

# Basic Dwelling and/or Personal Property - Form 994D

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## Dwelling Building

We insure:

1. The dwelling and attached structures on the premises.
2. Permanently installed outdoor equipment on the premises. "Renewable Energy Equipment" and fences are also covered if within 150 m (500 ft.) of the dwelling.
3. Outdoor "Domestic Water Containers", including swimming pools, outdoor hot tubs and attached equipment on the premises.
4. Materials and supplies located on or adjacent to the premises intended for use in construction, alteration or repair of the dwelling or private structures on the premises.

**Optional Coverage Extensions - Dwelling Building** - The following extensions are available without increasing the amount of insurance shown on the Coverage Summary Page. You may apply up to 10% of the amount of insurance on the dwelling to insure each of the following:

1. Building Fixtures and Fittings temporarily removed from the premises for repair or seasonal storage.
2. Detached Private Structures - structures or buildings (including Fabric, Plastic, Poly or Tarp covered structures) separated from the dwelling by a clear space, on the premises but not insured under the building. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached structures. If you have more than one detached structure, the amount of insurance will be divided in the proportions that the value of each structure has to the value of all such structures at the time of loss. We do not insure private structures used in whole or in part or designed for business or agricultural purposes or "Renewable Energy Equipment" under this extension.
3. Fair Rental Value - If an Insured Peril makes that part of the dwelling or detached private structures rented to others or held for rental by you unfit for occupancy, payment shall be for the reasonable time required to repair or replace that part of the dwelling or detached private structures rented or held for rental. Fair Rental Value shall not include any expense that does not continue while that part of the dwelling or detached private structures rented or held for rental is unfit for occupancy.  
If a civil authority prohibits access to the dwelling as a direct result of damage to neighboring premises by an Insured Peril, we insure any resulting Fair Rental Value loss for a period not exceeding two weeks.  
We do not insure loss or expense due to the cancellation of a lease or agreement.

## Personal Property

We insure the contents of your dwelling and other personal property you own, wear or use while on your premises which is usual to the ownership or maintenance of a dwelling.

If you do not own the dwelling, we also insure dwelling improvements and betterments made by you or acquired at your expense.

We do not insure loss or damage to motorized vehicles, camper units, truck caps, trailers and aircraft or their equipment (except for motorized wheelchairs, scooters having more than two wheels and specifically designed for the carriage of a person with a physical disability, electric power assisted bicycles, watercrafts, motorized lawn mowers, garden or yard tractors, skid steers, other gardening equipment, snow blowers, or motorized golf carts). Equipment includes audio, visual, recording or transmitting equipment powered by the electrical system of a motor vehicle, watercraft or aircraft.

Toys or hobby items such as "Model Aircraft", or children's battery powered vehicles using no more than a 12 volt battery that can attain speeds of no more than 8 kph (5 mph), are not considered motorized vehicles or aircraft for the purpose of this coverage.

**"Unmanned Air Vehicles"** including all related equipment (whether attached or not), are excluded.

**Optional Coverage Extensions – Personal Property** - The following extensions are available without increasing the amount of insurance on the Coverage Summary Page. You may apply up to 10% of the amount of insurance on your personal property to insure each of the following:

1. Uninsured personal property of others while it is on that portion of the premises which you occupy, but we do not insure property of roomers or boarders who are not related to you.
2. Personal property while temporarily removed from the premises anywhere in the world. If you wish, we will include personal property belonging to others while it is in your possession or belonging to a residence employee traveling for you.
3. Personal property normally kept at any other location you own, rent or occupy is not insured.

4. Personal property temporarily removed from your premises to any other location you own, rent or occupy is not insured, except while you are temporarily living there.
5. Personal property stored in a warehouse is not insured.
6. Additional Living Expense - Any necessary increase in living expenses, including moving expenses incurred by you, so that your household can maintain its normal standard of living, if an Insured Peril makes the dwelling unfit for occupancy or you have to move out while repairs are being made. Payment shall be for the reasonable time required to repair or rebuild the dwelling or, if you permanently relocate, the reasonable time required by your household to settle elsewhere.  
If a civil authority prohibits access to the dwelling as a direct result of damage to neighbouring premises by an Insured Peril, we insure any resulting Additional Living Expense loss for a period not exceeding two weeks. We do not insure loss or expense due to the cancellation of a lease or agreement.

