

TENANTS PACKAGE STANDARD FORM

TABLE OF CONTENTS

pages

COVERAGE C – PERSONAL PROPERTY	2
Personal Property On Your Premises	2
Personal Property Temporarily Away From Your Premises	2
Moving Your Personal Property To Another Home	2
Personal Property With Special Limits Of Insurance	2
Personal Property Not Insured	2
Damage To Dwelling	3
Outdoor Trees, Shrubs, Plants And Lawns	3
COVERAGE D - LOSS OF USE OF YOUR DWELLING	3
Additional Living Expenses	3
Prohibited Access By Civil Authority	3
INSURED PERILS	3
LOSS OR DAMAGE NOT INSURED	4
BASIS OF CLAIM SETTLEMENT	4
When Coverage Applies	4
Deductible	4
Coverage C – Personal Property	4
Dwelling Improvements and Betterments	5
Actual Cash Value	5
ADDITIONAL COVERAGES	5
Change of Temperature	5
Credit, Debit Or Automated Teller Cards, Depositors Forgery And Counterfeit Paper Money	5
Debris Removal	5
Freezer Foods	5
Fire Department Charges	5
Inflation Protection	5
Lock Repair Or Replacement	6
Mass Evacuation Additional Living Expense	6
Permission To Remove Property	6
Tear Out	6
Arson Or Theft Conviction Reward	6
DEFINITIONS	6

COVERAGE C – PERSONAL PROPERTY

Personal Property On Your Premises

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

If you are not the owner of the “dwelling”, we also insure dwelling improvements and betterments made by you or acquired at your expense but only in the portion you occupy as a private “dwelling”.

If you wish, we will include uninsured personal property owned by others while it is on that portion of your premises which you occupy but we do not insure property of roomers or boarders who are not related to you.

Personal Property Temporarily Away From Your Premises

We also insure your personal property while it is temporarily away from your 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 travelling for you.

We insure the personal property of any student insured by this policy, who is temporarily living away from home for the purpose of attending a school, college or university.

The student must be dependent on the Named Insured or his or her spouse for support and maintenance and, must intend to return to the principal residence upon completion of the school year in order for this coverage to apply.

Personal property stored in a warehouse is insured, but for 30 days only, if the loss or damage is caused by an insured peril. Coverage will cease, except for loss by theft or attempted theft for the duration of the policy term, unless we have been notified within the first 30 days and endorse your policy accordingly.

Personal property normally kept at any other location you own is not insured.

Moving Your Personal Property To Another Home

We insure your personal property while in transit to and at another location within Canada which is to be occupied by you as your principal “dwelling”. Coverage applies for 60 consecutive days commencing on the date personal property is removed from your principal “dwelling”, but not beyond the date the policy expires or is terminated. This coverage does not increase the “Amount(s) of Insurance”.

Personal Property With Special Limits Of Insurance

Coverage for the following types of personal property is subject to Special Limits of Insurance, which are shown below. These limits are the most we will pay for insured loss or damage in any one “occurrence”.

For all insured losses	
Money or cash cards*	\$500
Business property, but only while on your premises	\$2,000
Securities	\$7,500
Watercraft, their furnishings, equipment, accessories and motors	\$3,000
Utility Trailers	\$2,000
Spare automobile parts	\$1,000
For theft losses	
Jewellery, watches, gems and furs	\$10,000
Coin or banknote collections	\$1,000
Stamp collections	\$2,500
Each bicycle, its equipment and accessories	\$2,000
Collectable cards (such as sports personality cards) and comic books	\$5,000

* “Cash cards” mean cards designed to store a cash value by electronic means for use as a mode of payment, without a personal identification number and without direct access to a bank account or other account.

Personal Property Not Insured

We do not insure:

- “data”
- “business property”, other than as shown under Personal Property With Special Limits of Insurance;
- samples and goods held for sale;
- evidences of debt or title;
- property in any fairground, exhibition or exposition for the purpose of exhibition or sale;
- any property illegally acquired, kept, stored, or transported, or the proceeds of crime;
- any property lawfully seized or confiscated unless such property is destroyed to prevent the spread of fire;
- animals, birds or fish unless the loss or damage is caused by fire, lightning, explosion, riot, theft or attempted theft, vandalism and malicious acts or collision of an automobile or common carrier in which the animal is being transported;
- - a) motorised vehicles or their equipment except, wheelchairs or scooters having more than two wheels and specifically designed for the carriage of a person who has a physical disability, golf carts, watercraft, lawn mowers, garden tractors including attachments and accessories or snow blowers, other than those used for compensation or hire;
 - b) camper units, truck caps, or their equipment;
 - c) aircraft or their equipment;
 - d) trailers, other than as shown under Personal Property With Special Limits of Insurance.

