

HomePRO - *COMPREHENSIVE*

SECTION ONE - PROPERTY

a. What is covered?

If HomePRO - *Comprehensive* is shown on the *coverage summary*, we will pay for loss or damage directly caused by a peril not otherwise excluded to:

1. COVERAGE A – DWELLING,

meaning *your dwelling*, and:

- a. all structures attached thereto;
- b. fixtures and glass forming part of *your dwelling* and structures attached thereto;
- c. outdoor equipment permanently installed on *your premises*; or
- d. a swimming pool, hot tub, sauna, and its attached equipment on *your premises*;

2. COVERAGE B – DETACHED PRIVATE STRUCTURES,

meaning *your building or structure on your premises* separated from *your dwelling* by a clear space, but this does not include any building or structure:

- a. included under Coverage A – *Dwelling*;
- b. attached to the *dwelling* by a fence, utility line, or similar connection; or
- c. used in whole or in part for *farming operations*, or *business*, commercial, industrial, or manufacturing operations or purposes, unless expressly permitted by *us* and shown on the *coverage summary*;

3. COVERAGE C – PERSONAL PROPERTY,

meaning *your personal property* while:

- a. located on *your premises*;
- b. temporarily stored in an offsite fully enclosed locked building for up to 60 (sixty) consecutive days; or
- c. temporarily away from *your premises* anywhere in the world;

and

4. COVERAGE D – ADDITIONAL LIVING EXPENSES,

meaning:

- a. *additional living expenses* incurred as a direct result of an *occurrence*;
- b. when and as a result of loss or damage directly caused by a peril not otherwise excluded to that part of *your*:
 - i. *dwelling*, or
 - ii. *detached private structure*;

which is rented to others at the time of the *occurrence* and which is shown on the *coverage summary* as rented becomes unfit for occupancy, we will pay for:

- A. *your* actual loss of rental income from that part of *your dwelling* or *detached private structure* then rented, or
- B. the loss of reasonable rental income *you* had anticipated receiving from the part of *your dwelling* or *detached private structure* then held for rent;

and any payment will be limited to the reasonable time to construct, repair, or replace *your dwelling* or *detached private structure* until it is fit for occupancy;

but we will not pay for:

- I. loss of rental income due to short-term rentals, even if permission for the short-term rental is granted by *us*,
 - II. any expense that does not continue or that is not necessary while that portion of *your dwelling* or *your detached private structure* is unfit for occupancy, or
 - III. loss due to the suspension, lapse, or cancellation of any lease;
- c. if an order by a *civil authority* prohibits access to *your dwelling* while *you* are residing there:
 - i. as a result of loss or damage to a neighbouring premises caused by a peril not otherwise excluded, we will pay the resulting:
 - A. *additional living expenses*, and
 - B. rental income loss;

but only for a period not exceeding 14 (fourteen) consecutive days;
and we will not pay for any claim arising from prohibited access due to:

- I. a *flood*, or
 - II. an *earthquake*;
- d. if *you* are evacuated from *your dwelling* by an order of evacuation by a *civil authority* as a direct result of a sudden and accidental emergency, we will pay the necessary and reasonable increase in living expense incurred by *you*:
- i. for a period of up to 21 (twenty-one) cumulative days, from and including the date of the order of evacuation, for an amount of up to \$3,000 (three-thousand dollars);
- and, if the order of evacuation is extended beyond the 21 (twenty-one) cumulative days already provided:
- A. we will pay the necessary and reasonable increase in living expense incurred by *you* for an additional period not exceeding 14 (fourteen) cumulative days for an additional amount of up to \$2,000 (two-thousand dollars), but only up to a maximum of \$5,000 (five-thousand dollars) in total and 35 (thirty-five) days cumulatively in total;
- but we will not pay for any claim arising from an evacuation due to:
- I. a *flood*, or
 - II. an *earthquake*.