### Special Limits of Insurance

We insure:

1. Books, tools and instruments pertaining to a business, profession or occupation for an amount up to \$5,000 in all, only while on your premises. This applies to all items whether used in whole or in part for business, professional or occupational purposes, including samples and goods held for sale.
2. Computer Hardware, Software or Cellular Phones (owned or leased by the Insured) used in whole or in part for business, professional or occupational purposes up to \$5,000 in all, while off premises only.
3. Securities up to \$5,000.
4. Money, including "Cash Cards" or bullion up to \$500 in all.
5. Watercraft, their furnishings, equipment, accessories and motors up to \$3,000 in all.
6. Computer software up to \$5,000 in all. We do not insure the cost of gathering or assembling information or data.
7. The personal property of a student, insured by the policy, who is dependent on the Named Insured for support and maintenance, up to \$7,500 per student while at a residence away from home.
8. Lawn mowers, snow blowers, garden or yard tractors, skid steers or other motorized garden equipment up to \$10,000 in all.
9. Motorized Golf Carts, including attached equipment up to \$10,000 in all.
10. Collectibles (including but not limited to such items as crystal ornaments, sports cards, sports memorabilia and comic books) up to \$5,000 in all, subject to a limit of \$500 per item.
11. Animals, birds, reptiles and fish up to \$5,000 in all and only if they are kept as household pets.
12. Unattached motorized vehicle parts and equipment otherwise excluded up to \$1,500 in all (excluding automotive keys and key fobs).

### Insured Perils

You are insured against direct loss or damage caused by the following perils as described and limited:

1. **Fire or Lightning.**
2. **Explosion.**
3. **Smoke.** This peril means sudden and accidental loss or damage from smoke. This peril does not include loss or damage by smoke from agricultural smudging or industrial operations.
4. **Falling Object.** This peril means a falling object which strikes the exterior of a building but not objects which strike the building because of snow slide, landslide or any other earth movement.
5. **Impact by aircraft, spacecraft or land vehicle.** This peril does not include any loss or damage to animals.
6. **Riot.**
7. **Vandalism or Malicious Acts.** This peril does not include loss or damage:
  - a. occurring while the building is "Under Construction" or "Vacant", even if permission for construction or vacancy has been given by us;
  - b. to glass which forms part of a building;
  - c. caused by theft or attempted theft.

8. **Water Escape, Rupture, Freezing.** This peril means:

- a. the sudden and accidental escape of water from a water main;
- b. the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "Domestic Water Container", which is located inside your dwelling;
- c. the sudden and accidental escape of water from a "Domestic Water Container" located outside your dwelling. However, such damage is not covered when the escape of water is caused by freezing.

Under this peril, we do not insure loss or damage:

- i. caused by continuous or repeated seepage or leakage of water or steam from within a plumbing, heating, sprinkler or air conditioning system, or "Domestic Water Container";
- ii. caused by seepage or leakage of water below the surface of the ground, including through sidewalks, driveways, foundations, walls, basement or other floors or through doors, windows or any other openings unless the loss or damage resulted from the escape of water from a public water main, swimming pool or equipment therein;
- iii. caused by the backing up or escape of water from a sewer, sump, septic tank, storm drain, drain, eavestrough or downspout unless Sewer Back-Up coverage is shown on the Coverage Summary Page, and then only for the perils and limits as described in the Sewer Back-Up Endorsement;
- iv. caused by ground water or rising of the water table;
- v. caused by surface waters, unless the water escapes as described in a above;
- vi. caused by "Flood", spray, waves, tides, tidal waves, tsunami, shoreline ice build-up, water-borne ice or other objects, all whether driven by wind or not;
- vii. to a water main;
- viii. to a system or appliance from which the water escaped;
- ix. to outdoor swimming pools, outdoor hot tubs or equipment attached, public water mains or domestic water wells, caused by freezing;
- x. occurring while the dwelling is "Under Construction" or "Vacant", even if permission for vacancy has been given by us;
- xi. caused by freezing of a plumbing, heating, sprinkler or air conditioning system or "Domestic Water Container" unless it happens within a building heated during the usual heating season and the tenant has not been away from the insured premises for more than 14 consecutive days.

However, if the tenant has been away for more than 14 consecutive days and has arranged for a competent person to enter the dwelling daily after the initial 14 day period to ensure that heating was being maintained, or if the dwelling is electronically monitored 24 hours per day by a company that monitors and responds to a low temperature signal, or if the tenant has shut off the water supply and has drained all the pipes and appliances, you would still be insured.

Under this peril, a plumbing system does not include eavestroughs or downspouts.

