



Coverage	Description Of Coverage
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'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.</p>
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 neighbours' houses or when the government issues a mass evacuation notice (during a natural disaster, for example).
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>
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.