

PERSONAL PROPERTY UNDERWRITING MANUAL



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**GORE
MUTUAL**
INSURANCE THAT DOES GOOD.

General Section

Table of Contents

Binding Authority.....	1.2
Cancellation of Policies.....	1.6
Consumer Complaint Handling Protocol.....	1.5
Deductible Options	1.10
Definitions.....	1.5
Fire Protection	1.13
Guaranteed Replacement Cost.....	1.2
Heating.....	1.7
Primary Heating	1.7
Auxiliary Heating.....	1.8
Insurance to Value.....	1.2
Minimum Policy Premium.....	1.6
Oil Tanks	1.9
Premium Discount Summary.....	1.11
Premium Discounts.....	1.12
Alarm Discounts.....	1.12
Loyalty Discount	1.12
Claims Free Discount.....	1.12
Mortgage Free Discount.....	1.12
Multi-Line Discount	1.12
Multi-Location Discount.....	1.12
Water Escape Loss Mitigation Discount.....	1.13
Water Sensor Alarm (with automatic shut-off) Discount	1.13
Premium and Term	1.6
Risks Not to Be Bound (referral required).....	1.3
Risks Not Written	1.3
Roof	1.10
Single Limit.....	1.5
Special Consideration	1.4
Underwriting Guide	1.2

Broker's Residential Underwriting Guide

Gore Mutual's appetite is well maintained properties, with regular attention to physical upkeep, heating, wiring and good housekeeping. These features generally represent a good insurable dwelling. Risks with known moral hazards are not to be written with Gore Mutual.

The eligibility, coverages, rates and premiums shown throughout this manual will generally apply in most situations. However, there will be individual risks which are unacceptable or upon which the underwriters require reduced coverages or increased premiums or deductibles, according to the circumstances at the time.

Insurance to Value

All policyholders must carry insurance to value. We ask your co-operation in securing insurance to 100% of replacement cost on all applications.

We include Inflation Protection coverage on Residential Building and Residential Contents policies and will increase the limit of insurance, at renewal, to reflect annual changes in the increased costs of construction and the Consumer Price Index, adjusting the premium accordingly.

Acceptable evaluation products include RMS ITV (iClarify), RCT EvaluRater, ezITV and PowerHouse.

Also see "Guaranteed Replacement Cost".

Guaranteed Replacement Cost

Guaranteed Replacement Cost is automatically provided on many of our products provided a qualifying Home Evaluation Worksheet has been completed by the broker.

Product Charts within the individual manual sections indicate the forms that provide Guaranteed Replacement Cost. It is important to note that Guaranteed Replacement Cost is not provided on dwellings that have received a heritage designation, or dwellings utilizing log construction.

The dwelling must be insured to 100% of replacement cost.

We recognize that the standard property evaluation tools may not be accurate on specially built dwellings and/or on dwellings with a calculated value in excess of \$1,000,000. Gore Mutual may choose to confirm these values by using independent sources at no cost to the broker. The agreed limit of insurance must be maintained and updated regularly by the insured, according to the policy terms and the conditions of the Guaranteed Dwelling Replacement Cost clause.

In addition, based on various risks characteristics of the home, Gore Mutual may choose to order an inspection of the dwelling using independent sources at no cost to the broker or client.

Broker's Residential Binding Authority

As a broker of Gore Mutual, you may bind acceptable risks (see "Risks not to be bound" and "Risks not written" list) subject to any binding authority restriction message that is displayed on the quoting vendor applications or within Gore's policy management system.

All locations on an account or policy level must have the same liability limit.

Coverage must not be bound more than 60 days prior to the effective date of the new business policy. All new business applications or policy changes must be submitted within 10 business days from the effective date of coverage.

All property applications, stored on broker file, must be accompanied by:

- an approved habitational dwelling evaluator;
- required supplemental questionnaires such as a C.S.I.O. wood stove questionnaire, residential oil tank questionnaire, vacancy questionnaire or a rented dwelling questionnaire (including any required colour photographs).

Risks Not to Be Bound (referral required)

The following risks are not to be bound as these risks are not normally insured by Gore Mutual. Please refer to your underwriter for binding authority.

1. Any location that exceeds Gore Mutual's maximum exposure thresholds based on dwelling risk characteristics or coverage selection. A binding authority alert will be displayed on the quote.
2. Any location or applicant that have had a carrier-initiated cancellation, decline or refused renewal (including with Gore Mutual) in the last 6 years (including for NSF).
3. Any risk where there has been a lapse in coverage.
4. Any risk with an exposure(s) that is not typical of a residential risk.
5. Any location subject to a rebuilding by-law.
6. Any location where the original design has been changed to accommodate more units.
7. Risks located in an area or waterway where flooding is occurring, or a risk of flooding (from any source) has been announced by a government body having jurisdiction (i.e. Environment Canada, Conservation Authority), including requests for coverage increases on such risks.
8. Risks that are within 25km of a fire classified as a threat to property or public safety including requests for coverage increases in such risks. Contact your underwriter or see Forest fires | Ontario.ca to get the most current information and classifications of wildfire activity in your areas.
9. Any policy where the named insureds are unrelated individuals (not including common-law spouses).
10. Any Condo, Tenant or Rented Condo risks where the building has mixed occupancy (private residences and commercial occupancy) such as within a hotel complex or multi-level commercial building. This does not include personal residence condominiums or apartments within fire-resistive high-rise building with retail occupancy on the first floor only.
11. Any location with radiant heat.
12. Any location where the primary heat source is a wall furnace.
13. Any location with an outdoor wood furnace.
14. Any location that is defined as secondary occupancy where Gore Mutual does insure the principal residence.
15. Any Seasonal Homeowners risk built with post and pier foundation or a non-continuous concrete foundation.
16. Any location with wind turbines or windmills.
17. Any Tenant risks for an apartment in a dwelling where the units are not self-contained (i.e. with its own kitchen, bathroom, etc).
18. Any personal floaters or watercraft where the limit exceeds Gore Mutual's acceptable limits. See "Personal Floaters" and "Watercraft" section for further details.

Risks Not Written

Underwriting rules for declining to issue, terminating or refusing to renew a contract:

1. Any applicant or location with more than 1 claim in the last 3 years.
2. Any risk with a cancellation for non-payment of premium in the last 36 months.
3. Any risk that is located outside of the Province of Ontario.
4. Any location which appears to have physically deteriorated and/or has not been properly maintained, including any detached private structures. This includes dwellings that are scheduled to be demolished.
5. Any location that is known to have contained or been involved in drug cultivation, manufacturing, or distribution.
6. Any location that has more than 2 mortgages. Note: All mortgages (including private mortgages) are required to be registered.
7. Any location where the dwelling, detached structures or personal property is shared or rented to others, whether for a fee or not (except a Tenants Comprehensive risk where a roommate is permitted).
8. Any location defined as a farm or farm property
9. Any new business location that is vacant or unoccupied.
10. Any principal residence that is registered in an active or inactive company name.

Risks Not Written (continued)

11. Any Homeowners risk that has more than 1 roomer or boarder OR any Seasonal Homeowner, Rented Dwelling, Condo, Rented Condo that has roomer or boarders.
12. Any location rented to students.
13. Any Rented Dwelling or Rented Condo that is managed through a property management company or firm or the owner does not reside in the same province.
14. Any Rental Dwelling or Rented Condo that is rented on a short-term basis (less than one year), sublet by the tenant to another a tenant, or used as shared accommodations for paying guests.
15. Any policy or account that exceeds Gore Mutual's acceptable number of rented dwellings or rented units.
16. Any location that is defined as a secondary occupancy dwelling where Gore Mutual does not insure the principal residence.
17. Any location where the number of families or number of units exceeds Gore Mutual's acceptable thresholds. See each product section in this manual for further details.
18. Any location defined as a mobile home, mobile tiny home, earth-sheltered home, houseboat, or floating home.
19. Any location with the presence of asbestos building material.
20. Any Homeowners, Seasonal Homeowner or Rented Dwelling risk with a wood foundation.
21. Any Homeowners or Rented Dwelling risk with post and pier foundation or a non-continuous concrete foundation.
22. Any Travel Trailer risks that does not meet Gore Mutual's acceptability. See "Travel Trailer" section for more details.
23. Any location where the above grade construction utilizes ICF (Insulated Concrete Forms).
24. Any location where the construction utilizes straw or straw bales.
25. Any location with a roof that exceeds Gore Mutual's acceptable age based on the type of roof. See "Roof Exclusion Endorsement" or "Roof" section for further details.
26. Any location with galvanized plumbing.
27. Any location with polybutylene (Poly-B) or PEX plumbing that also has any history of water damage claims on the same location.
28. Any location that does not have a primary heating source.
29. Any location with a primary heating type that does not meet Gore Mutual's acceptability. See "Heating" section for further details
30. Any location with an auxiliary heating type that does not meet Gore Mutual's acceptability. See "Heating" section for further details.
31. Any risk with an auxiliary heating device (i.e. woodstove, pellet stove, oil) that is located in a garage or outbuilding.
32. Log dwellings where a woodstove is present and the risk is located in an area without hydrants and outside of an area serviced by a firehall (See Fire Protection).
33. Any location with oil tank details (including age, location and construction type and manufacturer) that that do not meet Gore Mutual's acceptability. See "Heating" section for further details
34. Any oil tank less than 30m (100 feet) from a body of water (i.e. river, lake, stream).
35. Any location with knob and tube wiring.
36. Any location with aluminum wiring.
37. Any location that has less than 100 amperage electrical service.
38. Any location that has a commercial operation or home-based business that does not qualify for Gore Mutual's Home Based Business Endorsement.
39. Any location that has more than 1 claim in the last 6 years and has a home-based business, that qualifies for Gore Mutual's Home Based Business Endorsement.
40. Any location that has a for-profit solar panel system that does not meet Gore Mutual's acceptability.
41. Any personal floater or watercraft that does not meet Gore Mutual's acceptability. See "Personal Floaters" and "Watercraft" section for further details.
42. Any location where there is a Life Lease Agreement in place.
43. Any location where there is an encroachment agreement in place and/or a city, town or municipality is required to be add as an additional named insured.
44. Any policy involving a broker who does not have an active contract with Gore Mutual.

Consumer Complaint Handling Protocol

We want our policyholders to be completely satisfied with their insurance experience with Gore Mutual Insurance. Unfortunately, at times an insured may have a concern about their policy, their claim or our service. If a broker is unable to resolve the differences, these inquiries should then be directed to the manager of the department who is in the best position to help. If an agreement cannot be reached through this process visit our webpage at: <https://www.goremutual.ca/ombudsman/> where the complaint handling protocol is outlined.

Single Limit

The following policy forms automatically include the Single Limit feature at no additional charge. For risks that meet the form eligibility requirements, we provide a Single Policy Limit based on the chart below:

1.	Homeowners & Seasonal Homeowners Comprehensive - Form 5501	200% of the Building Amt.
2.	#1 above with the VIP Homeowners & Seasonal Homeowners Endorsement - Form 9031	210% of the Building Amt.
3.	Condominium Unit Owners Comprehensive (Form 5009) with the VIP Condominium Endorsement - Form 9032	140% of the Contents Amt.
4.	Tenants Comprehensive (Form 5034) with the VIP Tenants Endorsement - Form 9033	120% of the Contents Amt.

Excess coverage is available when:

1. the value of outbuildings on items #1 or #2 exceeds 10% of the Building Amount,
2. the contents value exceeds 70% of the Building Amount on items #1 or #2.

Occupancy Definitions

- 1) **Owner Occupied** - This is the home address registered with the Canada Revenue Agency. Where reference is made to this type of dwelling we include semi-detached, row-housing, maisonettes and town houses provided that the insured is the owner of the part he occupies, and there is a solid masonry wall of six inches or more extending from the ground up to, or through, the roof.
- 2) **Secondary Occupancy** - Any dwelling occupied on a regular basis, however it is not registered as the home address with the Canada Revenue Agency.
- 3) **Seasonal Occupancy**- Any dwelling occupied for a portion of the year only and it is not registered as the home address with the Canada Revenue Agency.
- 4) **Rooming, Boarding or Student Housing** - This type of occupancy with more than one roomer or boarder is considered a Commercial exposure and is not written under a Residential policy.

Cancellation of Policies

When insurance is cancelled at the request of Gore Mutual, the earned premium shall be computed on a pro rata basis.

When insurance is cancelled at the request of the Insured the earned premium shall be computed on a short rate basis (refer to the table).

Short Rate Cancellation

Short Rate Cancellation Table					
Days In Force	% Annual Premium Charged	Days In Force	% Annual Premium Charged	Days In Force	% Annual Premium Charged
1 – 2	6	41 – 50	25	196 – 210	67
3 – 4	7	51 – 60	27	211 – 225	71
5 – 6	8	61 – 70	29	226 – 240	73
7 – 8	9	71 – 80	31	241 – 255	76
9 – 10	10	81 – 90	33	256 – 270	79
11 – 12	11	91 – 105	39	271 – 285	82
13 – 14	12	106 – 120	43	286 – 300	85
15 – 16	13	121 – 135	47	301 – 315	88
17 – 18	14	136 – 150	51	316 – 330	91
19 – 20	15	151 – 165	55	331 – 345	94
21 – 30	21	166 – 180	59	346 – 365	100
31 – 40	23	181 – 195	63		

Flat Cancellation

New Business:

A flat cancellation will be permitted if requested within 30 days of the new business inception date.