"Equipment" includes audio, visual, recording or transmitting equipment powered by the electrical system of a motor vehicle or aircraft. "Equipment" does not include spare automobile parts.

Damage To Dwelling

You may apply up to \$1,000 of the "Amount of Insurance" on your personal property to pay for damage, not including fire damage:

- to the "dwelling" directly caused by theft or attempted theft;
- to the interior of the "dwelling" directly caused by vandalism or malicious acts;
- to the "dwelling" directly caused by vehicle impact while the vehicle is being operated by you;
- to the "dwelling" caused unintentionally by you while repairing or maintaining the dwelling or premises.

We also insure loss or damage to the doors and glass that form part of your rental unit, caused by an insured peril, if you are responsible under the terms of your leasing agreement.

Outdoor Trees, Shrubs, Plants And Lawns

Up to 5% in all of the "Amount of Insurance" on your personal property may be applied to outdoor trees, plants, shrubs and lawns on your premises. We will not pay more than \$1,000 for any one tree, plant or shrub including debris removal expenses.

We insure these items against loss caused by fire, lightning, theft, explosion, impact by aircraft, spacecraft or land vehicle, riot, vandalism and malicious acts as described under insured perils.

We do not insure items grown for commercial purposes.

COVERAGE D – LOSS OF USE OF YOUR DWELLING

The "Amount of Insurance" for Coverage D is the total amount for any one or a combination of the following coverages. The periods of time stated below are not limited by the expiration of the policy.

Additional Living Expenses

If, as a result of damage by an insured peril, your "dwelling" is unfit for occupancy or you have to move out while repairs of insured damage are being made, we insure any necessary increase in living expenses, including moving expenses, incurred by you so that your household can maintain its normal standard of living. Payment shall be for the reasonable time required to repair or rebuild your "dwelling" or, if you permanently relocate, the reasonable time required for your household to settle elsewhere.

Prohibited Access By Civil Authority

If a civil authority prohibits access to your "dwelling" as a direct result of damage to neighbouring premises by an insured peril under this policy, we insure any resulting Additional Living Expense for a period not exceeding 30 days.

We do not insure the cancellation of a lease or agreement.

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 does not include smoke from agricultural smudging or industrial operations.
4. **Falling Object.** This peril means a falling object which strikes the exterior of a building.
5. **Impact By Aircraft, Spacecraft Or Land Vehicle.** Animals are not insured under this peril.
6. **Riot**
7. **Vandalism Or Malicious Acts.**

This peril does not include:

- loss or damage occurring while the building is under construction or "vacant" even if permission for construction or vacancy has been given by us;
- damage caused by you;
- loss or damage caused by theft or attempted theft.

8. **Water Damage.**

This peril means loss or damage caused by:

- 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" but such damage is not covered when the escape of water is caused by freezing;
- d) water which enters your "dwelling" through an opening which has been created suddenly and accidentally by an insured peril other than water damage;
- e) water from the accumulation of ice or snow on the roof or eaves trough, which enters the "dwelling" through a roof;

but we do not insure loss or damage:

- i. caused by freezing during the usual heating season:

1. within a normally heated portion of your "dwelling" if the heat has been intentionally turned off by you or at your direction; or
2. within a normally unheated portion of your "dwelling";

- ii. caused by continuous or repeated seepage or leakage of water;
- iii. caused by the backing up or escape of water from a sewer, storm drain, drain, sump or septic tank;
- iv. caused by "ground water" or rising of the water table;
- v. caused by "surface waters" including flood, unless the water escapes from a "water main" or from a "domestic water container" located outside your "dwelling";
- vi. caused by shoreline ice build-up or by waterborne ice or other objects, all whether driven by wind or not;
- vii. to a "water main";
- viii. to a plumbing, heating, cooling, sprinkler or air conditioning system or "domestic water container" from which the water escaped;
- ix. occurring while the building is under construction or "vacant" unless we have given permission for construction or vacancy.

9. **Windstorm Or Hail.** This peril does not include loss or damage to your personal property within a building caused by windstorm, hail or coincidental rain damage, unless the storm first creates an opening in the building.

This peril does not include loss or damage:

- due to weight or pressure or melting of ice or snow, waves, floods, whether driven by wind or not;
- to outdoor radio and/or T.V. antennas and satellite receivers.