COVERAGE EXTENSIONS AND SPECIAL LIMITS

1. If Coverage A – *Dwelling*, or Coverage B – *Detached Private Structures*, or Coverage C – *Personal Property* are shown on the *coverage summary*, we will pay for loss or damage directly caused by a peril not otherwise excluded for:
 - a. the reasonable cost charged for the necessary debris removal of insured property but only:
 - i. within the limit of insurance shown on the *coverage summary*, or
 - ii. when the limit of insurance has been exhausted, we will pay an additional 10% (ten percent) in addition to the limit of insurance shown on the *coverage summary*;
 whichever occurs first; and
 - b. the cost of cleaning damaged insured property in an *occurrence*.
2. If Coverage A - *Dwelling* or Coverage B - *Detached Private Structures* is shown on the *coverage summary*, in the event of loss or damage directly caused by a peril not otherwise excluded:
 - a. *you* may apply up to 5% (five percent) of the limit of insurance shown on the *coverage summary* for *your* planted tree, plant, shrub, or artificial lawn used in *your* landscaping on *your premises*:
 - i. to a maximum of \$5,000 (five-thousand dollars) for *your* planted or artificial lawn; and
 - ii. to a maximum of \$1,000 (one-thousand dollars) per planted tree, plant, or shrub;
 but we will only pay when the loss or damage is directly caused by:
 1. a *limited peril*;
 and we will not pay for any planted tree, plant, or shrub, or planted or artificial lawn grown for *farming* operations, industrial purposes, or commercial purposes;
 - b. we will pay up to an additional 20% (twenty percent) of the limit of insurance shown on the *coverage summary* for:
 - i. any increase in the cost of replacement of *your dwelling* or *detached private structure* directly or indirectly resulting from the enforcement of any regulation, bylaw, ordinance, or law, but we will not pay more than the minimum amount required to comply with an enforceable law;
 - c. in the event that the keys to the exterior doors of *your dwelling* or *detached private structure* are stolen, we will pay:
 - i. up to \$1000 (one-thousand dollars) for the cost to rekey the lock cylinders, or if necessary,
 - ii. replace the locks on *your dwelling* or *detached private structure*,
 and no *deductible* will apply to this coverage; and
 - d. in the event of water damage that is not otherwise excluded, we will pay for:
 - i. the cost to tear out and replace undamaged parts of *your dwelling* or *detached private structure* which must be torn apart, but

- ii. we will not pay for any tear out cost or replacement of undamaged parts related to any outdoor domestic water container or public watermain.
3. If Coverage B - *Detached Private Structures* is shown on the *coverage summary*, you may apply up to \$10,000 (ten-thousand dollars) of the limit of insurance shown on the *coverage summary* for your cosmetically installed water feature located on your premises, but we will only pay for the loss or damage directly caused by:
 - a. a *limited peril*; or
 - b. theft, attempted theft, or *burglary*.
 4. If Coverage C- *Personal Property* is shown on the *coverage summary*, and without increasing the limit of insurance shown on the *coverage summary* for Coverage C – *Personal Property*, we will pay for loss or damage directly caused by a peril not otherwise excluded to your *personal property*:
 - a. while in transit to and at another location within Canada which is to be occupied by you as your principal *dwelling* for up to:
 - i. 30 (thirty) consecutive days commencing on the date that your *personal property* is removed from your premises, or
 - ii. before the end of the current *policy* period,
 whichever occurs first;
 - b. while temporarily removed from your *dwelling* or *detached private structure* to protect such property due to an immediate threat of:
 - i. an *extended peril*,
 for a maximum of:
 - ii. 60 (sixty) consecutive days commencing on the date that your *personal property* is removed from your *dwelling* or *detached private structure*, or
 - iii. before the expiry of this *policy*,
 whichever occurs first;
 - c. while temporarily stored in a storage warehouse for a maximum of:
 - i. 60 (sixty) consecutive days commencing on the date that your *personal property* is removed from your *dwelling* or *detached private structure*, or
 - ii. before the expiry of this *policy*,
 whichever occurs first; and
 - d. while temporarily away from your premises for the purpose of being on exhibit, but we will only pay for loss or damage directly caused by:
 - i. a *limited peril*.
 5. If Coverage C- *Personal Property* is shown on the *coverage summary*, and without increasing the limit of insurance shown on the *coverage summary* for Coverage C – *Personal Property*, we will pay for breakage of your glassware, chinaware, porcelainware, marbleware, and other articles that can be broken easily, but we will only pay for breakage occurring on your premises and directly caused by:
 - a. a *limited peril*; and
 - b. theft, attempted theft, or *burglary*.
 6. If Coverage C- *Personal Property* is shown on the *coverage summary*, the following special limits are included within the limit of insurance shown on the *coverage summary*:
 - a. \$25,000 (twenty-five-thousand dollars) for your *personal property* stored within a safety deposit box located inside a financial institution in Canada;
 - b. \$25,000 (twenty-five-thousand dollars) for your child's *personal property* while they are temporarily residing away from your home to attend an educational institution full time and while living on the campus of the educational institution;
 - c. \$25,000 (twenty-five-thousand dollars) for your spouse, child, parent, or grandparent's *personal property* while they are residing in an assisted living facility in Canada;
 - d. \$10,000 (ten-thousand dollars) per item for *works of art* but we will not pay:
 - i. more than 10% (ten percent) of your limit of insurance shown on the *coverage summary* for *personal property* for all *works of art*, or
 - ii. for loss or damage caused by breakage;
 - e. \$10,000 (ten-thousand dollars) for your:

