the client owns the house, but a condo corp owns the land. This is referred to as a vacant land or a bare land condo.

### Description

A registered condo corporation owns the land, but each individual person owns their own home. The homeowner may be contractually required to name the condo corp as an additional insured on the liability coverage of their Homeowners policy.

If you are seeking to insure a homeowner in a bare land condo situation, please make certain to verify the requirements of the land lease.

This endorsement will add loss assessment coverage to the policy for property and liability assessments made by the condo corporation. This will cover any common property to the condo corporation.

### Underwriting

All requests to name a condo corp as an additional insured must be referred to underwriting along with a complete copy of the required contract.

### Premium

\$30. For this endorsement, plus additional insured charge if necessary

## SK - Tenants

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

### Deductible Options

Deductible	Credit		Deductible	Credit
\$500	0%			
\$1,000	-10%			
\$2,500	-20%			
\$5,000	-25%			

### Discounts

Item	Criteria	Amount		Item	Criteria	Amount
Maturity	Age 50 to 54	-10%		Claims Free	3 years	-10%
	Age 55 to 59	-15%			5 years	-15%
	Age 60+	-20%				
Loyalty	5 years with Max	-5%		Alarm	Local	-2%
					Central	-15%
Construction	Fire Resistive	-15%				

## Surcharges

Category	Item	Criteria	Amount
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
	Corn Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	
Earthquake	Rate (per \$100. of Cov)	Deductible	Coverage
	\$0.03	3%	Coverage A Limits

## Coverage Eligibility

Item	Comprehensive	Standard
Age of Building	Up to 50 years old	Any age
Heating	as per guidelines	as per guidelines
Electrical	as per guidelines	as per guidelines
Plumbing	as per guidelines	as per guidelines
Roof	as per guidelines	as per guidelines
Condition	Good to Excellent	Average to Good
Previous Insurance	Required	Not Required
Previous Losses	Maximum of 1	Maximum of 2

For risks outside of the above guidelines, please refer to Underwriting.

\$10,000	For any person that is located within a seniors facility
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## Tenants Coverage Comparison

Item	Comprehensive	Standard
Personal Property	All Risks	Named Perils
Replacement Cost	Included	Included
Temporarily Removed	Included	Included
On Exhibition	\$2,000	\$2,000
Parents Contents (Nursing Home)	\$10,000	\$10,000
Students Contents	\$10,000	\$10,000
Safety Deposit Box	\$25,000	\$25,000
Credit Card	\$5,000	\$2,000
Food Freezer Coverage	\$2,000	\$1,000
Special Limits		
Animals, Birds and other Pets	\$1,500	\$1,500
Audio/Visual Cassettes/Discs (auto/boat)	\$500	\$500
Bicycles	\$2,000	\$2,000
Business Tools (on premises)	\$3,000	\$3,000
Computer Software	\$3,000	\$3,000
Jewellery, Furs	\$6,000	\$3,000
Lawnmower, Snowblower, Golf Carts	\$10,000	\$10,000
Money or Bullion	\$500	\$300
Numismatic Property (Coin Collections)	\$500	\$300
Philatelic Property (Stamp Collections)	\$2,000	\$2,000
Saddle/Harness/Tack for Pleasure Horse	\$2,000	\$1,500
Securities	\$5,000	\$3,000
Silverware	\$10,000	\$10,000
Spare Automobile Parts	\$3,000	\$3,000
Watercraft	\$2,000	\$1,000
Additional Living Expenses	40%	40%
Mass Evacuation	Included	Included

## SK - Condos

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

### Deductible Options

Deductible	Credit
\$500	0%
\$1,000	-10%
\$2,500	-20%
\$5,000	-25%

### Discounts

Item	Criteria	Amount	Item	Criteria	Amount
Maturity	Age 50 to 54	-10%	Claims Free	3 years	-10%
	Age 55 to 59	-15%		5 years	-15%
	Age 60+	-20%			
			Alarm	Local	-2%
Loyalty	5 years with Max	-5%		Central	-15%
Construction	Fire Resistive	-20%	First Time Home Buyer	Discount applies for a maximum of 3 years	-5%
Mortgage Free		-10%			



## Surcharges

Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
	Corn Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
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Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A & C1 Limits

## Coverage Eligibility

Item	Comprehensive	Standard
Age of Building	Up to 50 years old	Any age
Heating	as per guidelines	as per guidelines
Electrical	as per guidelines	as per guidelines
Plumbing	as per guidelines	as per guidelines
Roof	as per guidelines	as per guidelines
Condition	Good to Excellent	Average to Good
Previous Insurance	Required	Not Required
Previous Losses	Maximum of 1	Maximum of 2

For risks outside of the above guidelines, please refer to Underwriting.

## Condo Coverage Comparison

Item	Comprehensive	Standard
Personal Property	All Risks	Named Perils
Replacement Cost	Included	Included
Temporarily Removed	Included	Included
On Exhibition	\$2,000	\$2,000
Parents Contents (Nursing Home)	\$10,000	\$10,000
Students Contents	\$10,000	\$10,000
Safety Deposit Box	\$25,000	\$25,000
Credit Card	\$5,000	\$2,000
Food Freezer Coverage	\$2,000	\$1,000
Special Limits		
Animals, Birds and other Pets	\$1,500	\$1,500
Audio/Visual Cassettes/Discs (auto/boat)	\$500	\$500
Bicycles	\$2,000	\$2,000
Business Tools (on premises)	\$3,000	\$3,000
Computer Software	\$3,000	\$3,000
Jewellery, Furs	\$6,000	\$3,000
Lawnmower, Snowblower, Golf Carts	\$10,000	\$10,000
Money or Bullion	\$500	\$300
Numismatic Property (Coin Collections)	\$500	\$300
Philatelic Property (Stamp Collections)	\$2,000	\$2,000
Saddle/Harness/Tack for Pleasure Horse	\$1,500	\$1,500
Securities	\$5,000	\$3,000
Silverware	\$10,000	\$10,000
Spare Automobile Parts	\$3,000	\$3,000
Watercraft	\$2,000	\$1,000
Additional Living Expenses		
Mass Evacuation	Included	Included