10. **Glass Breakage.** This peril means loss or damage to your personal property caused by the accidental breakage of glass, which is part of the building described on the "Declarations Page(s)"

11. **Transportation.** This peril means loss or damage caused by collision, upset, overturn, derailment, stranding or sinking of any automobile or attached trailer in which the insured property is being carried. This would also apply to any conveyance of a common carrier.

This peril means loss or damage to your personal property while it is temporarily removed from your premises.

This peril does not include loss or damage to:

- a) property in a vacation or home trailer which you own;
- b) any watercraft, their furnishings, equipment or motors.

12. **Theft, Including Damage Caused By Theft Or Attempted Theft.**

This peril does not include loss or damage:

- a) which happens at any other "dwelling" which you own, rent or occupy, except while you are temporarily living there;
- b) caused by theft from the part of the "dwelling" rented to others by any tenant, tenant's employee or member of the tenant's household.

13. **Collapse, Including Weight Of Ice, Snow, Sleet.**

This peril means loss or damage to your personal property caused by the collapse of a building or part of a building on the insured premises.

This does not include loss or damage:

- occurring while the dwelling or unit is under construction or "vacant", even if permission for construction or vacancy has been given by us;
- to outdoor radio and/or T.V. antennas and satellite receivers.

14. **Escape Of Fuel Oil.** This peril means loss or damage to your personal property caused by the bursting or overflowing of your domestic fixed fuel tank, apparatus or pipes.

15. **Electricity.** This peril means the sudden and accidental damage caused by artificially generated electricity.

16. **Damage Caused By Bears.**

LOSS OR DAMAGE NOT INSURED

We do not insure loss or damage:

1. to personal property undergoing any process or while being worked on, where the damage results from such process or work, but resulting damage to other property is insured;
2. occurring after your "dwelling" has, to your knowledge, been "vacant" for more than 30 consecutive days;
3. resulting from the intentional or criminal acts of, or the failure to act by,
 - a) any person insured by this policy; or
 - b) any other person at the direction of any person insured by this policy;
4. caused by any nuclear incident as defined in the Nuclear Liability Act, or any other nuclear liability act, law or statute, or any law amendatory thereof, or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning or explosion of natural, coal or manufactured gas;
5. caused by contamination from radioactive material;
6. caused by war, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution, insurrection or military power;
7.
 - (i) to "data";
 - (ii) caused directly or indirectly by "data problem". However, if loss or damage caused by "data problem" results in the occurrence of further loss of or damage to property insured that is directly caused by fire, explosion, smoke, leakage from fire protective equipment, water damage, this exclusion shall not apply to such resulting loss or damage;
8. caused directly or indirectly by any of the following perils, whether or not caused by or attributable to earthquake: flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice.

BASIS OF CLAIM SETTLEMENT

When Coverage Applies

We will pay claims for insured loss or damage up to your financial interest in the property, but not more than the applicable "Amount(s) of Insurance" for any loss or damage arising out of one "occurrence".

Any payment for loss or damage will not reduce the "Amount(s) of Insurance" provided under Coverage C and D.

Insurance cannot be a source of profit. It is only designed to indemnify you against actual losses or expenses incurred by you for which you are liable.

Deductible

All coverages under Coverage C and D are subject to a deductible, unless otherwise stated. The deductible amount is shown on the Declarations Page.

If your claim involves **Personal Property With Special Limits Of Insurance**, these limits apply only to the amount of loss exceeding the deductible.

Coverage C – Personal Property

1. For electronic media, we will pay the cost of reproduction from duplicates or from originals of the previous generation of the media. We will not pay the cost of gathering or assembling information or data for reproduction.
2. For other records, including books of account, drawings or card index systems, we will pay the cost of blank books, pages, cards or other materials plus the cost of actually transcribing or copying the records.
3. If "Replacement Cost Included" is shown on the Declarations Page, we will pay on the basis of replacement cost for all other personal property except:
 - a) articles that cannot be replaced with new articles because of their inherent nature, including antiques, fine arts, paintings and statuary;
 - b) articles for which their age or history substantially contributes to their value, such as memorabilia, souvenirs, and collectors items;
 - c) property that has not been maintained in good or workable condition;
 - d) property that is no longer used for its original purpose;for which we will pay only on the basis of actual cash value.

"Replacement cost" means the cost, on the date of the loss or damage, of the lesser of:

- repairing the personal property with materials of similar kind and quality; or,
- new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

We will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible, but in no case more than one (1) year after the date of loss. Otherwise, we will pay on the basis of actual cash value.

You may choose payment on the basis of actual cash value initially. If you later decide to replace any destroyed or stolen property, you may make an additional claim for the difference between the actual cash value and the replacement cost.