Renewals:

A flat cancellation will be permitted to the broker if cancellation for non-payment is requested within 60 days of the renewal effective date. For cancellations outside the 60 day period, the broker's credit will be calculated using the same cancellation date as for the client and will account for the registered days' notice as stated in the Statutory Conditions.

Premium and Term

Premiums quoted in this manual are for one year. Premium rounding will be to the nearest whole dollar, with fifty cents or more rounded to the next higher dollar.

Shorter term policies will be rated using the short rate table.

Minimum Policy Premium

The minimum premiums are outlined below and are applied at the risk level. An additional minimum premium for endorsements and/or floater coverages may also apply as detailed in the appropriate rating rules.

Form	Minimum Premium
Homeowners & Seasonal Homeowners Comprehensive	\$300
Homeowners & Seasonal Homeowners Basic	\$300
Condominium Unit Owners Comprehensive (including seasonal condominiums)	\$250
Rented Condominium Comprehensive	\$150
Tenants Comprehensive	\$200
Rented Dwelling Comprehensive	\$300
Rented Dwelling Basic	\$300
Travel Trailer Comprehensive	\$100

Heating

Primary Heat Sources		
Consists of one of the following systems permanently installed on a concrete floor (rating algorithm automatically consider any additional charge based on heating type):		
		Restrictions
1.	Central hot air using either heating oil, electricity, natural or propane gas as fuel.	If the fuel used is home heating oil, refer to "Heating Oil Tanks" for age eligibility by type of tank and location of the tank.
2.	Circulating hot water-steam boiler using either heating oil, electricity, natural or propane gas as fuel.	
3.	Permanently installed electric baseboard heating as approved by the electrical authorities having jurisdiction.	None
4.	Permanently installed electric or gas wall furnaces that are professionally installed.	Refer to Gore Mutual Wall furnace needs to be professionally installed
5.	A permanent, professionally installed, factory built and approved central combination furnace. Combination furnaces will burn solid fuels as well as operate on heating oil or electricity. If only the solid fuel portion is used then refer to point #6.	For combination furnace that use wood, the face cords can not exceed auxiliary heat volumes Add-on appliances (i.e. wood) to an existing system are not acceptable. If the combination furnace uses home heating oil as a fuel type refer to "Heating Oil Tanks" for age eligibility by type of tank and location of the tank.
6.	Wood, Coal or any other form of solid fuel heat (other than described under point #5 or #7).	Not written, except seasonally occupied risks written on the Homeowners & Seasonal Homeowners Basic form, subject to our maximum cord/pellet thresholds. The heat source is subject to our usual requirements for the heat type used.
7.	Outdoor Wood Furnace	U.L.C., C.S.A., I.T.S., O.T.L., E.T.L. or Warnock Hersey certified; and Professionally installed to manufacturer's specifications; and Located a minimum of 15 meters (50 feet) from the dwelling and any outbuildings; and An approved secondary and operational heat source is required to act as a back-up. Refer to Gore Mutual
8.	Any other form of primary heat that is not specifically listed.	Refer to Gore Mutual

Heating (cont'd)

Auxiliary Heat Sources		
Are intended to supplement the primary heat source, are not operated on a continuous basis, and consist of one of the following heat sources (rating algorithm automatically consider any additional charge based on heating type)::		
	Restrictions	
1.	Heat Pump or Heat Exchanger	None
2.	Permanently installed natural gas space heater.	None
3.	Wood Burning Appliances:	
	<ul style="list-style-type: none"> • Fireplaces (regular masonry). 	None
	<ul style="list-style-type: none"> • Solid Fuel Burning Appliances (airtight or fast burning) <ul style="list-style-type: none"> ➤ Woodstoves ➤ Fireplace Inserts ➤ Free-standing Fireplaces ➤ Cook stoves. <p>See below for Pellet Stoves</p>	U.L.C., C.S.A., I.T.S., O.T.L., E.T.L or Warnock Hersey certified; and Professionally installed to manufacturer's specifications; and No more than 6 face cords of wood burnt annually. A face cord of wood measures: 12" or 16" x 8 feet by 4 feet; or 30cm or 41cm x 2.4m x 1.2m Annual professional chimney cleaning is recommended.
	<ul style="list-style-type: none"> • Pellet Stoves provided a fume chaser is installed, or the vent pipe has a vertical rise. These precautions are intended to prevent back draft in the event of a power failure. 	U.L.C., C.S.A., I.T.S., O.T.L., E.T.L. or Warnock Hersey certified; and No more than 75 18kg (40 lb.) bags burnt annually. Professionally installed; and Annual professional cleaning and servicing is recommended.
4.	All other Auxiliary Heat sources such as portable electric heaters etc.	Refer to Gore Mutual
<p>Notes:</p> <ul style="list-style-type: none"> ➤ A completed C.S.I.O. Solid Fuel Heating Questionnaire & <u>colour photograph</u> are required to be on file in the brokers office. ➤ We will not insure a dwelling with a wood-burning stove connected to the air ducts of a central heating system, or a homemade stove. ➤ A vent chimneys are not acceptable for wood burning appliances. ➤ Trailers with wood stoves are not written. ➤ Log dwellings where a woodstove is present and the risk is located in an area without hydrants and outside of an area serviced by a firehall are not written (See Fire Protection). ➤ Rental dwellings with a solid fuel burning appliance (i.e. woodstove, cook stove, fireplace insert, pellet stove etc.) are not written. Fireplaces (regular masonry) are acceptable. 		

Heating Oil Tanks

All oil tanks have a maximum lifespan. The chart below outlines acceptable oil tank ages based on the tank type and location of the tank.

One year in advance of an oil tank reaching the maximum allowed age we will send an oil tank replacement letter to the broker.

Oil tank Construction Type/ Gauge/ Manufacturer	New Business		Renewals	
	Outdoor Age	Indoor Age	Outdoor Age	Indoor Age
12 Gauge Steel (includes single walled steel, double walled steel, or double bottom)	13 years	23 years	15 years	25 years
13 Gauge Steel (includes double walled or double bottom)	13 years	23 years	15 years	25 years
Fibreglass/Plastic	23 years	23 years	25 years	25 years
Granby (Ecoguard & Protec20)	18 years	23 years	20 years	25 years
Roth	23 years	23 years	25 years	25 years
Vilco (ZCL) Fiberglass	28 years	28 years	30 years	30 years
14 Gauge Steel (includes single walled steel, double walled steel or double bottom)	Not Written			
DTE Industries Limited	Not Written			
Underground tanks - regardless of type/gauge/ manufacturer)	Not Written			
13 Gauge Steel - Single Walled	Not Written			
Risks with more than 910 litres (200 gallons) of heating oil on premises.	Not Written			
Unknown Construction Type/Gauge/Manufacturer	Refer to Gore Mutual			

Roof

All roof types have a maximum lifespan. The chart below outlines acceptable roof ages based on the roof type.

One year in advance of a roof reaching the maximum allowed age we will send a roof replacement letter to the broker.

In the event of a discrepancy regarding the condition of a roof that exceed the age requirement a roof inspection will be considered.

Roof Type	Roof replacement required by this age
Asphalt Roll	15 Years
Asphalt Shingles	20 Years
Clay Tile	50 Years
Concrete Tile	50 Years
Corrugated Steel	50 Years
Metal Tile	50 Years
Mineral Fiber Shakes	20 Years
Rubber	30 Years
Slate Tile	75 Years The replacement cost of the dwelling must consider the cost of a Slate roof.
Tar and Gravel	15 Years
Wood Shakes	25 Years
Wood Shingles	25 Years
Other	Refer to Gore Mutual

Deductible Options

All residential building and contents forms are subject to a property deductible clause. The Standard Deductible is also the minimum deductible required on all new business.

Forms	Deductibles				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
All Forms	Standard	See any approved Quoting Vendor for premium adjustments or directly within the policy administration system			

These deductible options are normally available unless underwriting constraints indicate otherwise.

Also see the **Disappearing Deductible Endorsement**.

Premium Discount - Summary

Once our requirements are met, the following discounts, can be applied. The discounts are built into the premium.

Product	Claims Free	Alarm		Multi-Line**	Multi-Location	Loyalty	Mortgage Free	Water Escape Loss Mitigation	Water Sensor Alarm
		Monitored Burglary	Monitored Fire/Burglary						
Homeowner	✓	✓*	✓*	✓	✓	✓	✓		
Seasonal Homeowner	✓	✓		✓	✓	✓	✓		
Condo	✓	✓		✓	✓	✓	✓		
Seasonal Condo	✓	✓		✓	✓	✓	✓		
Tenant	✓	✓		✓	✓	✓			
Rented Dwelling	✓	✓		✓	✓	✓	✓		
Rented Condo	✓			✓	✓				
Travel Trailer	✓								
Personal Article Floater		✓							
Watercraft	✓					✓			
Water Escape and Water Escape Plus Endorsements								✓	✓

* Only **one** alarm discount will apply.

** Eligible principal residence policies. See valid companion policies shown with the expanded description of the Multi-Line Discount.

Multi Location Discount applies to each location (i.e. Homeowner and Rental and Seasonal).

If eligible for both the Multi Line Discount and the Multi Location Discount, both discounts will apply.

Premium Discounts

1. Alarm Discounts

Monitored Burglar Alarm Discounts

To qualify the dwelling must be monitored at a station providing 24-hour service and must be professionally installed. Self-installed systems are not acceptable

Monitored Burglar and Fire Alarm Discounts

To qualify the dwelling must be monitored for fire and burglary at a station providing 24-hour service and must be professionally installed. Self-installed systems are not acceptable

2. Loyalty Discount

A client who has had a personal auto or personal property policy with Gore Mutual or with the broker for 3 consecutive years or more, qualifies for the discount.

3. Claims Free Discount

The discount applies if the insured has been claims free for at least the last 3 years on new and renewal policies. To qualify for the discount, previous insurance details for the last 3 years must be submitted with the application. Previous insurance details include the policy number(s), name of the insurer(s) and effective dates of coverage. The underwriter may require additional information on individual risks.

Also see the **Claims Free Discount Protector Endorsement**.

4. Mortgage Free Discount

The discount applies to mortgage and lien free risks.

5. Multi-Line Discount

This discount applies if the insured's personal auto and personal property policy are both with Gore Mutual under the same account. To qualify:

- a) the dwelling must be a qualifying package type (See Discount Summary section for property form eligibility); and
- b) the personal automobile must be a private passenger vehicle, classic or antique vehicle or motorhome.

The discount may be added mid-term and only applies on the base package premium.

6. Multi- Location Discount

The discount can be applied when a client's has multiple qualifying dwelling types insured with Gore Mutual under the same account.

- ✓ Additional companion policies do not increase the discount.
- ✓ Eligible risks do not have to be on the same policy to qualify but must be under the same account.
- ✓ A valid risk combination is required based on the table below.
- ✓ The discount can be applied automatically if the dwellings are under the same policy or account. Once advised, the client will receive the discount if the qualifications continue to be met.
- ✓ The discount may be added mid-term and only applies on the base package premium.

Policy Form	Eligible Policy Types	Eligible Companion Policy Types
Homeowners & Seasonal Homeowners Comprehensive	✓	✓
Homeowners & Seasonal Homeowners Basic	✓	✓
Condominium Unit Owner Comprehensive (incl. seasonal occupancy)	✓	✓
Tenants Comprehensive	✓	✓
Rented Dwelling Comprehensive	✓	✓
Rented Dwelling Basic	✓	✓
Rented Condominium Comprehensive	✓	✓
Travel Trailer Comprehensive		
Commercial Store Package		✓
Commercial Office Package		✓
Commercial Contractor's Package		✓
Commercial Manufacturer's Package		✓
Commercial Wholesaler's Package		✓
Commercial Business Package		✓

7. Water Escape Loss Mitigation Discount

A risk is eligible for this discount based on the presence of one or more of the below items:

- An eligible sump pump type, with or without an auxiliary power source (Eligible sump pumps includes submersible, pedestal, water powered or multiple sump pumps in the risk)
- Flapper style backup valve that has been professionally installed

The applicable discount is applied to the Water Escape or Water Escape Plus premium and the value of the discount will increase with the number and quality of loss mitigation installed.

The discount considers a multitude of risk factors at an individual risk level, therefore an accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Also see the Endorsement & Floater Section for full details pertaining to the Water Escape and Water Escape Plus Endorsements.

8. Water Sensor Alarm (with Automatic Shut Off) Discount

A discount applies to the Water Escape Endorsement and the Water Escape Plus Endorsement premium if the dwelling is equipped with professionally installed water sensors (approved by ULC or CSA) that automatically shut off the main water line when activated.

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive
Homeowners & Seasonal Homeowners Basic
Rented Dwelling Comprehensive
Rented Dwelling Basic

Also see the Endorsement & Floater Section for full details pertaining to the Water Escape and Water Escape Plus Endorsements.