9. **Windstorm or Hail.** This peril does not include loss or damage to the interior of your building or the personal property inside your building caused by rain, hail, snow, sleet, sand or dust unless an opening in the roof or wall is made by wind or hail and the rain, hail, snow, sleet, sand or dust enters concurrently through this opening.

Any watercraft you own, including their furnishings, equipment, accessories and motors are insured up to \$3,000 if they were inside a fully enclosed building at the time of loss. Canoes, rowboats, paddle boats and paddle bikes are also insured while in the open.

This peril does not include damage:

- a. due to weight or pressure or melting of ice or snow, waves or "Flood", all whether driven by wind or not;
- b. to the outer metal cover of any mobile home, travel trailer or camper caused by hail, whether wind driven or not, unless such cover is punctured thereby. This exclusion does not apply if the Mobile Home is insured under the Optional Loss Settlement Clause and is so identified on the Coverage Summary Page.

10. **Damage caused by bears.**

**Loss or Damage Not Insured**

We do not insure:

1. outdoor trees, shrubs, plants and lawns, except as provided under Additional Coverages;

2. loss or damage due to theft or attempted theft, burglary or robbery, vandalism, or malicious acts from that part of your premises which you rent to others, caused by any tenant, tenant's guests or employees, or members of their household;
3. loss or damage due to theft, attempted theft, burglary or robbery, vandalism, or malicious acts caused by you or anyone living in your household;
4. loss or damage to property at any fairground, exhibition, or exposition for the purpose of exhibiting;
5. loss or damage to mobile home and/or personal property unless the mobile home is in a stationary (immobile) condition, securely blocked at all four corners;
6. loss or damage occurring while the mobile home is being moved except in an emergency to protect it when endangered by an Insured Peril. Moving includes the period of time during which the leveling jacks or blocks are removed or all utilities are disconnected;
7. loss or damage as stated in the "**Loss or Damage Not Insured**" section of the General Conditions.

## **ADDITIONAL COVERAGES**

**Change of Temperature** - We insure your personal property damaged by change of temperature resulting from physical damage to your dwelling or equipment by an Insured Peril. This only applies to personal property kept in the dwelling.

**Debris Removal** - We will pay the reasonable expense incurred by you in the removal of debris of insured property as a result of an Insured Peril. This coverage does not increase the amount of insurance applying to the damaged property

**Fire Department Charges** - We will pay up to \$15,000 (or such other amount as may be specified on the Coverage Summary Page) for your liability for fire department charges incurred when the fire department is called to save or protect insured property from an Insured Peril. No deductible applies to this coverage.

**Fraud Conviction Reward Extension** - We will pay \$1,000 for information which leads directly to a conviction for fraud in connection with an insured loss to property covered by this policy. This limit applies regardless of the number of persons providing information. No deductible applies to this coverage.

**Outdoor Trees, Shrubs, Plants and Lawns** You may apply up to 5% in all of the amount of insurance on your dwelling to trees, shrubs, plants and lawns on your premises. We will not pay more than \$1000 on any one tree, shrub, plant or lawn including debris removal expenses. We insure these items against loss caused by fire, lightning, explosion, impact by aircraft, spacecraft or land vehicle (except damage caused by a vehicle owned by or operated by you or anyone in your household), riot, vandalism and malicious acts. We do not insure any items grown for commercial purposes, or any item located more than 90 m (300 ft.) from the dwelling.

**Pollution Damage - Insured Premises** - If a sudden and unintentional event occurs during the policy term resulting in contamination of insured property by a "pollutant", which is required to be reported to any provincial authority, we will pay up to \$5,000, in any one policy term, subject to the policy deductible, for costs to remove and restore property of the insured premises.

**Property Removed** - If you must remove insured property from your premises to protect it from loss or damage, it is insured by this policy for 30 days or until your policy term ends - whichever occurs first. The amount of insurance will be divided in the proportions that the value of the property removed bears to the value of all property at the time of loss.

**Tear Out** - We will pay the cost of tearing out and replacing any part of a building that must be removed or torn apart before insured water damage from a plumbing, heating, sprinkler or air conditioning system or "Domestic Water Container" can be repaired, except damage related to an outdoor swimming pool or attached equipment, or public water mains. This cost is included in the amount of insurance that applies to the property being replaced.

The cost of tearing out and replacing property to repair damage related to water mains, public water mains, domestic water wells or outdoor plumbing or sewage systems is not insured.