

## **Intact Insurance Company**

## Seasonal Dwelling Contents Burglary & Robbery Extension Endorsement

If you have purchased this optional coverage, the insurance provided under the Personal Property section of the Seasonal Dwelling (Fire & Extended Coverage) Form 707L-F is extended to include loss caused by burglary or robbery as described and limited below.

**Burglary.** This peril means theft of personal property from the premises following illegal and forcible entry or exit, leaving visible marks at the point of forced entry or exit.

**Robbery.** This peril means theft of personal property accompanied by violence or threats of violence to any person, used to extort the property stolen, or to prevent or overcome resistance to its being stolen.

We will pay up to \$500 of the "Amount of Insurance" on your personal property for damage to the building caused by burglary.

This peril does not include loss or damage:

- 1. to animals, birds or fish;
- 2. occurring while the building is under construction or vacant even if permission for construction or vacancy has been given by us;
- 3. 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.

## **Special Limits of Insurance**

The following special limits of insurance apply if loss or damage is caused by burglary or robbery:

- 1. Securities up to \$6,000 in all.
- 2. Money or bullion up to \$1,000 in all.
- 3. Jewellery, watches, gems, fur garments and garments trimmed with fur up to \$6,000 in all to a maximum of \$3,000 for any one item.
- 4. Numismatic property (such as coin collections) up to \$1,000 in all.
- 5. Manuscripts, stamps and philatelic property (such as stamp collections) up to \$1,000 in all.
- 6. Silverware, meaning silverware, silver-plated ware, goldware, gold plated ware and pewterware up to \$5,000 in all.
- 7. Each bicycle, its equipment and accessories, up to \$500 in all.
- 8. Collectible cards (such as sports personality cards) and comic books up to \$1,000 in all.
- 9. Personal property from the passenger compartment of a motor vehicle up to \$1,500 in all. In the event you are away from your principal residence for more than a minimum of two (2) consecutive nights, we will increase this Special Limit of Insurance to \$2,500 provided there are visible signs of forcible entry.
  - "Passenger compartment" means the interior of the vehicle but does not include any fully enclosed compartment attached to or forming part of the vehicle and used solely for the purpose of holding personal property.

Item 11 of "Loss or Damage Not Insured" of Form 707L-F is amended to read:

## We do not insure:

11. money, bullion and securities unless caused by burglary or robbery in which case loss is subject to the Special Limits of Insurance specified in this endorsement.

All other terms, conditions, provisions, definitions, and exclusions of the policy to which this endorsement applies remain unchanged.