Fire Protection

The level of fire protection is factored into the applicable premium.

Hydrant Protection:

Applies to risks within 300 meters of a fire hydrant and serviced by a fire department.

Shuttle Protection:

When applicable, Shuttle protection is factored into the rating algorithm.

Fire Hall Protection:

Applies to risks within 13 road kilometres of a recognized responding fire hall on roads kept open year-round.

Unprotected:

Applies to risks that do not meet the criteria of Hydrant, Shuttle or Fire Hall Protection.

Homeowners Section

Table of Contents

Homeowners & Seasonal Homeowners Comprehensive

Form Features	2.2
Form Eligibility Requirements.....	2.5
Coverage Highlights.....	2.3
Special Form Limits	2.4
Optional Endorsements.....	2.5

Homeowners & Seasonal Homeowners Basic

Form Features	2.6
Form Eligibility Requirements.....	2.8
Coverage Highlights.....	2.6
Special Form Limits	2.7
Optional Endorsements.....	2.8

Premium Tables

The premium for each location is the result of a multivariate analysis that considers a multitude of risk factors at an individual level, physical risk attributes as well risk location by postal code. The number of combinations makes it impossible to publish premium tables. An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Homeowners & Seasonal Homeowners Comprehensive

Topic or Coverage	Homeowners & Seasonal Homeowners Comprehensive		
	With VIP Endt Form 9031	Primary Occupancy Form 5501	Seasonal Occupancy Form 5501
Form Features			
Type of Form	All Risk	All Risk	All Risk
Single Limit Policy	210% of the Building Amount	200% of the Building Amount	200% of the Building Amount
Standard Liability	Follows Underlying Form plus Personal Injury	1,000,000 Worldwide Comprehensive Personal Liability	1,000,000 Premises only Liability
Standard Deductible	500	500	500
Voluntary Medical Expense	\$10,000	\$6,000	\$6,000
Voluntary Property Damage	\$3,000	\$2,000	\$2,000
Voluntary Compensation for Residence Employees	\$200 weekly indemnity (primary occupancy only)	\$200 weekly indemnity	Not Available
Guaranteed R.C. – Building (must be insured 100% to value)	Follows Underlying Form (No obligation to repair or replace)	Included (Not available to Heritage Homes or dwellings utilizing log construction)	Included (Not available to Heritage Homes or dwellings utilizing log construction)
Detached Private Structures	Included in Single Limit	Included in Single Limit (buy-up available to increase the Single Limit)	Included in Single Limit (buy-up available to increase the Single Limit)
Replacement Cost – Contents	Included (No obligation to repair or replace)	Included	Included
Contents Limit	Included in Single Limit	Included in Single Limit (buy-up available to increase the Single Limit)	Included in Single Limit (buy-up available to increase the Single Limit)
Additional Living Expense	Included in Single Limit	Included in Single Limit	Included in Single Limit
Coverage Highlights			
Business Property	\$25,000 On Premises Limit \$5,000 Off Premises Limit	\$5,000 Limit (on premises only)	\$5,000 Limit (on premises only)
Building By-Laws Coverage	10% of Single Limit (excess available)	\$30,000 included (excess available)	\$30,000 included (excess available)
Burglary (for Unscheduled Personal Property from dwellings including garages and boathouses)	Included	Included	Included
Communicable Disease	Not Covered	Not Covered	Not Covered
Contents Temporarily Removed (excluding Student Property)	Single Limit	Single Limit	Single Limit
Credit Card - includes debit & fund transfer cards, forgery and counterfeit money (No deductible applies)	\$15,000	\$10,000 Included	\$10,000 Included
Damage to dwelling caused by theft	Covered	Covered	Covered
Declaration of Emergency Extension of Termination or Expiry Date	Up to 120 Days	Up to 120 Days	Up to 120 Days
Debris Removal	Additional 100% of Single Limit	Additional 3% of Single Limit	Additional 3% of Single Limit
Domestic Animals (medical, disposal etc.)	Up to \$10,000	Not Applicable	Not Applicable

Homeowners & Seasonal Homeowners Comprehensive (cont'd)

Topic or Coverage	Homeowners & Seasonal Homeowners Comprehensive		
	With VIP Endt Form 9031	Primary Occupancy Form 5501	Seasonal Occupancy Form 5501
Coverage Highlights (cont'd)			
Electric Vehicles	Same as the underlying form	Coverage is included for battery powered electric vehicles with a total electric motor output of not more than 500 watts, provided that the vehicle is not subject to motor vehicle registration.	
Extended Family (property at a residential health care facility)	Single Limit (primary occupancy only)	\$10,000	Not Available
Fire Department Charges (no deductible)	Included	Included	Included
Frozen Pipes	Dwelling entered regularly	Dwelling entered regularly	Dwelling entered regularly
Fungi & Spores	Not Covered	Not Covered	Not Covered
Glass Breakage	Covered	Covered	Covered
Go Green	Up to 2% of Single Limit (maximum \$50,000)	Not Covered	Not Covered
Home Invasion	Included (primary occupancy only) Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$1,500	Not Covered	Not Covered
Ice Damming	Covered	Covered	Covered
Identity Theft	Included (primary occupancy only) Expenses: up to \$50,000 Lost Wages: up to \$250 per day max. \$2,500	Included Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$2,500	Not Covered
Inflation Protection	Covered	Covered	Covered
Keys (to insured dwelling)	\$3,000 Lost or Stolen	Lost - Not Covered Stolen - \$1,000 (must report to police)	Lost - Not Covered Stolen - \$1,000 (must report to police)
Lock Replacement (no deductible applies)	\$3,000	\$1,000	\$1,000
Loss Prevention (devices to prevent future losses)	\$2,500	Not Applicable	Not Applicable
Mass Evacuation	Included	Included	Included
Outdoor Trees, Plants & Shrubs (excluding cannabis plants)	3% of Single Limit (\$10,000 any one item)	3% of Single Limit (\$1,000 any one item)	3% of Single Limit (\$1,000 any one item)
Refrigerator / Food Freezer (no deductible applies)	Included	Included	Included
Satellite dishes, and outdoor radio & T.V. antennae	Covered	Covered	Covered
Scam Protector	\$5,000	Not Applicable	Not Applicable
Seniors Property (while in a senior's residence or Health Care facility)	Single Limit	\$10,000	Not Covered
Smoke – Fireplace	Covered	Covered	Covered
Students Property Away from Home	Included	Included	Not Covered
Terrorism	Not Covered	Not Covered	Not Covered
Theft	Single Limit	Single Limit	Single Limit
Transportation	Covered	Covered	Covered
Vandalism & Malicious Acts	Covered	Covered	Covered
Vanishing Deductible	At \$25,000	Not Applicable	Not Applicable
Weight of Snow / Ice	Covered	Covered	Covered
Windstorm or Hail	Covered	Covered	Covered

Homeowners & Seasonal Homeowners Comprehensive (cont'd)

Topic or Coverage	Homeowners & Seasonal Homeowners Comprehensive		
	With VIP Endt Form 9031	Primary Occupancy Form 5501	Seasonal Occupancy Form 5501
Special Limits			
Bicycles	Global Limit*	\$1,000*	\$1,000*
Cannabis (recreational and medical)	\$1,500 Limit	\$1,500 Limit	\$1,500 Limit
Coin Collections	Global Limit* \$75,000 if in a safe deposit box	\$1,000*	\$1,000*
Collectable cards	\$5,000*	\$2,500*	\$2,500*
Computer Software	Single Limit	\$10,000	\$10,000
- cost of gathering & assembling data	\$5,000	Not Covered	Not Covered
Entertainment Media (i.e. CDs, DVDs etc.) in a vehicle.	\$700*	\$500*	\$500*
Global Inclusive Limit of: · Securities; · Jewellery & furs; · Numismatic property; · Philatelic property; · Bicycles; · Collections not subject to any other limitation.	\$50,000*	Not Applicable	Not Applicable
Gravestones	\$10,000	Not Covered	Not Covered
Jewellery & Furs	Global Limit* \$75,000 if in a safe deposit box or furrier vault	\$6,000* \$25,000 if in a safe deposit box or furrier vault	\$6,000*
Luggage & Handbags	\$15,000	\$10,000	\$10,000
Money	\$2,500	\$1,000	\$1,000
Motorized Lawn & Garden Equipment	\$25,000	\$20,000	\$20,000
Securities	Global Limit* \$75,000 if in a safe deposit box	\$6,000 \$25,000 if in a safe deposit box	\$6,000 \$25,000 if in a safe deposit box
Silverware	Single Limit	Policy Limit	Policy Limit
Spare Auto Parts	No Special Limit	\$1,000	\$1,000
Stamp Collections	Global Limit* \$75,000 if in a safe deposit box	\$2,500* \$25,000 if in a safe deposit box	\$2,500* \$25,000 if in a safe deposit box
Utility Trailers (not boat, horse or travel trailers etc.)	\$5,000	\$1,000	\$1,000
Watercraft	\$6,000	\$5,000	\$5,000

* The Special Limit applies to any loss not caused by a Specified Peril;

Note: In the event of a discrepancy between this coverage chart and the policy wording, the policy wording will prevail.

Homeowners & Seasonal Homeowners Comprehensive (cont'd)

Topic or Coverage	Homeowners & Seasonal Homeowners Comprehensive		
	With VIP Endt Form 9031	Primary Occupancy Form 5501	Seasonal Occupancy Form 5501
Eligibility			
Dwelling Replacement Cost	Entry point is \$500,000 dwelling replacement value or greater	As returned by the Quoting Vendor system	
Occupancy	1 family, owner occupied 2 family, owner occupied when 2 self contained units		
Rented to others	See Seasonal Occupancy column	Not acceptable	Seasonal Rental Endt. must be purchased (see the Endorsement & Floater Section)
Out of Province Residents (with Seasonal in Ontario or British Columbia)	See Seasonal Occupancy column	Not acceptable	Eligible with Referral to Gore Mutual
Roomers and/or Boarders	See Primary Occupancy column	1 Acceptable (an add'l premium is applied) 2 or more - Not Written	Not Acceptable
Heating	Permanently installed central heating system or permanently installed approved electric heating system (also see "Heating" in the General Section)		
Insurance to Value (based on an acceptable Home Evaluation Guide)	100%		
Claims Experience	No more than one claim in the previous 3 years		
VIP Endorsement	Available (unless risk is log construction or a Heritage Home)		
Optional Coverages			
See Endorsement & Floater Section			

Homeowners & Seasonal Homeowners Basic

Topic or Coverage	Homeowners & Seasonal Homeowners Basic	
	Primary Occupancy Form 5502	Seasonal Occupancy Form 5502
Form Features		
Type of Form	Named Perils	Named Perils
Single Limit Policy	Not Available	Not Available
Standard Liability	1,000,000 Worldwide Comprehensive Personal Liability	1,000,000 Premises only Liability
Standard Deductible	500	500
Voluntary Medical Expense	\$6,000	\$6,000
Voluntary Property Damage	\$2,000	\$2,000
Voluntary Compensation for Residence Employees	Not Available	Not Available
Guaranteed R.C. – Building (must be insured 100% to value)	Included (Not available to Heritage Homes or dwellings utilizing log construction)	Included (Not available to Heritage Homes or dwellings utilizing log construction)
Detached Private Structures	10% of the Building Amount	10% of the Building Amount
Replacement Cost – Contents	Included	Included
Contents Limit	70% of the Building Amount	20% of the Building Amount
Additional Living Expense	20% of the Building Amount	20% of the Building Amount
Coverage Highlights		
Business Property	\$2,000 Limit (on premises only)	\$2,000 Limit (on premises only)
Building By-Laws Coverage	\$30,000 included (excess available)	\$30,000 included (excess available)
Burglary (for Unscheduled Personal Property from dwellings including garages and boathouses)	Included	Included
Communicable Disease	Not Covered	Not Covered
Contents Temporarily Removed (excluding Student Property)	Contents Limit	Contents Limit
Credit Card - includes debit & fund transfer cards, forgery and counterfeit money (No deductible applies)	\$1,000	\$1,000
Damage to dwelling caused by theft	Covered	Covered
Declaration of Emergency Extension of Termination or Expiry Date	Up to 120 Days	Up to 120 Days
Debris Removal	Additional 5% of Building Limit	Additional 5% of Building Limit
Domestic Animals (medical, disposal etc.)	Not Applicable	Not Applicable
Electric Vehicles	Coverage is included for battery powered electric vehicles with a total electric motor output of not more than 500 watts, provided that the vehicle is not subject to motor vehicle registration.	
Extended Family (property at a residential health care facility)	Not Available	Not Available
Fire Department Charges (no deductible)	Included	\$1,000
Frozen Pipes	Dwelling entered regularly	Dwelling entered regularly
Fungi & Spores	Not Covered	Not Covered
Glass Breakage	Covered	Covered

Homeowners & Seasonal Homeowners Basic (cont'd)