We will not pay more than the applicable limit under either the replacement cost or actual cash value basis for **Personal Property With Special Limits of Insurance**.

Dwelling Improvements and Betterments

If you replace or repair damaged or destroyed building improvements at your expense with materials of similar quality within a reasonable time after damage, we will pay for the actual cost of repairs or replacement (whichever is less) without deduction for depreciation.

If loss or damage is not replaced or repaired we will pay the actual cash value of the loss or damage at the date of the occurrence.

Actual Cash Value

The actual cash value is what the property is worth and takes into account such things as the cost of replacement less any depreciation and obsolescence. In determining depreciation, we will consider the condition of the property immediately before the damage occurred, the resale value and the normal life expectancy.

ADDITIONAL COVERAGES

All additional coverages provided in this section are subject to the perils, exclusions, conditions, definitions, terms and provisions of this form.

Change of Temperature

While your personal property is in your "dwelling", it is covered up to the "Amount of Insurance" on your personal property for loss or damage due to a change in temperature resulting from damage to your "dwelling" buildings or equipment caused by an insured peril.

Credit, Debit Or Automated Teller Cards, Depositors Forgery And Counterfeit Paper Money

1. Coverages

We will pay for:

- a) your legal obligation to pay because of the theft or unauthorized use of credit cards issued to you or registered in your name provided you have complied with all conditions under which the card was issued;
- b) loss caused by the theft and use of your automated teller card provided you have complied with all the conditions under which the card was issued;
- c) loss to you caused by the forgery or alteration of cheques, drafts or other negotiable instruments;
- d) loss by your acceptance in good faith of counterfeit Canadian or United States paper currency.

2. Exclusions

We do not insure:

- a) losses caused by your dishonesty;
- b) losses arising out of your business pursuits;
- c) losses caused by the use of your credit card or automated teller card by a resident of your household or by a person to whom you have entrusted the card.

The most we will pay under this coverage during the term of this policy is \$5,000.

This coverage is not subject to a deductible.

Debris Removal

We provide an additional amount up to 5% of the "Amount of Insurance" on your personal property for the cost of removing debris caused by loss or damage to property insured by this policy as a result of an insured peril.

Freezer Foods

We will pay for loss or damage to foods while contained in a freezer on your premises resulting from the failure of the freezer's refrigeration equipment caused by:

- mechanical breakdown of the unit;
- the accidental interruption of electrical power on or off the premises.

This coverage also includes loss or damage to the freezer itself resulting from spoilage of the foods contained within.

We do not insure:

- loss or damage caused by your failure to use reasonable means to save the food from spoilage or to arrange restoration of the power supply;
- loss or damage caused by any process of refinishing, renovating or repairing the appliance;
- loss or damage resulting from the manual or accidental disconnection of the appliance from the "dwelling" power supply;
- expenses incurred in the acquisition of the food.

Fire Department Charges

The Insurer will reimburse the "Insured" for fire department service charges for a total limit of \$5,000 for any one "occurrence" when:

- (a) The "Insured" has assumed such charges by municipal contract or agreement prior to the loss;
- (b) The fire department is called to save or protect the insured property from a peril insured against; and
- (c) The insured property is on the "premises" described in the "Declaration(s) Page(s)"
- (d) The "Insured" becomes legally obligated to pay to protect property from imminent hostile fire

Hostile fire means a fire that becomes uncontrollable or breaks out from where it was intended to be.

This coverage is not subject to a deductible.

The limit stated above does not reduce the amount of insurance.

Inflation Protection

If there is a loss insured under Coverage C & D, we will automatically increase the "Amounts of Insurance" shown on the Declarations Page, under Coverage C & D, by amounts which are solely attributable to the inflation increase

- since the inception date of this policy; or
- the latest renewal date; or

- from the date of the most recent change to the "Amount(s) of Insurance" shown on the "Declarations Page(s)", whichever is the latest.

On the renewal date of your policy, if required, we will automatically increase the "Amount(s) of Insurance" shown on the Declarations Page, under Coverage C & D, by amounts which are solely attributable to the inflation increase since the inception date of this policy or the latest renewal date.

Lock Repair Or Replacement

We will pay up to \$1,000 in all to replace or rekey at our option, the locks on the insured premises or your private passenger automobile(s) or the car ignition if your keys are stolen, provided the theft is reported to the police or law enforcement agency having jurisdiction at the location of the theft.

This coverage is not subject to a deductible.

