

Condominium Protection	Comprehensive
Insured Perils	
Unit Improvements and Betterments Unit Additional Protection Common Elements Loss Assessment	All Risks \$500,000 Single Limit Limit is per occurrence for any one or combination of these coverages \$1 million condominium protection available
Building Fixtures and Fittings	10% of single limit

Contents Coverage	Comprehensive
PERSONAL PROPERTY	
Insured Perils	All Risks
Replacement Cost	Included
Personal Property Temporarily Away From Your Premises	Full personal property amount
Personal Property in a Condominium Storage Locker	Full personal property amount
Moving Your Personal Property To Another Home	60 Days
Outdoor Trees, Shrubs, Plants and Lawns	5% of personal property. \$1000 max. for any one tree, plant or shrub
LOSS OF USE OF YOUR UNIT	
- Additional Living Expense (includes temporary membership to fitness or health club facilities) - Maintenance Fees - Fair Rental Value - Prohibited Access by Civil Authority	50

Additional Coverage	Comprehensive
SPECIAL ADDITIONAL COVERAGE	
Arson or Theft Conviction Reward	\$ 1000
Change of Temperature	Full personal property amount
Credit, Debit Or Automated Teller Cards, Depositors Forgery And Counterfeit Paper Money	\$ 10,000
Debris Removal	Additional 5% of personal property amount
Doors and Glass	Included
Fire Department Charges	Included
Freezer Foods	Up to personal property amount
Inflation Protection	Automatic inflation increase on coverage
Lock Repair or Replacement	\$ 1000
Mass Evacuation Additional Living Expense	covered
Permission To Remove Property	90 days
Tear Out	covered
SPECIAL LIMITS	
Business Property (Only on your Premises)	\$ 5000
Securities	\$ 6000
Money or Cash Cards	\$ 1000
Watercraft (26 ft, 25 h.p, 50 h.p, 50 h.p)	\$ 3000
Utility Trailers	\$ 1000
Spare Automobile Parts	\$ 1000
If Loss is Caused by Theft or Mysterious Disappearance:	
- Jewellery, Watches, Gems and Furs	\$ 6000
- Each Bicycle, its Equipment and Accessories	\$ 1000
- Coin Collections	\$ 1000
- Stamp Collections	\$ 1000
- Collectible Cards (Sportscards) & Comic Books	\$ 5000

Liability Coverage	Comprehensive
Standard Limits	\$ 1,000,000
Voluntary Medical Payments	\$ 5000
Voluntary Property Damage	\$ 1000
Voluntary Compensation for Residence Employees	Included
Legal Liability to Employees	Included
Swimming Pools	Included
Watercraft	Included
Trailers	Included
Loss Assessment Extension	Included

Insured Perils	Comprehensive
Damage Caused by Bears	covered
Earthquake	Available by Endorsement
Electricity	covered
Escape of Fuel Oil	covered
Explosion	covered
Falling Object	covered
Fire	covered
Impact by Aircraft	covered
Impact by Land Vehicle	covered
Lightning	covered
Melting Ice or Snow	covered
Riot	covered
Smoke Damage:	covered
- From a Fireplace	covered
Sewer Backup	Available by Endorsement
Theft – Including Damage Caused by Theft or Attempted Theft	covered
Transportation	covered
Vandalism & Malicious Acts	covered
Water Damage	Covered
Weight of Ice, Sleet or Snow	covered
Windstorm or Hail:	covered
- To Outdoor Antennae and Satellite Dishes	covered