Topic or Coverage	Homeowners & Seasonal Homeowners Basic	
	Primary Occupancy Form 5502	Seasonal Occupancy Form 5502
Coverage Highlights (cont'd)		
Go Green	Not Covered	Not Covered
Home Invasion	Not Covered	Not Covered
Ice Damming	Covered	Covered
Identity Theft	Not Covered	Not Covered
Inflation Protection	Covered	Covered
Keys (to insured dwelling)	Lost - Not Covered Stolen - \$500 (must report to police)	Lost - Not Covered Stolen - \$500 (must report to police)
Lock Replacement (no deductible applies)	\$500	\$500
Loss Prevention (devices to prevent future losses)	Not Applicable	Not Applicable
Mass Evacuation	Included	Included
Outdoor Trees, Plants & Shrubs (excluding cannabis plants)	5% of Building Limit (\$500 any one item)	5% of Building Limit (\$500 any one item)
Refrigerator / Food Freezer (no deductible applies)	\$2,000	\$2,000
Satellite dishes, and outdoor radio & T.V. antennae	Covered (ex. Wind)	Covered (ex. Wind)
Scam Protector	Not Applicable	Not Applicable
Seniors Property (while in a senior's residence or Health Care facility)	Not Available	Not Available
Smoke – Fireplace	Covered	Covered
Students Property Away from Home	\$2,500	Not Covered
Terrorism	Not Covered	Not Covered
Theft	Contents Limit	Contents Limit
Transportation	Covered	Covered
Vandalism & Malicious Acts	Covered	Covered
Vanishing Deductible	Not Applicable	Not Applicable
Weight of Snow / Ice	Not Covered	Not Covered
Windstorm or Hail	Covered	Covered
Special Limits		
Bicycles	\$500*	\$500*
Cannabis (recreational and medical)	\$1,500 Limit	\$1,500 Limit
Coin Collections	\$200*	\$200*
Collectable cards	\$1,000*	\$1,000*
Computer Software	\$2,500	\$2,500
- cost of gathering & assembling data	Not Covered	Not Covered
Entertainment Media (i.e. CDs, DVDs etc.) in a vehicle.	\$200*	\$200*
Gravestones	Not Covered	Not Covered
Jewellery & Furs	\$2,000*	\$2,000*
Luggage & Handbags	\$2,500	\$2,500
Money	\$200	\$200
Motorized Lawn & Garden Equipment	\$10,000	\$10,000

Homeowners & Seasonal Homeowners Basic (cont'd)

Topic or Coverage	Homeowners & Seasonal Homeowners Basic	
	Primary Occupancy Form 5502	Seasonal Occupancy Form 5502
Special Limits (cont'd)		
Securities	\$2,000	\$2,000
Silverware	Contents Limit	Contents Limit
Spare Auto Parts	\$1,000	\$1,000
Stamp Collections	\$1,000	\$1,000
Utility Trailers (not boat, horse or travel trailers etc.)	\$1,000	\$1,000
Watercraft	\$2,000	\$2,000
* The Special Limit applies to any loss not caused by a Specified Peril;		

Note: In the event of a discrepancy between this coverage chart and the policy wording, the policy wording will prevail.

Eligibility		
Occupancy	1 family owner occupied 2 family, owner occupied when 2 self contained units (Any tenants should have their own tenant insurance)	
Rented to others	Not Acceptable	Seasonal Rental Endt. must be purchased (see the Endorsement & Floater Section)
Out of Province Residents (with Seasonal in Ontario or British Columbia)	Not Acceptable	Eligible with Referral to Gore Mutual
Roomers and/or Boarders	1 – Acceptable - additional charge applies 2 or more – Not Eligible	Not Acceptable
Heating	Permanently installed approved primary heating system that meets Gore Mutual's acceptability requirements.	Permanently installed approved primary heating system <u>or</u> a solid fuel burning device that meets Gore Mutual's acceptability requirements. When a seasonally occupied dwelling is only heated by a solid fuel burning device, indicate this as Primary Heat and not Auxiliary Heat.
Insurance to Value (based on an acceptable Home Evaluation Guide)	100%	
Claims Experience	No more than one claim in the previous 3 years	
VIP Endorsement	Not Eligible	
Optional Coverages		
See Endorsement & Floater Section		

Condominium Section

Table of Contents

Condominium Unit Owners Comprehensive (includes Seasonal Condominiums)	
Form Features	3.2
Form Eligibility Requirements.....	3.5
Coverage Highlights by Form.....	3.2
Special Form Limits	3.4
Optional Endorsements.....	3.5

Premium Tables

The premium for each location is the result of a multivariate analysis that considers a multitude of risk factors at an individual level, physical risk attributes as well risk location by postal code. The number of combinations makes it impossible to publish premium tables. An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Condominium Unit Owners Comprehensive

Topic or Coverage	Condominium Unit Owners Comprehensive		
	With VIP Endt Form 9032	Primary Occupancy Form 5503	Seasonal Occupancy Form 5503
Form Features			
Type of Form	All Risk	All Risk	All Risk
Single Limit Policy	140% of the Contents Amount	Not Applicable	Not Applicable
Standard Liability	Follows Underlying Form plus Personal Injury	1,000,000 Worldwide Comprehensive Personal Liability	1,000,000 Premises only Liability
Standard Deductible	500	500	500
Voluntary Medical Expense	\$10,000	\$6,000	\$6,000
Voluntary Property Damage	\$3,000	\$2,000	\$2,000
Voluntary Compensation for Residence Employees	\$200 weekly indemnity (primary occupancy only)	\$200 weekly indemnity	Not Available
Detached Private Structures	Included under U1	Included under U1	Included under U1
Replacement Cost – Contents	Included (No obligation to repair or replace)	Included	Included
Contents Limit	Entry point is \$75,000	As returned by the Quoting Vendor system	
Additional Living Expense	Included in the Single Limit	40% of Contents Amount	40% of Contents Amount
Improvements & Betterments (Supplemental Building)	100% of Single Limit included (Excess available)	100% of Contents included (Excess available)	100% of Contents included (Excess available)
Loss Assessment - Property*	2½ times Single Limit included (Excess available)	2½ times Contents included (Excess available)	2½ times Contents included (Excess available)
- Condo Corporation Deductible Protection Assessments as a result of an earthquake deductible are limited to \$2,500 if the coverage limit is less than \$50,000; or \$5,000 if the coverage limit is \$50,000 or more.	\$10,000 Included (Excess available for a total up to \$100,000)	\$10,000 Included (Excess available for a total up to \$100,000)	\$10,000 Included (Excess available for a total up to \$100,000)
Loss Assessment - Liability	Included in the Liability Limit	Included in the Liability Limit	Included in the Liability Limit
Contingency Coverage (Additional Protection)	2½ times Single Limit incl. (Excess available)	2½ times Contents incl. (Excess available)	2½ times Contents included (Excess available)
* Condominium Corporations must insure the building and common elements to 100% of the replacement value as per the Condominium Act. Failure to do so will result in the application of a coinsurance clause in the event of a claim.			
Coverage Highlights			
Business Property	\$10,000 On Premises Limit \$5,000 Off Premises Limit	\$5,000 Limit (while on premises only)	\$5,000 Limit (while on premises only)
Building By-Laws Coverage	\$30,000 included (excess available)	\$30,000 included (excess available)	\$30,000 included (excess available)
Burglary (for Unscheduled Personal Property from dwellings including garages and boathouses)	Included	Included	Included
Communicable Disease	Not Covered	Not Covered	Not Covered
Contents Temporarily Removed (excluding Student Property)	Contents Limit	Contents Limit	Contents Limit

Condominium Unit Owners Comprehensive (cont'd)

Topic or Coverage	Condominium Unit Owners Comprehensive		
	With VIP Endt Form 9032	Primary Occupancy Form 5503	Seasonal Occupancy Form 5503
Coverage Highlights (cont'd)			
Credit Card - includes debit & fund transfer cards, forgery and counterfeit money (No deductible applies)	\$15,000 Included	\$10,000 Included	\$10,000 Included
Damage to dwelling caused by theft	Unit Improvements & Betterments	Unit Improvements & Betterments	Unit Improvements & Betterments
Declaration of Emergency Extension of Termination or Expiry Date	Up to 120 Days	Up to 120 Days	Up to 120 Days
Debris Removal	Additional 100% of Single Limit	Additional 10% of Contents Limit	Additional 10% of Contents Limit
Domestic Animals (medical, disposal etc.)	Up to \$10,000	Not Applicable	Not Applicable
Electric Vehicles	Same as the underlying form	Coverage is included for battery powered electric vehicles with a total electric motor output of not more than 500 watts, provided that the vehicle is not subject to motor vehicle registration.	
Extended Family (property at a residential health care facility)	Single Limit (primary occupancy only)	\$10,000	Not Available
Fire Department Charges (no deductible)	Included	Included	Included
Frozen Pipes	Dwelling entered regularly	Dwelling entered regularly	Dwelling entered regularly
Fungi & Spores	Not Covered	Not Covered	Not Covered
Glass Breakage	Covered	Covered	Covered
Go Green	Up to 5% of Single Limit (maximum \$50,000)	Not Covered	Not Covered
Home Invasion	Included (primary occupancy only) Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$1,500	Not Covered	Not Covered
Ice Damming	Covered	Covered	Covered
Identity Theft	Included (primary occupancy only) Expenses: up to \$50,000 Lost Wages: up to \$250 per day max. \$2,500	Included Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$2,500	Not Covered
Inflation Protection	Covered	Covered	Covered
Keys (to insured dwelling)	\$1,000 Lost or Stolen	Lost - Not Covered Stolen - \$1,000 (must report to police)	Lost - Not Covered Stolen - \$1,000 (must report to police)
Lock Replacement (no deductible applies)	\$1,000	\$1,000	\$1,000
Loss Prevention (devices to prevent future losses)	\$2,500	Not Applicable	Not Applicable
Mass Evacuation	Included	Included	Included
Outdoor Trees, Plants & Shrubs (excluding cannabis plants)	5% of Single Limit (\$10,000 any one item)	5% of Contents Limit (\$1,000 any one item)	5% of Contents Limit (\$1,000 any one item)
Refrigerator / Food Freezer (no deductible applies)	Included	Included	Included
Satellite dishes, and outdoor radio & T.V. antennae	Covered for Theft	Covered for Theft	Covered for Theft

Condominium Unit Owners Comprehensive (cont'd)

Topic or Coverage	Condominium Unit Owners Comprehensive		
	With VIP Endt Form 9032	Primary Occupancy Form 5503	Seasonal Occupancy Form 5503
Coverage Highlights (cont'd)			
Scam Protector	\$5,000	Not Applicable	Not Applicable
Seniors Property (while in a senior's residence or Health Care facility)	Single Limit	10,000	Not Covered
Smoke – Fireplace	Covered	Covered	Covered
Students Property Away from Home	Included	Included	Not Covered
Terrorism	Not Covered	Not Covered	Not Covered
Theft	Contents Limit	Contents Limit	Contents Limit
Transportation	Covered	Covered	Covered
Vandalism & Malicious Acts	Covered	Covered	Covered
Vanishing Deductible	At \$25,000	Not Applicable	Not Applicable
Weight of Snow / Ice	Not Applicable	Not Applicable	Not Applicable
Windstorm or Hail	Covered	Covered	Covered
Special Limits			
Bicycles	Global Limit*	\$1,000*	\$1,000*
Cannabis (recreational and medical)	\$1,500 Limit	\$1,500 Limit	\$1,500 Limit
Coin Collections	Global Limit* \$75,000 if in a safe deposit box	\$1,000*	\$1,000*
Collectable cards	\$5,000*	\$2,500*	\$2,500*
Computer Software	\$20,000	\$10,000	\$10,000
- cost of gathering & assembling data	\$5,000	Not Covered	Not Covered
Entertainment Media (i.e. CDs, DVDs etc.) in a vehicle.	\$700*	\$500*	\$500*
Global Inclusive Limit of: · Securities; · Jewellery & furs; · Numismatic property; · Philatelic property; · Bicycles; · Collections not subject to any other limitation.	\$50,000*	Not Applicable	Not Applicable
Gravestones	\$10,000	Not Covered	Not Covered
Jewellery & Furs	Global Limit* \$75,000 if in a safe deposit box or furrier vault	\$6,000* \$25,000 if in a safe deposit box or furrier vault	\$6,000*
Luggage & Handbags	\$15,000	\$10,000	10,000
Money	\$1,500	\$1,000	\$1,000
Motorized Lawn & Garden Equipment	\$25,000	\$20,000	\$20,000
Securities	Global Limit* \$75,000 if in a safe deposit box	\$6,000 \$25,000 if in a safe deposit box	\$6,000 \$25,000 if in a safe deposit box
Silverware	Single Limit	Contents Limit	Contents Limit
Spare Auto Parts	No Special Limit	\$1,000	\$1,000
Stamp Collections	Global Limit* \$75,000 if in a safe deposit box	\$2,500* \$25,000 if in a safe deposit box	\$2,500* \$25,000 if in a safe deposit box

Condominium Unit Owners Comprehensive (cont'd)

Topic or Coverage	Condominium Unit Owners Comprehensive		
	With VIP Endt Form 9032	Primary Occupancy Form 5503	Seasonal Occupancy Form 5503
Special Limits (cont'd)			
Utility Trailers (not boat, horse or travel trailers etc.)	\$3,000	\$1,000	\$1,000
Watercraft	\$6,000	\$5,000	\$5,000
* The Special Limit applies to any loss not caused by a Specified Peril;			

Note: In the event of a discrepancy between this coverage chart and the policy wording, the policy wording will prevail.