## Condo Coverage Limits

Automatic Coverage for Comprehensive and Standard Condo Package

Coverage	% of Coverage A
Coverage A - Personal Property	Amount Selected
Coverage B - Additional Living Expenses	40%
Coverage C1 - Improvements & Betterments	100%
Coverage C2 - Loss Assessment Coverage	250%
Coverage C3 - Unit Contingency Coverage	250%

## SK - Rented Condos

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options	
Deductible	Credit
\$500	0%
\$1,000	-10%
\$2,500	-20%
\$5,000	-25%

Discounts					
Item	Criteria	Amount	Item	Criteria	Amount
			Claims Free	3 years	-10%
				5 years	-15%

Surcharges			
Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Earthquake	Rate (per \$100. of Cov)	Deductible	Coverage
	\$0.03	3%	Coverage A & C1 Limits

## Condo Coverage Limits

Automatic Coverage for All Risk or Named Perils Rented Condo Package

Coverage	% of Coverage A
Coverage A - Personal Property	Amount Selected
Rental Income	\$5,000
Improvements & Betterments	100%
Loss Assessment	250%
Unit Contingency	250%

## SK - Secondary Condos

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options			
Deductible	Credit	Deductible	Credit
\$500	0%		
\$1,000	-10%		
\$2,500	-20%		
\$5,000	-25%		

Discounts					
Item	Criteria	Amount	Item	Criteria	Amount
Maturity	Age 50 to 54	-10%	Claims Free	3 years	-10%
	Age 55 to 59	-15%		5 years	-15%
	Age 60+	-20%	Alarm	Local	-2%
Loyalty	5 years with Max	-5%		Central	-15%
Construction	Fire Resistive	-20%			
Mortgage Free		-10%			

## Surcharges

Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
	Corn Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days		10%



## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Earthquake	Rate (per \$100. of Cov)	Deductible	Coverage
	\$0.03	3%	Coverage A & C1 Limits

## Condo Coverage Limits

Automatic Coverage for Comprehensive or Standard Secondary Condo Package

Coverage	% of Coverage A
Coverage A - Personal Property	Amount Selected
Coverage B - Additional Living Expenses	40%
Coverage C1 - Improvements & Betterments	100%
Coverage C2 - Loss Assessment	250%
Coverage C3 - Unit Contingency	250%

## SK - Mobile Homes

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options	
Deductible	Credit
\$500	0%
\$1,000	-10%
\$2,500	-20%
\$5,000	-25%

Discounts							
Item	Criteria	Amount		Item	Criteria	Amount	
Maturity	Age 50 to 54	-10%		New Home	0 to 5 years old	-10%	
	Age 55 to 59	-15%			6 years old	-8%	
	Age 60+	-20%			7 years old	-6%	
			8 years old		-4%		
			9 years old		-2%		
			10 years old		0%		
Loyalty	5 years with Max	-5%					
Mortgage Free		-10%					
Claims Free	3 years	-10%			Alarm	Local	-2%
	5 years	-15%				Central	-15%

## Surcharges

Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
	Corn Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Occupancy	1 Roomer / Boarder	15%	
	2 Roomers / Boarders	Not Written	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A & C Limits

## Coverage Eligibility

Item	Comprehensive	Standard
Age of Building	Up to 20 years old	Up to 40 years old
Heating	Within 20 Years	Within 25 Years
Electrical	Within 20 Years	Within 30 Years
Plumbing	Within 20 Years	Within 30 Years
Roof	Within 20 Years	Within 25 Years
Condition	Good to Excellent	Average to Good
Previous Insurance	Required	Not Required
Previous Losses	Maximum of 1	Maximum of 2

For risks outside of the above guidelines, please refer to Underwriting.

## Mobile Coverage Comparison

Item	Comprehensive	Standard
Dwelling Building	All Risks	Named Perils
Bylaws Insurance	\$20,000	Not Covered
Conviction Reward	\$1,000	\$1,000
Fire Department Charges	\$10,000	\$10,000
Inflation Protection	Included	Included
Lock Replacement	\$500	Not Covered
Pollution Damage on Premises	\$5,000	\$5,000
Sewer Backup Extension Endorsement	Available	Available
Tombstone of Spouse, Children	\$2,000	Not Covered
Trees, Plants, Shrubs	\$500/item	\$500/item
Detached Private Structures	15%	10%
Hydro Poles & Lines on Premises	\$5,000	\$5,000
Personal Property	All Risks	Named Perils
Limit (Percentage of Dwelling Limit)	70%	60%
Replacement Cost	Included	Included
Temporarily Removed	Included	Included
On Exhibition	\$2,000	\$2,000
Parents Contents (Nursing Home)	\$10,000	\$10,000
Students Contents	\$10,000	\$10,000
Safety Deposit Box	\$25,000	\$25,000
Credit Card	\$5,000	\$2,000
Food Freezer Coverage	\$2,000	\$1,000
Special Limits		
Animals, Birds and other Pets	\$1,500	\$1,500
Audio/Visual Cassettes/Discs (auto/boat)	\$500	\$500
Bicycles	\$2,000	\$2,000
Business Tools (on premises)	\$3,000	\$3,000
Computer Software	\$3,000	\$3,000
Jewellery, Furs	\$6,000	\$3,000
Lawnmower, Snowblower, Golf Carts	\$10,000	\$10,000
Money or Bullion	\$500	\$300
Numismatic Property (Coin Collections)	\$500	\$300
Philatelic Property (Stamp Collections)	\$2,000	\$2,000
Saddle/Harness/Tack for Pleasure Horse	\$2,000	\$2,000
Securities	\$5,000	\$3,000
Silverware	\$10,000	\$10,000
Spare Automobile Parts	\$3,000	\$3,000
Watercraft	\$2,000	\$1,000
Additional Living Expenses	20%	20%
Mass Evacuation	\$2,000	\$2,000

