

my extras[™]

If *my extras*[™] is shown on your Coverage Summary page, the following enhancements, additions and conditions apply to your policy:

SECTION I – PROPERTY COVERAGES

Coverage A – Dwelling Building

Outdoor Trees, Shrubs, Plants and Lawns

- (i) Coverage is extended to include landscaping rocks, ponds and patios on your premises.
- (ii) The limit for any one tree, plant or shrub including debris removal is increased to \$2,500.
- (iii) An additional \$10,000 coverage for damage caused by fire, lightning, explosion, impact by aircraft, land vehicles, riot, vandalism or malicious acts, theft including damage caused by theft and falling object to trees, plants, shrubs, lawns, landscaping rocks, ponds and patios on your premises.
- (iv) Up to \$10,000 for professional garden design fees and expenses incurred to return your garden to its condition prior to damage caused by fire, lightning, explosion, impact by aircraft, land vehicles, riot, vandalism or malicious acts, theft including damage caused by theft and falling object.

Coverage C – Personal Property

Personal Property with Special Limits of Insurance

- (i) The limit for each bicycle, its equipment and accessories, is increased to \$10,000.
- (ii) The limit for each of the following types of Personal Property is increased to \$50,000:
 - jewellery, watches, gems, furs
 - coin or banknote collections
 - stamp collections
 - collectible cards
- (iii) The limit for business property while on your premises is increased to \$10,000. Coverage for business property while off premises is added at a limit of \$5,000 for all insured losses.
- (iv) The limit for securities is increased to \$10,000.
- (v) The limit for watercrafts, their trailers, furnishings, equipment, accessories and motors, excluding personal watercraft powered by jet propulsion system, is increased to \$10,000.
- (vi) The limit for utility trailers is increased to \$10,000.

Additional Coverages

- (i) The annual policy limit for Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money is increased to \$25,000.
- (ii) Up to \$25,000 for data recovery of personal records stored on your personal computer for loss or damage due to an Insured Peril.
- (iii) Up to \$10,000 for funeral monuments in a cemetery for loss or damage due to an Insured Peril.
- (iv) Up to \$10,000 for personal property normally kept at an owned or rented location other than the principal residence for loss or damage due to an Insured Peril.
- (v) If your dwelling, or part thereof, is unfit for occupancy as a result of loss or damage caused by an Insured Peril, we will reimburse you for loss of income of up to \$250 per day for a maximum of 10 days if you must be away from work following the loss and during the subsequent loss settlement procedures. This coverage is **not** subject to a deductible.
- (vi) Provided we are notified of the purchase of a substitute residence within 30 days of the registration of title to you, all insurances of the policy shall be in effect at both residences for a period of 30 days before and after that registration.

- (vii) Coverage to replicate evidence of debt or title is added at a limit of \$7,500 for all insured losses.
- (viii) Coverage for golf carts and other motorized golf equipment permanently kept at a golf course is added at a limit of \$5,000 for all insured losses.

Golf, Ski and Snowboard Equipment

The following coverages are **not** subject to deductible:

- (i) Reimbursement for the rental cost of golf clubs, ski and snowboard equipment and accessories, including the reasonable expense to purchase of golf balls and tees, if stolen, damaged, lost or delayed during travel, for period not exceeding fourteen days.
- (ii) Reimbursement of expenses to a maximum of \$500 for your 'hole-in-one' celebration at the golf club where it occurred.

SECTION II – PERSONAL LIABILITY PROTECTION

Coverage E – Personal Liability

Personal and Premises Liability

- (i) Liability limit for your personal actions anywhere in the world is increased by \$1,000,000.
- (ii) Liability limit for your ownership, use or occupancy of the premises listed on the Coverage Summary page is increased by \$1,000,000.

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