Eligibility			
Contents Limit	Entry point is \$75,000	As returned by the Quoting Vendor system	
Occupancy	Registered owner and owner occupied		
Rented to others	See Occupancy	Not Acceptable	Eligible Seasonal Rental Endt not available
Heating	Permanently installed central heating system or permanently installed approved electric heating system		
Insurance to Value (based on an assessment through a Home Inventory)	100%		
Claims Experience	No more than one claim in the previous 3 years		
VIP Endorsement	Available	Eligible	Eligible
Units with a Life Lease Agreement	Not Written	Not Written	Not Written
Optional Coverages			
See Endorsement & Floater Section			

Tenants Section

Table of Contents

Tenants Comprehensive

Form Features	4.2
Form Eligibility Requirements.....	4.4
Coverage Highlights by Form	4.2
Special Limits.....	4.3
Optional Endorsements.....	4.4

Premiums

The premium for each location is the result of a multivariate analysis that considers a multitude of risk factors at an individual level, physical risk attributes as well risk location by postal code. The number of combinations makes it impossible to publish premium tables. An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Tenants Comprehensive

Topic or Coverage	Tenants Comprehensive	
	With VIP Endt Form 9033	Primary Occupancy Form 5034
Form Features		
Type of Form	All Risk	All Risk
Single Limit Policy	120% of the Contents Amount	N/A
Standard Liability	Follows Underlying Form plus Personal Injury	1,000,000 Worldwide Comprehensive Personal Liability
Standard Deductible	500	500
Voluntary Medical Expense	\$10,000	\$6,000
Voluntary Property Damage	\$3,000	\$2,000
Voluntary Compensation for Residence Employees	\$200 weekly indemnity	\$200 weekly indemnity
Guaranteed R.C. – Building (must be insured 100% to value)	Not Applicable	Not Applicable
Detached Private Structures	No Coverage	No Coverage
Replacement Cost – Contents	Included (No obligation to repair or replace)	Included
Contents Limit	Entry point is \$75,000	As returned by the Quoting Vendor system
Additional Living Expense	Included in the Single Limit	40% of the contents limit
Improvements & Betterments (Supplemental Building)	Included in Contents Limit	Included in Contents Limit
Coverage Highlights		
Business Property	\$10,000 On Premises Limit \$5,000 Off Premises Limit	\$5,000 Limit (while on premises only)
Building By-Laws Coverage	Not Applicable	Not Applicable
Burglary (for Unscheduled Personal Property from dwellings including garages and boathouses)	Included	Included
Communicable Disease	Not Covered	Not Covered
Contents Temporarily Removed (excluding Student Property)	Single Limit	Contents Limit
Credit Card - includes debit & fund transfer cards, forgery and counterfeit money (No deductible applies)	\$15,000 Included	\$10,000 Included
Damage to dwelling caused by theft	\$1,000	\$1,000
Declaration of Emergency Extension of Termination or Expiry Date	Up to 120 Days	Up to 120 Days
Debris Removal	Additional 100% of Single Limit	Additional 10% of contents limit
Domestic Animals (medical, disposal etc.)	Up to \$10,000	Not Applicable
Electric Vehicles	Same as the underlying form	Coverage is included for battery powered electric vehicles with a total electric motor output of not more than 500 watts, provided that the vehicle is not subject to motor vehicle registration.
Extended Family (property at a residential health care facility)	Single Limit	\$10,000
Fire Department Charges (no deductible)	Included	Up to the Contents Limit

Tenants Comprehensive (cont'd)

Topic or Coverage	Tenants Comprehensive	
	With VIP Endt Form 9033	Primary Occupancy Form 5034
Coverage Highlights (cont'd)		
Frozen Pipes	Dwelling entered regularly	Dwelling entered regularly
Fungi & Spores	Not Covered	Not Covered
Glass Breakage	Not Covered	Not Covered
Go Green	Not Covered	Not Covered
Home Invasion	Included Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$1,500	Not Covered
Ice Damming	Covered	Covered
Identity Theft	Included Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$2,500	Included Expenses: up to \$20,000 Lost Wages: up to \$250 per day max. \$2,500
Inflation Protection	Covered	Covered
Keys (to insured dwelling)	\$1,000 Lost or Stolen	Lost - Not Covered Stolen - \$1,000 (must report to police)
Lock Replacement (no deductible applies)	\$1,000	\$1,000
Loss Prevention (devices to prevent future losses)	\$2,500	Not Applicable
Mass Evacuation	Included	Included
Outdoor Trees, Plants & Shrubs (excluding cannabis plants)	Not Covered	Not Covered
Refrigerator / Food Freezer (no deductible applies)	Included	Contents Limit
Satellite dishes, and outdoor radio & T.V. antennae	Covered for Theft	Covered for Theft
Scam Protector	5000	Not Applicable
Seniors Property (while in a senior's residence or Health Care facility)	Single Limit	10,000
Smoke – Fireplace	Covered	Covered
Students Property Away from Home	Included	Included
Terrorism	Not Covered	Not Covered
Theft	Single Limit	Contents Limit
Transportation	Covered	Covered
Vandalism & Malicious Acts	Covered	Covered
Vanishing Deductible	At \$25,000	Not Applicable
Weight of Snow / Ice	Not Applicable	Not Applicable
Windstorm or Hail	Covered	Covered
Special Limits		
Bicycles	Global Limit*	\$1,000*
Cannabis (recreational and medical)	\$1,500 Limit	\$1,500 Limit
Coin Collections	Global Limit* \$75,000 if in a safe deposit box	\$1,000*
Collectable cards	\$5,000*	\$2,500*

Tenants Comprehensive (cont'd)

Topic or Coverage	Tenants Comprehensive	
	With VIP Endt Form 9033	Primary Occupancy Form 5034
Special Limits (cont'd)		
Computer Software	\$20,000	\$10,000
- cost of gathering & assembling data	\$5,000	Not covered
Entertainment Media (i.e. CDs, DVDs etc.) in a vehicle.	\$400*	\$500*
Global Inclusive Limit of: · Securities; · Jewellery & furs; · Numismatic property; · Philatelic property; · Bicycles; · Collections not subject to any other limitation.	\$50,000	Not Applicable
Gravestones	\$10,000	Not Covered
Jewellery & Furs	Global Limit* \$75,000 if in a safe deposit box or furrier vault	\$6,000* \$25,000 if in a safe deposit box or furrier vault
Luggage & Handbags	15000	\$10,000
Money	\$1,500	\$1,000
Motorized Lawn & Garden Equipment	\$25,000	\$20,000
Securities	Global Limit* \$75,000 if in a safe deposit box	\$6,000 \$25,000 if in a safe deposit box
Silverware	Single Limit	Contents Limit
Spare Auto Parts	No Special Limit	\$1,000
Stamp Collections	Global Limit* \$75,000 if in a safe deposit box	\$2,500*
Utility Trailers (not boat, horse or travel trailers etc.)	\$3,000	\$1,000
Watercraft	\$6,000	\$5,000
* The Special Limit applies to any loss not caused by a Specified Peril;		

Note: In the event of a discrepancy between this coverage chart and the policy wording, the policy wording will prevail.

Eligibility		
Contents Limit	Entry point is \$75,000	As returned by the Quoting Vendor system
Occupancy	1 family tenant occupied (will allow a roommate)	
Heating	Permanently installed central heating system or permanently installed approved electric heating system	
Claims Experience	No more than one claim in the previous 3 years	
VIP Endorsement	Available	Eligible
Optional Coverages		
See Endorsement & Floater Section		

Rented Dwelling Section

Table of Contents

Rental Products Chart

Policy Forms Available and Features	5.2
Rented Dwelling Comprehensive	5.2
Rented Dwelling Basic.....	5.2
Rented Condominium Comprehensive	5.2
Coverage Highlights.....	5.2
Special Limits.....	5.3
Optional Endorsements.....	5.5
Eligibility Requirements.....	5.4

Premium Tables

The premium for each location is the result of a multivariate analysis that considers a multitude of risk factors at an individual level, physical risk attributes as well risk location by postal code. The number of combinations makes it impossible to publish premium tables. An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Rented Dwellings & Rented Condominiums

Topic or Coverage	Rented Dwellings & Rented Condominiums		
	Rented Dwelling Comprehensive Form 5044	Rented Dwelling Basic Form 5043	Rented Condominium Comprehensive Form 5263
Form Features			
Type of Form	All Risk	Named Perils	All Risk
Single Limit Policy	Not Applicable	Not Applicable	Not Applicable
Standard Liability	1,000,000 Premises only Liability	1,000,000 Premises only Liability	1,000,000 Premises only Liability
Standard Deductible	500	500	500
Voluntary Medical Expense	\$6,000	\$6,000	\$6,000
Voluntary Property Damage	\$2,000	\$2,000	\$2,000
Voluntary Compensation for Residence Employees	Not Available	Not Available	Not Available
Guaranteed R.C. – Building (must be insured 100% to value)	Included	Included	Not Applicable
Detached Private Structures	10% of the Building Amount	10% of the Building Amount	Included under U1
Rental Income Protection	10% of Building Amt Incl. (Excess available)	10% of Building Amt Incl. (Excess available)	\$5,000 Included (Excess available)
Replacement Cost – Contents	Included	Not Available	Included
Contents Limit	\$5,000 (excess available)	\$5,000 (excess available)	\$5,000 (excess available)
Additional Living Expense	Not Available	Not Available	Not Available
Improvements & Betterments (Supplemental Building)	Not Applicable	Not Applicable	\$5,000 (Excess available)
Loss Assessment - Property	Not Applicable	Not Applicable	\$10,000 included (Excess available)
- Condo Corporation Deductible Protection Assessments as a result of an earthquake deductible are limited to \$2,500 if the coverage limit is less than \$50,000; or \$5,000 if the coverage limit is \$50,000 or more.	Not Applicable	Not Applicable	\$10,000 Included (Excess available for a total up to \$100,000)
Loss Assessment - Liability	Not Applicable	Not Applicable	Included in the Liability Limit
Contingency Coverage (Additional Protection)	Not Applicable	Not Applicable	\$10,000 Included (Excess available)
Coverage Highlights			
Business Property	Not Covered	Not Covered	Not Covered
Building By-Law Coverage	\$30,000 included (excess available)	\$30,000 included (excess available)	\$30,000 included (excess available)
Burglary (for Unscheduled Personal Property from dwellings including garages and boathouses)	Included	Up to \$500 for damage to the dwelling	Included
Communicable Disease	Not Covered	Not Covered	Not Covered
Contents Temporarily Removed (Also see Student Property)	Not Covered	Not Covered	Not Covered
Credit Card - includes debit & fund transfer cards, forgery and counterfeit money (No deductible applies)	Not Covered	Not Covered	Not Covered
Damage to dwelling caused by theft	Not Covered	Not Covered	Not Covered
Declaration of Emergency Extension of Termination or Expiry Date	Up to 120 Days	Up to 120 Days	Up to 120 Days
Debris Removal	Included in Building Limit	Included in Building Limit	Additional 20% of Contents Limit

Rented Dwellings & Rented Condominiums (cont'd)

Topic or Coverage	Rented Dwellings & Rented Condominiums		
	Rented Dwelling Comprehensive Form 5044	Rented Dwelling Basic Form 5043	Rented Condominium Comprehensive Form 5263
Coverage Highlights (cont'd)			
Domestic Animals (medical, disposal etc.)	Not Applicable	Not Applicable	Not Applicable
Electric Vehicles	Not Available	Not Available	Not Available
Extended Family (property at a residential health care facility)	Not Applicable	Not Applicable	Not Applicable
Fire Department Charges (no deductible)	Up to the Building Limit	\$1,000	Included
Frozen Pipes	Dwelling entered regularly	Dwelling entered regularly	Unit entered regularly
Fungi & Spores	Not Covered	Not Covered	Not Covered
Glass Breakage	Covered	Covered	Covered
Go Green	Not Covered	Not Covered	Not Covered
Home Invasion	Not Available	Not Available	Not Available
Ice Damming	Covered	Covered	Covered
Identity Theft	Not Covered	Not Covered	Not Covered
Inflation Protection	Applied to the dwelling amount as well as any excess Contents coverage purchased	Applied to the dwelling amount as well as any excess Contents coverage purchased	Applied to any excess Contents coverage purchased
Keys (to insured dwelling)	Not Covered	Not Covered	Not Covered
Lock Replacement (no deductible applies)	Not Covered	Not Covered	Not Covered
Loss Prevention (devices to prevent future losses)	Not Applicable	Not Applicable	Not Applicable
Mass Evacuation	Rental Income Provided	Rental Income Provided	Rental Income Provided
Outdoor Trees, Plants & Shrubs (excluding cannabis plants)	Not Covered	Not Covered	Not Covered
Refrigerator / Food Freezer (no deductible applies)	Not Covered	Not Covered	Not Covered
Satellite dishes, and outdoor radio & T.V. antennae	Included	Not Covered	Included
Scam Protector	Not Applicable	Not Applicable	Not Applicable
Seniors Property (while in a senior's residence or Health Care facility)	Not Covered	Not Covered	Not Covered
Smoke – Fireplace	Covered	Covered	Covered
Students Property Away from Home	Not Covered	Not Covered	Not Covered
Terrorism	Not Covered	Not Covered	Not Covered
Theft	Not Covered	Not Covered	Not Covered
Transportation	Covered	Not Covered	Not Covered
Vandalism & Malicious Acts	Covered (Damage caused by a tenant is limited to \$5,000)	Covered (Damage caused by a tenant is limited to \$5,000)	Covered (Damage caused by a tenant is limited to \$5,000)
Vanishing Deductible	Not Applicable	Not Applicable	Not Applicable
Weight of Snow / Ice	Covered	Not Covered	Not Applicable
Windstorm or Hail	Covered	Covered	Covered
Special Limits			
Bicycles	Not Covered	Not Covered	Not Covered
Cannabis (recreational and medical)	Not Covered	Not Covered	Not Covered