Mass Evacuation Additional Living Expense

We will pay any necessary and reasonable increase in living expense incurred by you while access to your "dwelling" is prohibited by order of civil authority but only when such order is given for mass evacuation as a direct result of a sudden and accidental event within Canada or the United States of America.

You are insured for a period not exceeding 30 days from the date of the order of evacuation.

You are not insured for any claim arising from evacuation resulting from:

- flood, meaning waves, tides, tidal waves or the rising of, the breaking out or the overflow of, any body of water, whether natural or man-made;
- earthquake;
- war, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution, insurrection or military power;
- any nuclear incident as defined in the Nuclear Liability Act, or any other nuclear liability act, law or statute, or any law amendatory thereof, or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning or explosion of natural, coal or manufactured gas;
- contamination from radioactive material.

The term "civil authority" shall mean any person acting under the authority of the Governor General in Council of Canada or the Lieutenant Governor in Council of a province and/or any person acting with authority under a Federal, Provincial or Territorial legislation with respect to the protection of persons and property in the event of an emergency.

Permission To Remove Property

If you must remove insured property from your premises to protect it from loss or damage covered by this policy, it is insured by this policy for 90 days or until your policy 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 insured at the time of loss.

Tear Out

If any walls, ceilings or other parts of insured buildings or structures must be torn apart so that water damage covered by this policy can be repaired, we will pay the cost of repairing that which had to be torn apart.

The cost of tearing out and replacing property to repair damage related to outdoor "domestic water containers" or public "water mains" is not insured.

Arson Or Theft Conviction Reward

We will pay up to \$1,000 to any person, excluding law enforcement officers or agencies, for information which leads to a conviction for either arson or theft in connection with loss or damage to property insured by this policy. This coverage may increase the amount payable under the policy. However, the \$1,000 limit is the maximum we will pay regardless of the number of persons providing the information.

This coverage is not subject to a deductible.

DEFINITIONS

"Amount of Insurance" means the maximum amount we will pay for any one "occurrence" or incident no matter how many people covered by this policy are involved. Different amounts apply to different coverages and these amounts are shown on the Declarations Page.

"Business" means any continuous or regular pursuit undertaken for financial gain including a trade, profession or occupation.

"Business Property" means property pertaining to a business, trade, profession or occupation, but does not include property used for "farming".

"Data" means representations of information or concepts in any form.

"Data Problem" means:

- erasure, destruction, corruption, misappropriation or misinterpretation of data;
- error in creating, amending, entering, deleting or using data; or
- inability to receive, transmit or use data.

"Domestic Water Container" means a device or apparatus for personal use on the premises for containing, heating, chilling or dispensing water.

"Dwelling" means the building described on the "declarations page(s)", wholly or partially occupied by you as a private farm residence.

"Farming" means the ownership, maintenance or use of premises and machinery for the production of crops or the care or raising of livestock, including all necessary operations. Farming also includes the operation of roadside stands and farm markets maintained principally for the sale of your own farm products.

"Ground Water" means water in the soil beneath the surface of the ground, including but not limited to water in wells and in underground streams, and percolating waters.

"Insured" means the person(s) named as Insured on the Coverage Summary page and, while living in the same household:

- his or her spouse;
- the relatives of either; and
- any person under 21 in their care.

Spouse means a person

- who is married to or has entered into a civil union with another person and is living with that person; or
- who has been living with another person of the opposite or the same sex and has been publicly represented as that person's spouse for at least two (2) years; or
- in the following cases, for at least one (1) year if:
 - a child has been born or is to be born of their union; or
 - they have adopted a child together; or
 - one of them has adopted a child of the other.

In addition, a student who is enrolled in and attends a school, college or university and who is dependent on the Named Insured or his or her spouse for support and maintenance is also insured even if temporarily residing away from the principal residence stated on the Declarations Page.

"Occurrence" means a loss to insured property caused by one or more of the insured perils.

“Residence Employee” means a person employed by you to perform household or domestic services or duties of a similar nature in connection with the maintenance or use of the insured premises but not persons performing duties in connection with any Business or Farming Operations you conduct.

“Surface Waters” means water on the surface of the ground where water does not usually accumulate in ordinary watercourses, lakes or ponds.

“Vacant” refers to the circumstance where, regardless of the presence of furnishings:

- (a) all occupants have moved out with no intention of returning to take up residence at the "dwelling" and no new occupant has taken up residence; or,
- (b) in the case of a newly constructed "dwelling", no occupant has yet taken up residence

“Water main” means a pipe forming a part of a water distribution system, which conveys consumable water but not wastewater.

“We”, “us” or “our” means the company providing this insurance.

“You” or “your” refers to the **“Insured”**