



| Coverage | Description Of Coverage |
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| Dwelling | Insurance protects against the cost of reconstructing the structure of a home in the event of a covered loss i.e., wild fire. |
| Detached Private Structures | Detached structures coverage can help protect anything on your property that is not physically attached to your main dwelling. If any of the detached structures are damaged by something that is covered under your policy (i.e. wild fire) this coverage will specifically help cover costs associated to repairing or replacing them. |
| Personal Contents | Contents insurance, also referred to as personal property, covers the cost of personal belongings that have been damaged by a covered peril such as fire. Contents include furniture, appliances, kitchenware, clothing, among other things. Usually, these contents are covered on a replacement value. |
| Additional Living Expenses | <p>Additional living expenses (ALE) provide coverage for the cost of living outside of your home while it's uninhabitable. This coverage typically kicks in after a significant loss and damage to your home by an insured peril i.e., wild fire.</p> <p>You will receive compensation for expenses such as accommodations and food. You will be reimbursed for expenses that are above and beyond your regular daily living expenses. The coverage will last until you can move back into your home or you reach your policy limit.</p> |
| Bylaws | Building code and zoning law changes don't usually apply to existing buildings. However, if you suffer loss or damage to your dwelling, you may have to rebuild to current standards. This coverage provides protection for new by-laws that would increase the cost of rebuilding or repairing your dwelling following an insured loss. |
| Fair Rental Value | If you rented out part of your home before a loss and it's unsafe for your tenant to continue living in their unit while repairs are being done, your policy could pay for your loss of rental income until the property is restored. |
| Food Spoilage | Food spoilage coverage can cover you if the contents of your freezer or fridge are spoiled due to a technical malfunction or power outage. It is often included in home, condo and tenants' insurance plans. |
| Prohibited Access | This pays for additional living expenses when you're forced to leave your home because of an emergency that happened at one of your neighbor's houses or when the government issues a mass evacuation notice (during a natural disaster, for example). |
| Single Limit | With single limit coverage (also called combined single limit coverage), your home's total value is taken into account as well as |



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| | personal property and any detached parts such as the garage. If something happens, your insurance provider will pay up to the maximum coverage amount for a one-time insured loss. |
| Guaranteed replacement cost | Guaranteed replacement cost means your home is covered for the full cost to replace your dwelling without depreciation, even if it exceeds the replacement cost limit in your policy. |
| Debris Removal | <p>Debris removal insurance is a common extension included in many property policies which provides coverage for the expenses to remove debris of covered property damaged or destroyed by covered loss from insured premises.</p> <p>The amount of coverage automatically included varies among insurers. Some policies include debris removal within the limit for building/contents, while others set a specific limit or percentage of the building/contents limits.</p> |
| Condominium Unit Owner Improvements | <p>Many condominium owners make improvements and minor alterations to their individual units. This may include installing new cupboards, carpet, ceramic tile or bathroom fixtures.</p> <p>Typically, unit improvements are not covered under the condo corporation's policy. Your policy covers you for the improvements you make to your unit.</p> |
| Condominium Loss Assessment | As a unit owner, you may be required to share the cost of repairing damage to common property areas with other unit owners. If the specific damage is included under your condominium insurance policy, you also have coverage to help with the cost of these assessments. |
| Deductible | A deductible is the portion of an insurance claim you agree to pay on your own, and your insurance company will pick up the rest. |

Note:

Not all policies are created equal – some may have different exclusions or limits that will be clearly outlined in your agreement. Contact your insurance broker for specific details about your policy.