Rented Dwellings & Rented Condominiums (cont'd)

Topic or Coverage	Rented Dwellings & Rented Condominiums		
	Rented Dwelling Comprehensive Form 5044	Rented Dwelling Basic Form 5043	Rented Condominium Comprehensive Form 5263
Special Limits (cont'd)			
Coin Collections	Not Covered	Not Covered	Not Covered
Collectable cards	Not Covered	Not Covered	Not Covered
Computer Software	Not Covered	Not Covered	Not Covered
- cost of gathering & assembling data	Not Covered	Not Covered	Not Covered
Jewellery & Furs	Not Covered	Not Covered	Not Covered
Luggage & Handbags	Not Covered	Not Covered	Not Covered
Money	Not Covered	Not Covered	Not Covered
Motorized Lawn & Garden Equipment	\$10,000	\$10,000	\$10,000
Securities	Not Covered	Not Covered	Not Covered
Spare Auto Parts	Not Covered	Not Covered	Not Covered
Stamp Collections	Not Covered	Not Covered	Not Covered
Utility Trailers (not boat, horse or travel trailers etc.)	Not Covered	Not Covered	Not Covered
Watercraft	Not Covered	Not Covered	Not Covered
* The Special Limit applies only in the event of theft.			

Note: In the event of a discrepancy between this coverage chart and the policy wording, the policy wording will prevail.

Eligibility			
Claims Experience	Policyholder and insured property allowed no more than 1 claim in 3 years		
Electrical Service	Refer to the "General Section" under "Broker's Residential Binding Authority"		
Heating	An approved primary heating system (refer to the "General Section" under "Heating") Risks with solid fuel heating devices (woodstoves, pellet stoves, cookstoves etc.) are not written.		
Inspection of the Property	Owner inspects at least every 90 days (no absentee landlord situations or property managers) A landlord is considered "absentee" when the insured does not personally visit the rental location at least once every 90 days or resides out of province. These risks are not written.		
Insurance to Value (based on an acceptable Home Evaluation Guide)	100%		
Dwelling Replacement Cost	As returned by the Quoting Vendor system		
Occupancy	1 Family 1 Unit 2 Families 2 Units	1 Family 1 Unit 2 Families 2 Units 3 Families 3 Units	1 Family 1 Unit 2 Families 2 Units (excluding high-rise condo units)
	<ul style="list-style-type: none"> All rental dwellings/units/suites must be self-contained with own entrance and amenities. A lease agreement with tenants is required; Tenants should have their own tenant insurance No subletting permitted. No roomers or boarders. No furnished rentals. No student rentals. Rented dwelling with trampoline or swimming pool – Refer 		
Photograph (colour)	Required on each dwelling (excluding high-rise condominium units)		
Rented Dwelling Questionnaire	A Rented Dwelling Questionnaire signed by the Insured(s) and Broker is required.		
Risks located outside of Ontario	Not Written		
Supporting Business	A rented dwelling can be insured on a Stand-Alone basis.		

Rented Dwellings & Rented Condominiums (cont'd)

Topic or Coverage	Rented Dwellings & Rented Condominiums		
	Rented Dwelling Comprehensive Form 5044	Rented Dwelling Basic Form 5043	Rented Condominium Comprehensive Form 5263
Eligibility (cont'd)			
Maximum number of rented locations permitted per policy or Customer Account	6 Rented Dwellings or 9 Rented Units is our maximum allowance - more than this is considered a commercial exposure even if the additional rented locations / rented units are insured through another insurance provider.		
Trailers rented to others	Not Acceptable		
Insured's residing out of Province/Country	Not Acceptable		
Vacant Dwellings	Not Acceptable		
Optional Coverages			
See Endorsement & Floater Section			

Travel Trailer Section

Table of Contents

Travel Trailers including Camper Units

Policy Form.....	6.2
Features	6.2
Coverage Highlights.....	6.2
Optional Endorsements.....	6.2
Discounts.....	6.3
Eligibility Requirements.....	6.3

Premium Table

The premium for each location is the result of a multivariate analysis that considers a multitude of risk factors at an individual level and physical risk attributes. An accurate premium can be generated directly within the policy administration system.

Travel Trailer Product Chart

Topic or coverage	Protection / Requirement
Form Features	
Type of Coverage	All risk on trailer / camper and contents
Gore Form Number	5004
Liability	<p>Provided by: The policy insuring the tow vehicle and by the policy providing Personal Liability coverage at the permanent residence.</p> <p>Note: if the client does not have the protection described above, refer to Gore Mutual</p>
Emergency Roadside Service	Up to \$250
Trailer or Camper Unit Protection	Insurance needs are based on the purchase price.
Guaranteed Replacement Cost on the Trailer or Camper Unit	Provided on Trailers and Camper Units which are 24 months old or less based on the date it was purchased new by the client and insured 100% to value based on the purchase price.
Replacement Cost Contents	Included
Contents Amount	<p>15% of Trailer Sum Insured (min. \$2,000) is included.</p> <p>Results less than \$10,000 are rounded to the nearest \$100 (\$50+ rounds up) & Results of \$10,000 or more are rounded to the nearest \$1,000 (\$500+ rounds up)</p>
Personal Property of Others	Included
Temporary Attachments	Coverage is provided for screen enclosures and other specified items.
Additional Living Expense	Up to a maximum of \$1,000 per occurrence.
Coverage Highlights	
Burglary Coverage (for Unscheduled Personal Property from Trailer or Camper)	Included
Debris Removal	Up to \$1,000
Earthquake	Included
Fire Department Charges	Up to \$1,000
Glass Breakage (including storm windows)	Included
Lock Replacement	Included up to \$500
Permanently attached Satellite dishes and TV antennae	Included
Theft	Included
Tools	Up to \$200
Vandalism & Malicious Acts	Included
Weight of Snow/Ice	Included
Windstorm or Hail	Included
Optional Endorsements	
Accidental Death & Dismemberment	Optional - See Endorsement & Floater Section

Travel Trailer Product Chart

Topic or coverage	Protection / Requirement	
Discounts & Surcharges		
See General Rules Section – Premium Adjustments		
Eligibility Guidelines		
Unit Eligibility	Eligible	Not Eligible
	Tent Trailer (Camper units that fold into a tent)	Any Motorized Unit (self-drive; i.e. Motor Home)
	Cabin Trailers	Trailers over 35 feet (as measured by the manufacturer)
	Detachable Truck Camper Units (fit onto a pickup truck body)	Mobile Homes
	Fifth-wheel Trailers (generally towed by pickup truck)	Modular Homes
		Home-made or Self Built
		Truck Caps
Any other unit not listed as Eligible		
Insurance to Value	100% to value based on the purchase price.	
Minimum Limits – Trailer	\$2,000 (includes \$2,000 contents coverage)	
Occupancy	Owner Occupancy only and never rented to others.	
Usage	<p>Used solely for private recreation and vacation purposes only.</p> <p>Must be used as a mobile unit and cannot be anchored, secured or skirted in any way which would hamper its mobility unless it qualifies as a Stationary Seasonal Trailer as defined below.</p> <p>Cannot be used as a permanent residence or in connection with a business.</p>	
Stand-alone	<p>No supporting business required unless the unit is stationary (see Stationary Seasonal Trailers).</p> <p>Subject to minimum policy premium of \$100.</p>	
Stationary Seasonal Trailers (Not Written if located outside of Ontario)	<p>A unit is considered stationary if it is situated on the same site over 180 consecutive days.</p> <p>Principal Residence must be insured with Gore.</p> <p>An additional premium applies.</p>	
Territorial Limits	Canada and the United States without any time restrictions on the time spent in the United States.	
Losses	No more than 1 loss within the last 3 years.	

Endorsements & Floaters Section

Table of Contents

Endorsements

Accidental Death & Dismemberment.....	7.2
By-laws.....	7.2
Claim Free Discount Protector.....	7.3
Cross Liability Endorsement.....	7.3
Crown-Indigenous Relations and Northern Affairs Endorsement.....	7.3
Disappearing Deductible.....	7.4
Dwelling Under Construction.....	7.5
Dwelling Under Renovation.....	7.6
Earthquake Endorsement.....	7.7
Enhanced Special Limits.....	7.7
First Nations Land Management Endorsement.....	7.8
Glass Reduced Deductible.....	7.8
Golf Cart Endorsement.....	7.8
Home-Based Business.....	7.9
Maturity Plus.....	7.11
Property in Storage.....	7.11
Rental Income.....	7.11
Seasonal Rental Endorsement.....	7.12
Vacant Land Condominium.....	7.13
VIP Endorsements.....	7.13
Water Escape & Water Escape Plus.....	7.14

Floaters

Personal Articles.....	7.16
Antiques and Collections.....	7.16
Bicycles.....	7.16
Electronic Equipment.....	7.16
Fine Arts.....	7.16
Furs.....	7.16
Jewellery.....	7.16
Medical Equipment.....	7.16
Miscellaneous Items.....	7.16
Musical Instruments.....	7.16
Silverware.....	7.16
Sports Equipment.....	7.16
Tools.....	7.16
Watercraft (Boats, Motors & Personal Watercraft)	
Coverage Highlights.....	7.17
Eligibility Guidelines.....	7.17
Features.....	7.17
Rating.....	7.18

Endorsements

Accidental Death & Dismemberment Endorsement

The endorsement provides up to \$25,000 in benefits without any medical examination, regardless of the age of the Insured, 24 hours a day and worldwide. Benefits are paid to the Insured's beneficiary or estate.

Automatic monthly home mortgage or rental payments to a maximum of \$1,000 per month, for up to 12 months, is included.

Accidental death and/or serious accidental injury (resulting in the loss of limbs) to the Insured. Benefits are as follows:

1. \$12,000 for loss of life, both hands, both feet, sight of both eyes, one hand and one foot, one hand and sight of one eye or one foot and sight of one eye;
2. \$6,000 for loss of one hand, one foot or sight of one eye;
3. \$15,000 for loss of life of the named insured and spouse;
4. \$1,000 maximum per month for mortgage or rental payments (or \$20,000 under 1 or 3 if no mortgage or rental payment) up to 12 months.

Out of Province Benefits:

- (a) Emergency return for one way economy airfare for early return or up to \$800 for meals and accommodation for a delayed return.
- (b) \$3,000 repatriation or \$1,500 burial or cremation expense.
- (c) \$1,000 family transportation to a hospital bedside for a family member 14 days after the accident date.

Example Occurrence	Maximum Benefit
Insured and spouse die, with mortgage or rent payment	\$25,000
Insured dies, with mortgage or rent payment	24,000
Insured dies, no mortgage or rent payment	20,000
Insured and spouse die, no mortgage or rent payment	20,000
Loss of both hands or feet or sight in both eyes	12,000
Loss of 1 hand and 1 foot, 1 hand or 1 foot and sight in 1 eye	12,000
Loss of 1 hand, 1 foot or sight in 1 eye	6,000

Eligible Forms:

Homeowners & Seasonal Homeowners Comprehensive
Homeowners & Seasonal Homeowners Basic
Condominium Unit Owners Comprehensive
Rented Condominium Comprehensive
Tenants Comprehensive
Travel Trailer Comprehensive

Premium

The annual premium is a flat \$17

By-Laws

Provides coverage for the additional cost of demolition, construction or repair which is required to comply with any law regulating demolition, repair, construction or zoning of buildings.

We will not pay:

- more than the amount of insurance shown on the Declarations page;
- more than the minimum amount required to comply with any law;
- the additional cost, unless your property is repaired, rebuilt or replaced.

Premium

Annual premium for amounts in excess of the included limit: \$1.50 per \$1,000

Claim Free Discount Protector Endorsement

The endorsement will preserve your client's "Claims Free Discount" by waiving the effect that your first paid claim (in excess of any claims expenses) as a result of an insured peril within the underlying form to which this endorsement is applied, provided:

1. The claim did not involve any criminal activity, fraud or policy violations by an insured party or applicant
2. The claim has not disqualified the policy for renewal.

Eligibility

This endorsement may be added to continuously insured locations that are:

- at least 3 years claims free; **and**
- are currently receiving the "Claims Free Discount".

