



Coverage	Description Of Coverage
Dwelling	Insurance protects against the cost of reconstructing the structure of a home in the event of a covered loss e.g. 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	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. You'll 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.
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 neighbour'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 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	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. 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.
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.