## SK - Mobiles

### Automatic Coverage for Comprehensive Mobile Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	10%
Coverage C - Personal Property	70%
Coverage D - Additional Living Expenses	20%

### Automatic Coverage for Standard Mobile Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	10%
Coverage C - Personal Property	60%
Coverage D - Additional Living Expenses	20%

## SK - Rental Mobile Homes

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options			
Deductible	Credit	Deductible	Credit
\$500	0%		
\$1,000	-10%		
\$2,500	-20%		
\$5,000	-25%		

Discounts					
Item	Criteria	Amount	Item	Criteria	Amount
Claims Free	3 years	-10%			
	5 years	-15%			



## Surcharges

Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Corn Stove	Burning ≤ 2 Tonnes per year	10%	
	Burning > 2 Tonnes per year	20%	
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A & C Limits

## SK - Secondary Mobile Homes

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options	
Deductible	Credit
\$500	0%
\$1,000	-10%
\$2,500	-20%
\$5,000	-25%

Discounts					
Item	Criteria	Amount	Item	Criteria	Amount
Maturity	Age 50 to 54	-10%	New Home	0 to 5 years old	-10%
	Age 55 to 59	-15%		6 years old	-8%
	Age 60+	-20%		7 years old	-6%
				8 years old	-4%
				9 years old	-2%
				10 years old	0%
Loyalty	5 years with Max	-5%			
Mortgage Free		-10%			
Claims Free	3 years	-10%	Alarm	Local	-2%
	5 years	-15%		Central	-15%

## Surcharges

Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Corn Stove	Burning ≤ 2 Tonnes per year	10%	
	Burning > 2 Tonnes per year	20%	
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Occupancy	1 Roomer / Boarder	15%	
	2 Roomers / Boarders	Not Written	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	
<b>Additional Coverage</b>			
Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A & C Limits

## Mobile Coverage Limits

### Automatic Coverage for Comprehensive Secondary Mobile Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	10%
Coverage C - Personal Property	70%
Coverage D - Additional Living Expenses	20%

### Automatic Coverage for Standard Secondary Mobile Homeowners Package

Coverage	% of Coverage A
Coverage A - Building	Amount Selected
Coverage B - Detached Private Structures	10%
Coverage C - Personal Property	60%
Coverage D - Additional Living Expenses	20%

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 loss in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

## SK - Owner Occupied Dwellings

1. Calculate base rates from rate tables including any increased factors
2. Apply deductible discount to base premiums.
3. Calculate discounts, and surcharges from the subtotal
4. Add the surcharges, subtract the discounts from the subtotal.
5. Add any additional coverage.

Deductible Options			
Deductible	Credit	Deductible	Credit
\$500	0%		
\$1,000	-10%		
\$2,500	-20%		
\$5,000	-25%		

Discounts					
Item	Criteria	Amount	Item	Criteria	Amount
Claims Free	3 years	-10%			
	5 years	-15%			

## Surcharges

Category	Item	Criteria	Amount
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
	Corn Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Construction	Log / Timber Frame	25%	
Occupancy	1 Roomer / Boarder	15%	
	2 Roomers / Boarders	Not Written	
	1 Separate Apartment (Duplex)	20%	
	2 Separate Apartments (Triplex)	Refer to Commercial	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A Limits





## Surcharges

Category	Item	Criteria	Amount
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Construction	Log / Timber Frame	25%	
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Corn Stove	Burning ≤ 2 Tonnes per year	10%	
	Burning > 2 Tonnes per year	20%	
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Occupancy	1 Roomer / Boarder	15%	
	2 Roomers / Boarders	Not Written	
	1 Separate Apartment (Duplex)	20%	
	2 Separate Apartments (Triplex)	Refer to Commercial	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the past in 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	
Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

Earthquake	Rate (per \$100. of Cov)		Deductible	Coverage
	\$0.03		3%	Coverage A Limits

## Eligibility

Item	All Risk	Named Perils
Age of Building	Less than 70 years old	Less than 100 years old
Number of Rental Units	2	3
Principal Residence with Max	Within 50 km	Within 100 km
Updates	Within 20 years	Within 25 years
Prior Losses	Maximum of 1	Maximum of 2

## Coverage Comparison

Contents Burglary and Robbery	\$10,000	Optional
Appliances (up to \$500 each)	Included	Optional
By-Laws	\$10,000	No
Debris Removal	Up to 5% Additional	Included
Detached Private Structures	10%	Optional
Dwelling Fixtures & Fittings (temporarily removed)	Optional	Optional
Emergency Removal (Mobile Homes)	Up to 5%	No
Fair Rental Value	10%	Optional
Fire Department Charges	\$1,000	No
Garden Tractors, Lawnmowers, Golf Carts, Snowblower	\$5,000	\$5,000
Glass	Included	No
Lock Replacement	\$500	No
Sewer Back Up	Optional	Optional