Following a claim, the endorsement remains on the location in order to continue to protect the discount. The Declarations will indicate if the endorsement has been used or is available to be used once again (after 3 years).

Premium:

For an annual premium of \$30 per location, a client can avoid the usual loss of his/her Claims Free Discount and associated premium increase, following a loss.

Cross Liability Endorsement

This endorsement extends liability coverages to insure the entity shown on the Declarations but solely with respect to liability arising on the premises we insure.

Liability coverage will insure each insured in the same manner and to the same extent as if separate policies had been issued to each, and will apply with respect to any action brought against any one insured by any other insured or by any employee of such other insured: provided however, that our total liability in respect to each or all of the insureds can in no event exceed the limit of Section II shown on the Declarations page.

There is no premium charge for this endorsement.

Crown-Indigenous Relations and Northern Affairs Endorsement

When an insured location is situated on indigenous peoples land that does not fall under the self-managed framework agreement, this endorsement is used to provide cross liability to the applicable First Nations Band.

The link below will assist in determining if an indigenous people falls under the self-managed framework agreement or not.

<https://labrc.com/member-communities/>

Also see "First Nations Land Management Endorsement".

There is no premium charge for this endorsement.

Disappearing Deductible Endorsement

This endorsement provides the means for an applicant/client to reduce the deductible applicable to a given location by 20% annually for each claim free term, until the deductible reaches zero. The 20% reduction is applied to the location deductible (i.e. a \$500 deductible is reduced 20% or \$100 annually until it reaches \$0).

Eligible Forms:

Homeowners & Seasonal Homeowners Comprehensive
Homeowners & Seasonal Homeowners Basic
Condominium Unit Owners Comprehensive
Rented Condominium Comprehensive
Tenants Comprehensive
Rented Dwelling Comprehensive
Rented Dwelling Basic

Premium

The annual premium for this endorsement is based on the deductible of the qualifying form:

Deductible (\$)	Annual Premium (\$)
500	30
1,000	60
2,500	150
5,000	300
10,000	600

The premium applies once the insured begins to receive the benefit of the endorsement. Therefore, the premium does not apply in the first term the endorsement is added or in the first term following a claim. Following a claim the endorsement remains on the policy and the count of claim free years is reset to zero.

The annual premium continues to apply once the deductible has reached the value of zero as the client continues to receive the benefit of the endorsement.

The endorsement prints on the policy by location under the "Additional Coverages" section and shows the adjusted deductible value and the applicable premium.

Dwelling Under Construction Endorsement

Item	Details		
<u>Unique Aspects</u>			
How Coverage is Provided	Provided by endorsement that modifies the usual coverage and protection levels while the dwelling is under construction.		
Endorsement can be added to:	Homeowners & Seasonal Homeowners Comprehensive (Form 5501) and Rented Dwelling Comprehensive (Form 5006)		
<u>Eligibility Requirements</u>			
Insured	Named Insured must be the owner.		
Occupancy	Named Insured must be the occupant if the location is a homeowner location. Otherwise, the Named Insured must be the registered owner once construction is completed.		
Coverage Effective Date	Coverage must begin no later than the date construction of the foundation is completed.		
Construction Completed	Must be completed and dwelling occupied within 12 months from the date coverage begins.		
Insurance to Value (based on a Home Evaluation Guide that is acceptable to us).	Insured 100% to value (based on the completed replacement cost).		
Water Escape / Water Escape Plus	Cannot be added until construction is complete, the dwelling is occupied and the Dwelling Under Construction Endorsement has been removed.		
<u>Rating</u>			
	<u>Hydrant/Shuttle</u>	<u>Fire hall</u>	<u>Unprotected</u>
Daily Rate	1.20 per day	1.44 per day	1.68 per day
	Quote based on a minimum 12 month construction term If construction is completed prior to 12 months a pro-rata return premium will be given upon deletion of the endorsement.		
General Contractor	<p style="text-align: center;">If the Insured, then add an additional 0.55 per day</p> <p>A general contractor is responsible for the day-to-day oversight of the dwelling construction site, management of permits, vendors, skilled trades, and the necessary inspections throughout the course of the construction. Risks where this discipline is not in place would be unacceptable.</p>		

Dwelling Under Renovation Endorsement

Item	Details		
<u>Unique Aspects</u>			
How Coverage is Provided	Recognizes that the dwelling is undergoing a renovation and therefore the usual coverage and protection levels are maintained during the renovation.		
Endorsement can be added to:	All forms with the exception of Tenants and Travel Trailer		
Intended Use	The endorsement is intended for major renovations such as finishing a basement, adding a room, adding a storey etc. The endorsement is not intended for minor cosmetic upgrades such a changing floor coverings.		
<u>Eligibility Requirements</u>			
Insured	Named Insured must be the owner.		
Occupancy	Named Insured must be the occupant if the location is a homeowner location. Otherwise the Named Insured must be the registered owner once renovation is completed		
Coverage Effective Date	Coverage must begin on the date that the renovation begins.		
Renovation Completed	Must be completed and dwelling occupied within 12 months from the date coverage begins.		
Insurance to Value (based on a Home Evaluation Guide that is acceptable to us).	Insured 100% to value. The additional dwelling value added by the renovation must be added to the sum insured.		
Water Escape / Water Escape Plus	Provided the dwelling is occupied during the course of the renovation, Water Escape or Water Escape Plus can remain on the location or be added to the location.		
<u>Rating</u>			
	<u>Hydrant/Shuttle</u>	<u>Fire hall</u>	<u>Unprotected</u>
Daily Rate	1.20 per day	1.44 per day	1.68 per day
	Quote based on a minimum 12 month construction term If construction is completed prior to 12 months a pro-rata return premium will be given upon deletion of the endorsement.		
General Contractor	If the Insured, then add an additional 0.55 per day		

Earthquake Endorsement

Coverage for loss or damage caused by the peril of earthquake may be added to the following policy forms:

All Homeowners & Seasonal Homeowners Forms
All Condominium Unit Owner Forms
Tenant Comprehensive Form
Rented Condominium Form
All Rented Dwelling Forms

The deductible is 3%.

The deductible % and the calculated deductible limit \$ will be displayed on the Policy Declarations.

An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Enhanced Special Limits of Insurance Endorsement

This endorsement doubles the Special Limits of Insurance found under Policy Section I, Coverage C.

The endorsement must be added to each eligible Form where doubled Special Limits are required.

The endorsement does not alter the Basis of Claim Settlement with regard to Deductible. The Special Limits will continue to be applied to losses exceeding the policy deductible.

Eligible Forms:

Homeowners & Seasonal Homeowners Comprehensive
Condominium Unit Owners Comprehensive
Tenants Comprehensive

*The endorsement can be added regardless of occupancy (i.e. primary occupancy, secondary occupancy and seasonal occupancy)

Note: Regarding business property; this endorsement is not intended to replace a Home-Based Business endorsement or Commercial Business Policy.

Premium:

The annual premium is a flat \$20.

First Nations Land Management Endorsement

When an insured location is situated on indigenous peoples land that falls under the self-managed framework agreement, this endorsement is used to provide cross liability to the applicable First Nations Band.

The link below will assist in determining if an indigenous people falls under the self-managed framework agreement or not.

<https://labrc.com/member-communities/>

Also see "Crown-Indigenous Relations and Northern Affairs Endorsement".

No premium applies to this endorsement.

Glass Reduced Deductible Endorsement

The Glass Reduced Deductible Endorsement provides the following major benefits:

1. The deductible applicable to a glass loss can be reduced or eliminated;
2. Glass coverage follows the form to which the endorsement is applied;

Premiums

The premium is \$6 per \$100 of buy-down in deductible. Popular selections include:

Glass Deductible	Policy Deductible	Premium Charge
\$0	\$500	\$30
\$0	\$1,000	\$60
\$100	\$500	\$24
\$100	\$1,000	\$54

Example: \$500 Deductible Policy and a \$100 Glass Deductible, the additional premium is \$24
($500 - 100 = 400$; $4.0 \times \$6 = \24).

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive
Homeowners & Seasonal Homeowners Basic
Condominium Unit Owners Comprehensive

Golf Cart Endorsement

This endorsement provides coverage up to \$10,000 for the cart itself as well as liability protection up to the liability limit of the policy.

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive
Homeowners & Seasonal Homeowners Basic
Condominium Unit Owners Comprehensive
Tenants Comprehensive

Premium

The annual premium is a flat \$40.

Home-Based Business Endorsement

The Home-Based Business Endorsement is designed to meet the needs of the small, low risk, non-manufacturing type of home-based business. Any business type not listed below must be referred.

Eligibility

- The Home-Based Business Endorsement can only be added to a Homeowners Comprehensive, Condominium Unit Owners Comprehensive or Tenants Comprehensive policy where the dwelling is occupied as the principal residence.
- The business is operated out of the insured's home which is also occupied by the insured as the principal residence.
- The business owner, homeowner / condominium owner (if applicable) and the named insured are the same.
- A "Home Business Supplemental Application" must be completed and signed by the insured.
- The business generates a maximum of \$75,000 (Sales & Services Categories only) in annual revenue from all sources prior to applying income taxes and expenses.
- The business cannot occupy more than 50% of the building.
- The business is operated by resident family members with no additional employees.
- No United States exposure & No importing of foreign products.

Coverage Limits

- Business contents covered up to \$25,000 while on premises and \$5,000 while off premises.
- Business Interruption (profits) coverage \$5,000.
- Extra Expenses \$2,500.
- Includes Products Completed Operations Hazard.
- Premises liability and off premises liability is extended to cover home business pursuits at the same limit as the principal residence (subject to a minimum \$1 million liability limit).
- Professional Liability coverage is not provided.

Premium:

\$200 for the Home-Based Business Endorsement.

plus: \$25 if \$2 million liability limit is requested on the principal location this endorsement is attached to

- All surcharges and discounts apply to the principal residence (*Comprehensive*) premium but not to the endorsement premium.
- Mid-term requests for the Home-Based Business Endorsement will be charged the pro-rata premium for the unexpired portion of the term (minimum charge of \$25).

Eligible Home Businesses

Office Category:	
<u>Business Code</u>	<u>Business Description</u>
101	Accounting Firms, Income Tax Consultants
102	Adjusters
103	Appraisers
104	Bookkeeping Services
113	Court Reporters, Transcribing Services
106	Desk-Top Publishing Firms
107	Draftsmen
137	Employment Consultants
109	Estate Planners, Financial Planners
108	Expert Witness Consultants
110	Graphic Designers
124	Human Resources Consultants
111	Insurance Brokers / Consultants
114	Interpreters, Translators
118	Management Training
142	Mortgage Brokers
121	Paralegal Services
120	Real Estate Sales

Eligible Home Businesses (cont'd)

Office Category:	
143	Resume Services
119	Retirement Consultants
112	Secretarial Services
144	Telemarketing / Telephone Solicitation
145	Telephone Answering Services
146	Travel Agents
115	Word Processing Services
116	Writers / Authors
Services Category:	
<u>Business Code</u>	<u>Business Description</u>
210	Babysitting / Day-care <ul style="list-style-type: none"> ✓ Unlicensed max. 5 children including applicants/insureds own. ✓ Licensed max. 6 children including applicants/insureds own. <p>Note: It is the responsibility of the Applicant/Insured to be compliant the <i>Child Care and Early Years Act</i>.</p>
206	Barbers, Hairdressers
216	Clock Repair
232	Drapery Contractors & Installers (no construction Involved)
203	Engravers
233	Florists and Floral Arrangers
207	Interior Decorators
222	Landscape Designers (no work on site)
208	Music Tutoring
221	Musical Instruments Repair
209	Photographers / Photography Studio
204	Picture Framers (no manufacturing)
211	Residential Inspection Service
213	Seamstresses, Tailors
234	Sewing Teachers (max. 2 students)
212	Shoe Repair
217	Skate Sharpening
214	Tutors
219	TV and Radio Repairs
Sales Category:	
<u>Business Code</u>	<u>Business Description</u>
305	Amway Sales, Kitchen Supplies (Tupperware)
308	Antique Dealers (no restoration, repairs, consignment)
301	Ceramics
306	Clothing
302	Cosmetic Sales
303	Crafts
316	Gift or Souvenir Sales
304	Jewellery (costume)
339	microFIT Photovoltaic - 10kW or less (selling of electricity to the Power Authority) <p>Note: Risks where the roof or solar panels are rented / leased to or from a third party are not acceptable. FIT or NetMetering solar panel programs are not eligible.</p>
322	Office Supplies (no electronic / computer equipment)
327	Rubber Stamps (cut out only)

Maturity Endorsement

Eligibility

- One named insured is 50 years of age or older as of the effective date of the policy.
- Risk must meet the policy form eligibility requirements.

Eligible Forms:

Homeowners & Seasonal Homeowners Comprehensive
Homeowners & Seasonal Homeowners Basic
Condominium Unit Owners Comprehensive (including seasonally occupied condominiums)
Tenants Comprehensive
Travel Trailer Comprehensive

Unique Coverages:

- We cover the personal property of insured while it is temporarily away from the premises - anywhere in the world - up to the total limit of the policy.
- In the event of a loss the full replacement cost on contents will be paid whether the items are replaced or not (except antiques, etc.), provided the Declaration page indicates the coverage applies.

Premium:

Available at **no-charge** provided the eligibility requirements are met.

Property in Storage Endorsement

This endorsement protects personal property while it is in storage away from the insured premises.

To be eligible, the storage location must be a proper secure storage building as provided by a business recognized as a provider of storage space. Refer any other storage locations to Gore Mutual for approval.

The coverage provided follows the underlying form that this endorsement is attached to.

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive
Condominium Unit Owners Comprehensive (including seasonally occupied condominiums)
Tenants Comprehensive

Premium:

Base location deductible \$500 -\$18.00 per \$1,000

Rental Income Endorsement

When the occupancy is seasonal and the Seasonal Rental Endorsement has been purchased, then the Rental Income Endorsement is available.

In addition, this endorsement is also available to all forms excluding Tenants and Travel Trailers.

Premium:

Hydrant Protected \$2.60 Fire Hall or Shuttle Protected \$3.45 Unprotected \$5.00

Subject to 100% coinsurance. Rates per \$1,000

Roof Exclusion Endorsement

All roofs have a limited lifespan and when a roof's lifespan has been reached the Roof Exclusion Endorsement is applied.

When the Roof Exclusion Endorsement is added due to age or condition of the roof, any coverage applicable to the roof is removed.

The Roof Exclusion Endorsement must be signed and held in the broker file.

There is no premium associated with this endorsement.

Also see the "Roof" topic in the General Section.

Seasonal Rental Endorsement

When the occupancy is seasonal and the dwelling is rented to others for any duration of time the Seasonal Rental Endorsement is required.

Note: Not applicable to Condominiums seasonally occupied and rented to others.

The endorsement provides Loss or damage as a result of Vandalism, Malicious Acts and Theft by a tenant up to \$5,000.

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive (Form 5501)

Homeowners & Seasonal Homeowners Basic (Form 5502)

Note: The location cannot be a principal residence, it must be a seasonally occupied location to be eligible for the Seasonal Rental Endorsement.

Eligibility

Inspection	✓	owner or rental agency inspects after each rental period and no less than every 60 days (no absentee landlord situations).
Tenants	✓	owner or rental agency must properly screen tenants.
	✓	owner or rental agency must have a signed rental agreement with the tenant.
Rental Agencies	✓	the use of rental agencies is permitted. This includes Airbnb and VRBO etc.
Rental Period	✓	rental period is a minimum of one week. No daily/weekend rentals. Also see "Occupancy" below.
Motorized Vehicles	✓	there is no liability coverage provided for the use of motorized vehicles by a tenant.
Occupancy	✓	must be available for owner occupancy at least 50% of the time (no full-time rentals).
	✓	cannot be rented more than 6 months.
Photo	✓	a current colour photograph is required and retained.
Questionnaire	✓	a fully completed and retained Seasonal Rental Questionnaire is required.
Vacancy	✓	vacant dwellings are not acceptable.
Watercraft	✓	there is no liability coverage provided for the use of watercraft by a tenant.

Premium

\$200. Premium is 100% retained.

Vacancy Permit

A completed Vacancy Questionnaire is required to be retained in broker file. This will allow an Underwriter to obtain all of the information contained on the Vacancy Questionnaire and approve or decline the Vacancy Permit.

When the Vacancy Permit is added it does not over-ride the exclusions in the policy wordings pertaining to vacancy even if we give permission for vacancy by way of the Vacancy Permit. For example, there is no coverage on a Homeowners & Seasonal Homeowners Comprehensive form for vandalism, malicious acts, water damage or sewer backup if the home is vacant even with a Vacancy Permit. There is also an overall exclusion for any loss or damage occurring after 30 days of vacancy.

Once approved the location will:

- be left on the same form as it is currently
- have the Vacancy Permit and applicable premium added
- have Water Escape or Water Escape Plus removed if applicable. When applicable a Varied Terms Letter for the removal of Water Escape or Water Escape Plus will be sent to the broker.

Premium:

\$2.419 per day (minimum \$90).

Example: A insured with a vacant location for 32 days would be charged \$90 (32 x \$2.419 = \$77 (\$90 min. premium applies)

The premium charge applies from the first day of vacancy.

When the vacancy permit is removed, the return premium is pro-rated

Vacant Land Condominium Endorsement

(Homeowners Loss Assessment Coverage)

Under this form of Condominium ownership, the Condominium Corporation is exempt from having to provide insurance for structures on vacant land units. Unit owners need to insure any structure on a vacant land unit. The level of coverage required is usually outlined in the Condominium Agreement but is most commonly All Risk.

This endorsement adds Loss Assessment coverage to a Homeowners & Seasonal Homeowners Comprehensive policy to address valid assessments under the Condominium Corporation's governing rules which are made necessary by a direct loss to the collectively owned condominium property caused by an insured peril on the underlying Homeowner form.

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive form
Rented Dwelling Comprehensive form.

Premium

0.50 per \$1,000 (minimum amount is \$20,000)

VIP Endorsements

The VIP Endorsements are available in 3 versions with each one applicable to a specific product.

1. VIP Homeowner & Seasonal Homeowner Endt. - Form 9031
2. VIP Condominium Endt. - Form 9032
3. VIP Tenants Endt. - Form 9033

The enhancements brought about through the VIP endorsements can be seen in a side-by-side comparison within each product section.

Eligible Forms

Homeowners & Seasonal Homeowners Comprehensive - Form 5501
Condominium Unit Owners Comprehensive - Form 5503
Tenants Comprehensive - Form 5034

Premium

An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system

Water Escape & Water Escape Plus Endorsements

There are two forms of coverage available:

1. Water Escape
2. Water Escape Plus

Below is a comparative chart that illustrates inclusions under each coverage option:

Coverage	Water Escape	Water Escape Plus
Backing up or escape of water from a Sewer or Drain	✓	✓
Backing up or escape of water from a Sump	✓	✓
Backing up or escape of water from a Septic System	✓	✓
Sewer Backup occurring at the same time as outside water enters the dwelling	✗	✓
Water that enters the dwelling due to pooling and ponding from snow melt or rainstorm	✗	✓
Water that enters the dwelling due to an overflow of a river or stream	✗	✓
Water that enters the dwelling due to a sudden change in lake water level	✗	✓
Water that enters the dwelling due to the accidental bursting of a dam, dike or levee	✗	✓
Service Line failure, meaning the failure of underground sewer lines, water lines and telecommunication lines from the street to the home.	✓	✓

Features

1. Coverage is based on Flood Zone, Sewer Backup Zone, number of claims and loss mitigation (see charts below).
2. Policies with Guaranteed Replacement Cost continue to receive this feature.
3. Location deductible applies in the event of a claim.
4. Service Line coverage is included with both Water Escape and Water Escape Plus at a \$20,000 limit.

Eligibility

1. Water Escape Plus is only available to locations determined to be in Flood Zones 1, 2 & 3.
2. Water Escape is not available in Flood Zones 1, 2 & 3 where Water Escape Plus is offered.
3. Neither Water Escape or Water Escape Plus is available in Flood Zone 6 and Sewer Backup Zone 6.
4. Risks with reverse slope driveways are not eligible for Water Escape Plus.
5. Risks located in an area or waterway where flooding is occurring, or a risk of flooding (from any source) has been announced by a government body having jurisdiction (i.e. Environment Canada, Conservation Authority), including requests for coverage increases are not eligible – Also see “Risks Not to Be Bound”.
6. Risks with 2 water claims in the last 6 years are not eligible for Water Escape or Water Escape Plus endorsement.
7. Risks located in the following FSA's (FSA refers to the first three digits in a postal code) do not qualify for Water Escape or Water Escape Plus; N0R, N8M, N8N and N9V (located in Windsor and surrounding areas), or risks alerted through an authorized comparative quoting service or directly within the policy administration system.
8. Risks located within 100 meters of a body of water, including but not limited to a lake, river, and/or ocean, are not eligible for Water Escape or Water Escape Plus endorsement.

Water Escape and Water Escape Plus utilizes a six-zone model for Flood and Sewer back up risks, with Zone 1 representing the lowest risk attributes and Zone 6 representing the highest. Availability and limits are outlined in the charts below for both Water Escape and Water Escape Plus

Water Escape Plus Endorsement

Availability and Maximum Limits

Risk Details		Flood Zone 1 & 2	Flood Zone 3						Flood Zone 4 - 6
# Water Claims in last 6 years	Presence of qualifying Loss Mitigation*		SBU Zone 1	SBU Zone 2	SBU Zone 3	SBU Zone 4	SBU Zone 5	SBU Zone 6	
0	No	Policy limits	Policy limits	Policy limits	\$30,000	\$20,000	\$10,000	No coverage available	Not eligible * see Water Escape
1	No	\$10,000	\$10,000	\$6,000	No coverage available	No coverage available	No coverage available		
0	Yes	Policy limits	Policy limits	Policy limits	Policy limits	\$30,000	\$20,000		
1	Yes	\$30,000	\$30,000	\$20,000	\$10,000	\$6,000	No coverage available		

*Note: 1. See the Loss Mitigation below for valid loss mitigation types.
 2. Water Claim for the purpose of this endorsement means a loss due to flood, sump pump failure, sewer backup or service line.
 3. On a Condominium or Tenants Policy, the Water Escape Plus Limit cannot exceed the Contents Limit.

Water Escape Endorsement

Availability and Maximum Limits

Risk Details		Flood Zones 1- 3	Sewer Backup Zone (*if Flood Zone 4 – 6)					
# Water Claims in last 6 years	Presence of qualifying Loss Mitigation*		1	2	3	4	5	6
0	No	Not eligible *See Water Escape Plus	Policy Limits	Policy Limits	\$30,000	\$20,000	\$10,000	No coverage available
1	No		\$10,000	\$6,000	No coverage available	No coverage available	No coverage available	
0	Yes		Policy Limits	Policy Limits	Policy Limit	\$30,000	\$20,000	
1	Yes		\$30,000	\$20,000	\$10,000	\$6,000	No coverage available	

*Note: 1. See the Loss Mitigation below for valid loss mitigation types.
 2. Water Claim for the purpose of this endorsement means a loss due to flood, sump pump failure, sewer backup or service line.
 3. On a Condominium or Tenants Policy, the Water Escape Plus Limit cannot exceed the Contents Limit.

Loss Mitigation

For the risk to qualify for a higher limit of coverage for Water Escape or Water Escape Plus, one or more of the following must be installed in the home:

- The presence of more than one sump pump (of any type)
- A submersible, pedestal or water powered sump pump with an accompanying auxiliary power source (either battery or generator)
- A flapper style backup valve
- A water sensor alarm with an automatic shut off that has been professionally installed

When valid water loss mitigation has been installed various levels of discount are also available. Please see the "General Section" for the Loss Mitigation Discount as well as the Water Sensor Alarm (with Automatic Shut Off) Discount.

An accurate premium can be generated through an authorized comparative quoting service or directly within the policy administration system.

Note: The minimum Water Escape / Water Escape Plus premium applies after all discounts applicable to this endorsement have been applied.

Floater

Personal Articles Floater

This coverage is designed for personal property and belongings that have high values in relation to normal household contents. Each article insured is individually described and insured for a specific amount. Unless noted otherwise a \$0 deductible applies.

Premium

Rates listed below are per \$100 of coverage

Bicycles	Each bicycle must be scheduled and individually valued to 100% of value. Bikes used for racing are not eligible.	\$5.00
Antiques and Collections	<ul style="list-style-type: none"> Antiques Coin collections Stamp collections This category also includes the associated equipment 	\$1.05
Electronic Equipment	<ul style="list-style-type: none"> Televisions, Satellite receivers, Desktop and Laptop computers, DVD players, Cellular phones etc. Cameras (including video), projection machines, film and sound equipment and such apparatus (excluding television cameras and coin operated devices). Business use of electronic equipment is not acceptable. 2-Way radios attached to vehicles requiring licensing for road use by any Provincial Highway Traffic Act are not acceptable Drones are not acceptable 	\$2.00
Fine Arts	<ul style="list-style-type: none"> Scheduled paintings, etchings, pictures, tapestries and other bona fide works of art (such as valuable rugs, statuary, marble, bronzes, antique furniture and silver, rare books, manuscripts, porcelains, rare glass, bric-a-brac and figurines). For items less than \$25,000 an original bill of sale describing the item or appraisal is required. For items with a value of \$25,000 or more, a current appraisal (within the last 12 months) is required. The appraisal should include complete description and value of the article to be insured 	\$1.00
Furs		\$1.00
Jewellery	<ul style="list-style-type: none"> For items with a value of \$10,000 or more, a current appraisal (within the last 12 months) is required. The appraisal should include the type, colour, clarity, cut and carat weight for all gems. For items less than \$10,000 an original bill of sale describing the item or appraisal is required. An updated appraisal is recommended every 5 years in order to verify that the limit of insurance is adequate and to ensure the item is not damaged (i.e. setting, mounting). 	\$1.70
Medical Equipment	<ul style="list-style-type: none"> Hearing Aids, Insulin pumps, prosthetic limbs, CPAP machines, etc. