

# PERSONAL INSURANCE

## Guarantee GOLD<sup>®</sup> TENANTS COVERAGE CHART

### Personal Property (Contents)

- Single Inclusive Limit (120% of contents replacement)
- All Risks including Replacement Cost
- Cash settlement — no obligation to repair/replace
- Student's Possessions — no limit
- Temporarily away from premises — no limit
- Personal property normally kept at another location you own, rent or lease \$50,000
- Personal property stored in a warehouse "All Risk Coverage" — no limit
- By-Law Coverage - unlimited over and above the Single Inclusive Limit
- Trees, Shrubs, Plants and Lawns (\$5,000 per tree and up to 2.5% of the Single Inclusive Limit)

### Building Detached Private Structures

- Not Covered

### Improvements & Betterments

- Additional 100% of amount of insurance (Single Inclusive Limit)

### Additional Living Expense

- Single Inclusive Limit
- Mass evacuation — not exceeding 30 days

### Deductible Waiver

- When loss exceeds \$25,000
- Loss occurs whereby an alarm system affords protection

### Special Limits – Subject to policy deductible

#### Unscheduled Articles

- Books/Tools for Business.....\$25,000 On Premises, \$10,000 Off
- Jewellery/Furs.....\$10,000 Aggregate
- Money/Bullion.....\$1,000
- Re-creation of Personal Data.....\$5,000
- Securities.....\$5,000
- Silverware.....\$20,000
- Stamp/Coin Collection.....\$5,000
- Trailers.....\$5,000
- Watercraft and Equipment.....\$5,000

### Personal Liability

- \$1,000,000 Options: .....\$2,000,000, \$5,000,000  
Includes: Non-Profit Directors' & Officers' Liability, Tenants Legal, Premises, Employers, Personal Injury
- Voluntary Medical Payments.....\$10,000  
Options:.....\$25,000
- Voluntary Property Damage.....\$1,000
- Voluntary Compensation for Servants.....Included

### Umbrella Liability

When we insure principal residence

- Available by Rider — refer to Company prior to binding
- Limits available of \$1,000,000 Minimum, optional limits up to \$10,000,000
- Ability to insure underlying coverages in Florida — refer to Company

### Additional Coverages Available

When we insure principal residence

- Secondary Homeowners — All Risks including Guaranteed Replacement Cost
- Secondary Residence — Named Perils
- Seasonal Dwelling — Fire and Extended Coverage
- Rented Dwelling — Broad Form or Fire and Extended Coverage
- Scheduled Articles
- Pleasure Watercraft — including personal watercraft

### Insured Perils — All Risks

Subject to exclusions

- Damage by squirrels/raccoons.....Covered
- In-Transit.....No Limit
- Sewer Back-Up.....No Limit
- Computer Hardware/Software.....No limit

### Extensions of Coverage

- Identity Fraud Expense \$25,000 Limit per occurrence for Expenses and Costs incurred by policyholder
- Personal property of parent in a nursing home.....\$10,000
- Credit Card/Debit Card.....\$10,000 (deductible applies)
- Fire Department Charges.....No limit
- Food Freezer.....No Limit (deductible applies)
- Gravestone.....\$10,000
- Lock Replacement.....\$1,000 (loss or theft of keys)