## Surcharges

Category	Item	Criteria	Amount
Heating	Woodstove	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Fireplace Insert	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Combination Wood Furnace	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Outdoor Wood Furnace - under 50' from buildings. (No charge if over 50')	Burning ≤ 4 Bushcords per year	10%
		Burning > 4 Bushcords per year	20%
	Wood/Pellet Stove	Burning ≤ 2 Tonnes per year	10%
		Burning > 2 Tonnes per year	20%
Corn Stove	Burning ≤ 2 Tonnes per year	10%	
	Burning > 2 Tonnes per year	20%	
Oil	Steel, Single Wall, 14 gauge tanks	\$220	
	All other oil tanks	\$220	
Claims	1 Claim in 3 Years	(no claims free discount applies)	
	2 Claims in 3 Years	10%	
	3 or more Claims in 3 Years	Not Acceptable	
Construction	Log / Timber Frame	25%	
Vacancy	Policy will be cancelled and issued on a 3 month term, which will automatically lapse at the end of that term.		
	Up to 90 Days	Refer to U/W	
	Over 90 Days	Refer to U/W	
Workmen's Permit	Up to 90 Days	10%	

## Additional Coverage

Item	Description	Requirements	Amount
Sewer Backup	0 losses in the Past 5 years	Full policy limits are available	
	1 loss in past 5 years	Only \$25,000 limit is available	
	2 or more losses in past 5 years	No coverage will be offered.	

Service Line Coverage	This covers the service lines that come into the home or insured building. It includes items such as water and sewer lines subject to policy wordings	\$10,000. Limit	\$35.00
		\$25,000. Limit	\$70.00

	Rate (per \$100. of Cov)	Deductible	Coverage
Earthquake	\$0.03	3%	Coverage A Limits

### Eligibility

Item	Named Perils
Age of Building	Less than 100 years old
Updates	Within 25 years
Prior Losses	Maximum of 2

## Personal Liability

### Coverage

Personal Liability provides legal liability coverage for compensatory damages arising out of bodily injury or property damage. Listed below are some of the key coverages pertaining to Personal Liability. Refer to the appropriate form for specific coverage details.

- Personal Liability
- Premises Liability – including non-owned student residences
- Tenants' Legal Liability – follows form of Section I – Coverage (i.e. includes Fire, Water escape from waterbed)
- Employers' Liability – Residence Employee
- Voluntary Medical Payments
- Voluntary Payment for Damage to Property
- Voluntary Compensation Residence Employees

The following are covered only if declared and shown on the Declaration Page:

- any other residences
- incidental office use on the premises

Note: Incidental office is used to cover the existence of an office in a home, when that office exposure is incidental to a business exposure that exists primarily away from the home. An incidental office exposure contemplates only occasional visitors of any kind pertaining to the outside business exposure, and does not contemplate any employees at the residence premises. The actual business exposure must be separately insured (Personal Liability policies exclude coverage for business exposures.)

- watercraft up to 8 m (26 feet)
  - equipped with outboard motor
  - equipped with inboard or inboard/outboard motor
- saddle or draft animals, if boarded elsewhere



Legal Liability Limit				
\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000

Base Premium	Premiums				
	Comprehensive	N/A	Incl	\$30	\$40
Broad and Standard	Incl	\$30	\$40	\$50	\$60

Additional Exposure					
Owners Protective Liability (Per Building)	\$80	\$100	\$120	\$140	\$160
Rented Dwelling or Apartment (Per Unit)	\$25	\$35	\$45	\$55	\$65
Secondary or Seasonal (Per Unit)	\$25	\$35	\$45	\$55	\$65
Additional Named Insured	\$25	\$35	\$45	\$55	\$65
Vacant Land (Not Used for Farming)	\$25	\$35	\$45	\$55	\$65

Special Risks					
Antique Tractors (per unit)	\$25	\$35	\$45	\$55	\$65
Daycare/Babysitting (Per Child - Max of 3)	\$25	\$35	\$45	\$55	\$65
Horse Extension (Per Horse)	\$20	\$30	\$40	\$50	\$60
Incidental Office	\$25	\$35	\$45	\$55	\$65

Watercraft (Charge per boat)					
Sailboats	\$30	\$40	\$50	\$60	\$70
Watercraft - Power Boats - 1 - 15 HP	\$0	\$0	\$0	\$0	\$0
Watercraft - Power Boats - 16 - 25 HP	\$15	\$25	\$35	\$45	\$55
Watercraft - Power Boats - 26 - 75 HP	\$35	\$45	\$55	\$65	\$75
Watercraft - Power Boats - 76 - 100 HP	\$55	\$65	\$75	\$85	\$95
Watercraft - Power Boats - 101 - 150 HP	\$75	\$90	\$105	\$120	\$135
Watercraft - Power Boats - 151 - 200 HP	\$95	\$110	\$125	\$140	\$155
Watercraft - Power Boats - 201 - 225 HP	\$115	\$135	\$155	\$175	\$195
Watercraft - Power Boats - 226 - 250 HP	\$135	\$155	\$175	\$195	\$215
Watercraft - Power Boats - 251 - 275 HP	\$155	\$175	\$195	\$215	\$235
Watercraft - Power Boats - 276 - 300 HP	\$175	\$195	\$215	\$235	\$255
Watercraft - Power Boats - Over 300 HP	N/A	N/A	N/A	N/A	N/A

## OWNERS PROTECTIVE LIABILITY

- This coverage is intended to be used for insureds who are acting as their own general contractor, building a principal residence for their own use or a farm outbuilding for their own use.
- This coverage may only be added to an existing residential or farm policy, which includes liability coverage.
- Independent sub-contractors are NOT insureds under this coverage. It is highly recommended they be required to submit proof of acceptable liability insurance before being allowed to work on the job.