- i. motorized wheelchair or wheelchair-scooter having more than two (2) wheels and specifically designed for the carriage of a person who has a physical disability,
 - ii. motorized lawn mower, snowblower, or snow removal equipment, provided that it is not used in whole or in part for *farming operations*, or *business*, commercial, industrial, or manufacturing operations or purposes;
- f. \$10,000 (ten-thousand dollars) for *your* jewellery, watches, semi-precious and precious stones, and garments made in whole or in part with fur, but this limit only applies to loss or damage directly caused by:
 - i. mysterious disappearance,
 - ii. theft, attempted theft, or *burglary*;
- g. \$5,000 (five-thousand dollars) for *personal property* owned by *your residence employees* while they are residing in *your dwelling*;
- h. \$5,000 (five-thousand dollars) for *watercraft* and its equipment and accessories;
- i. \$5,000 (five-thousand dollars) for *business property* but only while located within *your dwelling*;
- j. \$5,000 (five-thousand dollars) for grave markers or mausoleums that mark the grave of *your* spouse, child, parent, or grandparent for loss or damage directly caused by:
 - i. a *limited peril*;
- k. \$5,000 (five-thousand dollars) in aggregate for stamp collections, coin collections, sports, and entertainment memorabilia, and comic books but only to a maximum of \$500 (five-hundred dollars) per stamp, coin, sport or entertainment memorabilia item, or comic book for loss or damage caused by:
 - i. a *limited peril*, or
 - ii. theft, attempted theft, or *burglary*;
- l. \$5,000 (five-thousand dollars) for medical, drug, and boarding fees incurred by *you* as a result of the death, destruction, or injury of *your* household pets, birds, or fish, but *we* will only pay for loss or damage caused by:
 - i. an *extended peril*;
- m. \$5,000 (five-thousand dollars) for *personal property* in or on a *vehicle* while away from *your premises* for 72 (seventy-two) consecutive hours or more, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*,
 - ii. vandalism, or
 - iii. malicious acts;
- n. \$2,500 (two-thousand-and-five-hundred dollars) for *personal property* in or on a *vehicle* while away from *your premises* for less than 72 (seventy-two) consecutive hours or less, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*,
 - ii. vandalism, or
 - iii. malicious acts;
- o. \$2,500 (two-thousand-and-five-hundred dollars) for *your* perishable food while contained in any domestic refrigeration cooling unit located within *your dwelling*, but *we* will only pay for loss or damage directly caused by:
 - i. spoilage due to outside power failure, or
 - ii. spoilage due to mechanical breakdown of the domestic refrigeration cooling unit;
- p. \$2,000 (two-thousand dollars) per *bicycle* and its equipment and accessories, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*;
- q. \$1,000 (one-thousand dollars) for books of accounts and evidence of debt or title, currency, money, cash cards, bullion, precious metals, securities, stamps, tickets, and tokens;
- r. \$1,000 (one-thousand dollars) for utility trailers;
- s. \$1,000 (one-thousand dollars) for spare *vehicle* parts; and
- t. \$500 (five-hundred dollars) for *your drone* used solely for recreational use, but *we* will not pay for loss or damage caused by or resulting from the use of *your drone*.

b. What is not covered?

1. We will not pay for loss or damage to:
 - a. books of accounts and evidence of debt or title, currency, money, cash cards, bullion, precious metals, securities, stamps, tickets, and tokens while located away from *your premises*;
 - b. expenses incurred as a result of the acquisition of perishable food;
 - c. *vehicles*, recreational *vehicles*, all-terrain *vehicles*, or aircraft;
 - d. perishable food due to loss or damage caused by:
 - i. inherent vice or natural spoilage,
 - ii. the operation of an electrical circuit breaker or fuse,
 - iii. manual or accidental disconnection of a domestic refrigeration unit within *your premises*;
 - e. *personal property* of any roomer, boarder, or tenant;
- nor for
 - f. any property used in whole or in part for *farming operations*, or *business*, commercial, industrial, or manufacturing operations or purposes.
2. We will not pay for loss or damage caused by or resulting from:
 - a. water damage, meaning loss or damage caused by:
 - i. waves, tidal waves, tsunamis, storm surge, seiche, spray, ice, waterborne ice, shoreline ice build-up, or waterborne objects, whether any of these are driven by wind or not;
 - ii. *ground water*;
 - iii. *flood*, unless one (1) or more of the following perils immediately ensues and then only for the resulting loss or damage directly caused by:
 - A. fire,
 - B. explosion,
 - C. escape of a substance from *fire protective equipment*,
 - D. the water escape from or rupture to a watermain or *your outdoor plumbing system*, or
 - E. the water escape from or rupture to a swimming pool or its *attached equipment*;
 - iv. leakage, seepage, or influx of water by the backing up of or escape of water from a:
 - A. sewer,
 - B. sump,
 - C. septic tank,
 - D. drain,
 - E. weeping tile,
 - F. eavestrough, or
 - G. downspout;
 - unless directly caused by a peril not otherwise excluded;
 - but we will pay for:
 - A. the escape of water from a watermain or *outdoor plumbing system* on *your premises*,
 - B. the escape of water from within a plumbing system, *outdoor plumbing system*, or a water container located within a *dwelling*, or *detached private structure*,
 - C. a sudden opening caused by an insured peril not otherwise excluded, or
 - D. the back up or escape from an eavestrough due to the accumulation of ice or snow;
 - b. freezing of a plumbing system, *outdoor plumbing system*, heating or misting or air conditioning system, water container, household appliance, waterbed, or aquarium, unless:
 - i. when *you* are away from *your dwelling*, or *detached private structure* for 15 (fifteen) consecutive days or more *you*:
 - A. arranged for a competent person to inspect the interior of *your dwelling*, or *detached private structure* daily to ensure the heat was being maintained,
 - B. *you* shut off the main water supply and drained all pipes, fixtures, and appliances located within *your dwelling*, or *detached private structure*, or

- C. *your dwelling or detached private structure* was protected by an accredited third party 24 (twenty-four) hour monitoring service to ensure that heat was being maintained in *your* absence and at the time of the loss.

SECTION TWO – CONDITIONS OF THIS FORM

1. Except where modified by this form, all other terms of *your policy* apply and are incorporated by reference.

SECTION THREE – DEFINITIONS

For the purpose of this form and the coverage contained herein:

Premises

means the land and *dwelling or detached private structures* contained within the lot lines on which the *dwelling* described on the *coverage summary* is situated.