## DAY CARE / BABYSITTING — IN A RESIDENCE

There are two ways to insure a daycare / babysitting operation that is operated out of a residence.

1. Home Based Business. This option will cover both business use property and liability. The liability extension is added automatically when this coverage is added. This is meant for larger day care / babysitting operations (up to 5 children and being fully compliant with local guidelines) that are full time in nature.
2. Liability extension only. This is meant for a part time or a small operation. Maximum size for this is 3 children.

A fully completed day care / babysitting application must be submitted.

FLOATERS & MISCELLANEOUS  
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## ANTIQUÉ TRACTOR

### ELIGIBILITY

Tractors or other farm implements which are both:

- Manufactured 35 years ago or earlier, and
- No longer in active farm use.

Note: Modified or super stock tractors are not eligible.

### UNDERWRITING REQUIREMENTS

- Max Insurance™ must insure the principal residence
- A completed and signed Antique Tractor Application is required (see Applications)
- A recent photograph on all insured tractors – (both sides and front & back)
- Tractors valued (insured) for more than \$10,000 require an appraisal from a professional restorer of antique tractors and equipment

### COVERAGE

- All Risks
- Agreed value
- Extensions of Coverage
  - Tractors are insured while taking part in any fairs, parades, tractor shows, plowing matches, or any other competitive events such as antique tractor pulls, demonstrations, displays or exhibitions.
  - 10% of insured value applies as additional insurance for the insured tractor's spare parts, filters, bulbs and other accessories.
  - 25% of total insured value applies for 30 days on newly acquired antique tractors.

RATES	
(PER \$100 @ \$500 Deductible)	
Item	Rate
Property	0.83
Liability - Refer to Liability Section	

DEDUCTIBLE OPTIONS	
Deductible	Discount
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## **BYLAWS**

### **COVERAGE**

Under most packages, there is an automatic layer of coverage for bylaws coverage. This endorsement will increase the automatic limits by the limits shown below.

### **PREMIUM**

For an increased amount of \$80,000., there is a premium of \$50.

## CANINE FLOATER

### Eligibility

- Purebred Dogs owned by the policyholder
- Dogs must be scheduled with registration numbers
- Dog Floater Application must be completed (see Applications section)
- Principal residence required as supporting business

### Coverage

- All Risks coverage with the following noted exclusions ( see policy for full coverage details):
  - Mistreatment
  - Incompetent groomers, trainers, handlers or kennel hands
  - Inadequate supervision
  - Illness, sickness, genetic or acquired disease
  - Care, custody or control of others (other than occasional medical, breeding, field or trial work and Training)
  - Death occurring after 120 hours from the incident causing the loss
- Valued Amount basis of settlement
- Co-Insurance 100%
- Veterinarian report must accompany all claims

RATES	
(PER \$100 @ \$500 Deductible)	
Item	Rate
No Shows or Field Trials	1.89
With Shows or Field Trials	3.49

DEDUCTIBLE OPTIONS	
Deductible	Discount
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## DATA PROCESSING EQUIPMENT EXTENSION

This extension may be added to any Comprehensive package to enhance the All Risks coverage provided therein on data processing equipment and its software:

### ELIGIBILITY

- Non business use electronic equipment
- Written as an extension to the above policies only

### COVERAGE

Extends the currently insured "All Risks" data processing coverage to include the following perils:

- data processing equipment – mechanical breakdown, short circuit, blow-out, or other electrical damage,
- media – mechanical breakdown or malfunction to electrical equipment,
- data – electrical or magnetic injury, disturbance or erasure of electronic recordings.

Flat Charge \$30

Deductible – Same as the primary coverage

## EQUINE FLOATER

### ELIGIBILITY

- Pleasure and Show Horses only (i.e. Race Horses is an ineligible class)
- Individual horses over \$5,000 must be scheduled and referred to an underwriter.
- Maximum available insurance per horse – \$25,000.

### Eligibility for Limited Mortality – Coverage B and C

- Not available to farms having more than 4 livestock losses of this nature in the last 3 years.
- Animals under 60 days of age do not qualify.
- B & C coverage subject to 30 day waiting period from inception date.
- Horses while on the grounds of a public racetrack and participating in a flat or sulky racing event.

### COVERAGE Features

- Death resulting from or made necessary by an insured peril.
- Reasonable veterinary expense incurred when required to determine the cause of loss is included.
- New acquisitions are automatically covered for a 7-day period commencing at the drop of the auctioneer's hammer.
- Dead Stock Removal available for an additional charge.
- Policy Territory - Canada and the U.S.A.

### BASIS OF CLAIM PAYMENT

- Subject to 80% Co-Insurance Clause
- Amount payable shall be the lesser of:
  - Fair market value at the time of loss.
  - \$5,000 for any unscheduled animal.
  - The amount specified for the scheduled animal

### Coverage Description (see actual policy for complete coverage details)

#### Coverage A

- Broad named perils including flood; earthquake; transportation; theft; asphyxiation by fumes; rabies; and change in temperature resulting from an insured peril causing damage to the Barn confining the Livestock.
- Entrapment is an included peril. This form is broader than most forms, including coverage while in transit or restrained in a tie or box stall.

#### Coverage B (Extension of Coverage A)

- Casting; Hardware; Colic (a primary intestinal disorder related to distension of the colon tract or spasms, caused by gas or impaction, obstruction or torsion only . . . no coverage for horses with a prior history of colic); Physical Injury; Aviation (air transportation).

#### Coverage C (Extension of Coverage A & B)

- Horse Birth



## EQUINE FLOATER (continued)

### RATING ELIGIBILITY

- Pleasure Horses – participate in less than 5 shows per year.
- Show Horses – participate in 6 or more shows per year OR used for riding lessons

RATES			
(PER \$100 @ \$500 Deductible)			
Item	Rate		
Form	Coverage A	Coverage A & B	Coverage A, B, & C
Pleasure Horses	0.58	1.26	1.84
Show Horses	0.63	1.39	2.02
Notes			
Coverage A - Includes entrapment			
Coverage B - Total Herd must be insured			
Coverage C - Total Herb must be insured & Premium is Fully Retained			

Optional Coverage Extensions / Amendments	
Dead Stock Removal – ADD	0.11
Entrapment not required (Coverage A only) – DEDUCT	0.13
DEDUCTIBLE OPTIONS	
Deductible	Discount
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## FINE ARTS FLOATER

### ELIGIBILITY

- Max Insurance™ must insure the principal residence.
- Articles insurable are Paintings; etchings; pictures; tapestries and other bona fide works of art (such as valuable rugs; statuary; marbles; bronzes; antique furniture; rare books; antique silver; manuscripts; porcelains; rare glass and bric-a-brac) of rarity, historical value or artistic merit.
- Artists who are selling their work are not eligible for this coverage.
- Stamp collections, coin collections, ordinary silverware, musical instruments and other similar property are not eligible (see Personal Articles Floater section).
- Only those with an insurable or financial interest in the property may be shown as Additional Insureds.

### COVERAGE

“All Risks” coverage with limited exclusions. Breakage of fragile articles is optional.

#### Section A

- Covered while located at or in transit between the locations specified on the policy.
- 10% of the aggregate amount while elsewhere in Canada or the U.S.A. except while on the premises of Fairgrounds or at expositions.

#### Section B

- While in transit or elsewhere within Canada or the U.S.A.
- While on exhibition at fairgrounds, National or International Expositions.

Claim adjustment is made on the basis of Replacement Cost, but may be amended to an Agreed Value basis, when supported by a current valuation and when noted on the declaration page.

### APPRAISALS

Appraisals from recognized experts are required on all items:

- insured on an Agreed Value basis
- with a declared value in excess of \$2,000

Note: Appraisals are considered valid for three years beyond which they must be re-appraised or up-dated.

<b>RATES</b>	
(PER \$100 @ \$500 Deductible)	
<b>Item</b>	<b>Rate</b>
<b>Section A</b>	
Limit up to \$15,000.	\$0.72
Limit over \$15,000.	\$1.39
Optional - Breakage Clause	\$0.39
Optional - Pair & Set Clause	\$0.05
<b>Section A &amp; B</b>	
Limit up to \$15,000.	\$1.39
Limit over \$15,000.	\$2.22
Optional - Breakage Clause	\$0.50
Optional - Pair & Set Clause	\$0.10

<b>DEDUCTIBLE OPTIONS</b>	
<b>Deductible</b>	<b>Discount</b>
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## **FIRE FIGHTING EXPENSES**

### **COVERAGE**

Under all packages, there is an automatic layer of coverage for fire fighting expenses. This endorsement will increase the automatic limits by the limits shown below.

### **PREMIUM**

Rate is \$0.50 per \$100 of purchased coverage

## HOME BASED BUSINESS

The Home Based Business Endorsement has been designed to modify a residential insurance policy to better suit the insurance needs of a business operated out of the Insured's home. It provides coverage for business property, business interruption and business liability.

### ELIGIBILITY

- Max Insurance™ must insure the principal residence on a Comprehensive Form.
- Not more than one employee who is not a resident family member
- No hazardous materials or operations (woodworking, refinishing, flammables)
- No sales outside of Canada
- No importing of foreign goods
- No sales or repackaging of goods under the Insured's own label
- Maximum receipts of \$75,000 per year for Sales or Service categories
- The owner of the business is the Named Insured on the residential policy or another resident family member (the business is not incorporated)
- A Home Based Business Application must be completed and signed by the Insured.

Note: See List of Eligible Business Classes on following pages

### ALL RISKS COVERAGE

The coverage for business property follows the perils of the policy for Personal Property. Since all of the eligible policy forms are "comprehensive" type forms, the coverage is All Risks. Except as otherwise amended by the endorsement, the coverage for business liability follows the liability of the residential policy.

Note: There is no coverage for professional liability.

### LIMITS

- \$25,000 for Business Property on Premises (no computer hardware or software limitation)
- \$ 5,000 for Business Property off Premises
- \$ 5,000 for Business Interruption (profits)
- \$ 2,500 for Extra Expense
- \$ 2,500 for Accounts Receivable
- \$ 2,500 for Valuable Papers
- \$2,000,000 for Business Liability (including Products and Completed Operations)

### ANNUAL PREMIUM

\$263

Deductible – Same as the principal residence policy.

Discounts – The deductible credit applying to the principal residence policy applies to the premiums shown above. No other discounts apply.

**HOME BASED BUSINESS ENDORSEMENT (continued)**

ELIGIBLE CLASSES OF BUSINESS		
Office Classes	Service Classes	Sales Classes
Accounting, Tax Consultants	Art Lessons / Studio	Antique Dealers
Actuarial Services	Artificial Flowers & Plants	Art Gallery / Studio
Adjusters	Baby Sitting	Artist Supplies
Administrative Support Services	Barbers / Hairdressers	Baked Goods (No Deep Fat Frying)
Advertising / Marketing	Bed & Breakfast (no alcohol)	Beauty Salon Supplies
Appraisers	Bookbinding	Book Sales
Architects	Catering (no alcohol)	Candy / Nut Confections
Bookkeeping	Clock Repair	Ceramics
Calligrapher	Clowns, Magicians, Entertainers	Clothing
Computer Consulting	Computer Repair	Cosmetics (Avon, Mary Kay, etc)
Court Reporters, Transcribing	Dance Teaching	Costume Jewellery
Desktop Publishing	Drapery Consultant / Installer	Crafts
Draftsman	Engravers	Gifts & Souvenirs
Employment Consultant	Floral Arrangers	Glassware
Editing / Proofreading	Food Broker	Hobby & Model Supplies
Estate / Financial Planning	Gift Delivery (Balloons, Gifts)	Kitchen Supplies (Tupperware, etc)
Expert Witness Consultants	Handicraft	Leather Goods (Not Clothing)
Graphic Designers	Interior Decorator	Office Supplies
Human Resource Consultants	Landscape Designer	Personal Care Products
Illustrator	Manicurist	Quilts
Inscriber	Music Teaching	Religious Goods
Insurance Broker / Consultant	Musical Instrument Repair	Rubber Stamps
Interpreter / Translator	Newspaper / Mail Delivery	Silk Plants
Management Consultant	Pet Grooming	Stationery / Paper Goods
Market Research / Analysis	Photographer Studio	Trophy Sales
Mortgage Broker	Seamstress / Tailor	Vacuum Cleaners
Paralegal Services	Sewing Teacher	
Printer / Publisher	Shoe Repair	
Public Relations	Skate Sharpening	
Real Estate Sales	Taxidermist	
Resume Services	Tutor	
Retirement Consultant	TV & Radio Repair	
Speech Language Pathologist		
Telemarketing / Telephone Solicitation		
Telephone Answering Service		
Travel Agent		
Word Processing Service		
Writer / Author / Freelance Journalist		

## PERSONAL ARTICLES FLOATER

### ELIGIBILITY

- Designed to insure more valuable personal possessions.
- Not written without Principal Residence.

### COVERAGE

- “All Risks” coverage with limited exclusions. There is no deductible, unless specified.
- We do not provide coverage on an Agreed Value (“V”) basis. Claim adjustment is made on the basis of Replacement Cost at time of loss, subject to limit of insurance.
- Though appraisals may be required, we retain the right to repair or replace, damaged or lost items as provided under the Statutory Conditions.

### BLANKET COVERAGE

- Blanket coverage on stamp and coin collections is restricted to \$250 on any single item in the collection.
- Some articles, such as relatively low-value camera accessories, may be insured with a blanket limit of insurance with a limit (usually \$50) on any single item.

### APPRAISALS – JEWELLERY

- Items valued over \$3,000 must have a current appraisal (less than 3 years old).
- Articles valued over \$5,000 must be re-appraised every 3 years by either a Certified or a Graduate Gemologist.

**PERSONAL ARTICLES FLOATER (CONTINUED)**

<b>RATES</b>	
<b>(PER \$100 @ No Deductible)</b>	
<b>Item</b>	<b>Rate</b>
Camera, Video Equipment	
Personal Use Only	2.00
Semi Professional Use	2.50
Cellular Telephone	2.93
C.B. Radio Equipment	2.93
Coin Collections	0.90
Computers	0.88
Contact Lens	17.58
Eye Glasses (Prescription)	11.72
Furs	
First \$10,000.	0.53
Excess	0.76

<b>RATES</b>	
<b>(PER \$100 @ No Deductible)</b>	
<b>Item</b>	<b>Rate</b>
Hearing Aids	5.28
Jewellery, Watches	
Limit up to \$5,000.	1.41
Limit over \$5,000.	1.76
Musical Instruments	
Personal Use Only	1.88
Semi Professional Use	6.21
Portable Radios / Stereos	2.35
Silverware	1.24
Stamp Collections	0.90

<b>DEDUCTIBLE OPTIONS</b>	
<b>Deductible</b>	<b>Discount</b>
\$500	5%
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## SATELLITE DISH FLOATER

Radio/television antennae and satellite receivers and accessories are now covered automatically for Named Perils under our Broad and Standard Homeowners packages and for All Risks under our Comprehensive Homeowners package.

### ELIGIBILITY

This floater is available as an extension to our Standard Packages when it is necessary to broaden the coverage to All Risks.

### COVERAGE

- "All Risks" with specific exclusions
- The basis of claims settlement is Replacement Cost.
- There is an installation warranty to the effect that the antennae/dish has been installed by a qualified person and is in accordance with any governing by-laws.

RATES	
(PER \$100 @ \$500 Deductible)	
Item	Rate
TV Antennae	2.11
Satellite Dish / Receiver	
Ground Mounted	1.33
All Others	2.64

DEDUCTIBLE OPTIONS	
Deductible	Discount
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%



## SPORTS EQUIPMENT FLOATER

### ELIGIBILITY

- This coverage is only for non-professional use sporting equipment in Canada and the United States.
- The Principal Residence must be written with Max Insurance™.

### COVERAGE

- “All Risks” coverage with limited exclusions (one of which is breakage of fishing/skiing equipment while in use) with Replacement Cost
- Subject to 100% co-insurance

### LIMITS

For limits exceeding \$10,000 – Refer to Underwriter

RATES	
(PER \$100 @ \$100. Deductible)	
Item	Rate
Bicycles	7.38
Bowling Equipment	1.76
Camping Equipment	1.18
Curling Equipment	1.18
Firearms	1.76
Fishing Equipment	2.35
Golf Equipment (Including Carts)	2.93
Hockey Equipment	2.93
Racquet Ball Equipment	1.18
Scuba & Skin Diving Equipment	3.81
Skiing Equipment	3.81
Tack	1.76

DEDUCTIBLE OPTIONS	
Deductible	Discount
\$500	5%
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## TOOL FLOATER

This is designed for an individual to cover their personal tools for their personal use or for an individual that uses their tools for business use. This is not intended to cover tools that are owned by a business. Please refer to commercial underwriting for those situations.

### ELIGIBILITY

- Manual and power tools are eligible
- For items under \$500. In total, blanket coverage can be provided.
- For items over \$500. They must be scheduled on the policy.

### COVERAGE

- Coverage is provided on an all risk basis
- Coverage is provided on replacement cost subject to noted deductible
- Coverage is subject to 100% co insurance clause
- Coverage is applicable and Canada or the continental US.

<b>RATES</b>	
(PER \$100 @ \$500 Deductible)	
<b>Item</b>	<b>Rate</b>
Personal Use Only	2.82
Business Use	3.52

<b>DEDUCTIBLE OPTIONS</b>	
<b>Deductible</b>	<b>Discount</b>
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## VACATION TRAILER FLOATER

### ELIGIBILITY

- Tent trailers, slide in camper units, travel trailers up to 11 m (36 feet) in length, licensed or unlicensed, for private and seasonal use.
- Must be insured to 90% of replacement cost if less than 2 years old; otherwise 90% of ACV
- A description of the unit is required, including:
  - Manufacturer
  - Type
  - Model
  - Length
  - Year built
  - Serial number
- A recent photo of the unit is required
- The following are not eligible:
  - Units used for business or rented or leased to others
  - Units used as a permanent principal residence
  - Self-propelled mobile homes

### COVERAGE

**TRAILER** -- Replacement Cost on units less than 2 years old (replacement cost not available on homemade or custom built units)

**CONTENTS** -- Only while contained inside the trailer  
 -- Additional 10% of trailer limit – replacement cost  
 -- Jewellery limitation – 25% of contents amount, maximum - \$250 per item

**LOSS OF USE** -- Emergency Living Expenses \$500  
 -- Emergency Road Service \$500  
 -- Debris Removal \$500

**PERILS** -- All Risks of direct physical loss or damage; or  
 -- Named Perils including – Fire, Lightning, Explosion, Windstorm, Tornado; Hail; Earthquake; Landslide; Cave in or rock fall; Flood; Impact by aircraft; Falling trees; Collapse of Bridges; Docks or Culverts; Stranding; Sinking or Collision of regular ferries; Collision; Upset or overturn of the trailer; Theft

**TERRITORIAL LIMITS** -- Canada and the Continental U.S.A.

<b>RATES</b>	
(PER \$100 @ \$500 Deductible)	
<b>Item</b>	<b>Rate</b>
Named Perils	2.00
All Risks	2.35

<b>DEDUCTIBLE OPTIONS</b>	
<b>Deductible</b>	<b>Discount</b>
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%

## WATERCRAFT

### ELIGIBILITY

- Max Insurance™ insure the principal residence
- Principal operator must be at least 21 years old and all operators licensed as required by law
- Sailboats, outboard motors and boats, inboard/outboard boats, their trailers and equipment are covered While being used for private, non-commercial purposes
- Kayaks and inflatable dinghies
- Items must be scheduled including year, make, model and serial number
- A current picture must accompany the application on any boat and/or motor that is over 10 years old

We do not insure the following for physical damage or liability:

- Boats in excess of 8m (26 feet)
- Jet Skis; Sea Doos; Wave Runners & other Personal Watercraft
- Hydro planes; houseboats; racing type boats; kit boats; homemade boats; rental boats and motors; custom boats of unusual design; fishing barges; hovercraft or commercial boats
- Boats that have advertised speeds or are capable of exceeding 72 km (45mph)
- Boats with a combined total horsepower in excess of 300 hp
- Boats with cooking facilities or sleeping facilities
- Boats exceeding the following general horsepower to the length relationship:

Length of Boat	Horsepower
4 Meters (14 Feet)	75 h.p.
5 Meters (16 Feet)	125 h.p.
5.5 Meters (18 Feet)	175 h.p.
6 Meters (20 Feet)	250 h.p.
6.7 Meters (22 Feet)	275 h.p.
7 Meters (24 Feet)	300 h.p.

### COVERAGE

- “All Risks” coverage subject to specific exclusions
- Damage caused by overheating due to internal blockage of water-cooling passages by zebra mussels
- Claim Payment Basis:
  - Replacement Cost optional if property is less than 10 years old
  - ACV if the property is more than 10 years old
- Coinsurance – 80% coinsurance applies
- Seasonal Lay Up Coverage reduced to named perils is not permitted.

### LIMITS

The maximum limit insured on this endorsement is \$35,000.

**WATERCRAFT (Continued)**

RATES		
(PER \$100 @ \$500 Deductible)		
	Named Perils	All Risks
Item	Rate	
Outboard Boat & Motor	\$1.06	\$3.17
Inboard / Outboard	\$1.27	\$2.43
Sailboats	\$1.06	\$2.00
Trailers	\$1.06	\$2.11
Inflatable Dinghies, Kayaks	\$1.59	N/A
Canoes, Row Boats	\$1.06	\$2.11

DEDUCTIBLE OPTIONS	
Deductible	Discount
\$500	Basic
\$1,000	10%
\$2,500	20%
\$5,000	25%
\$10,000	30%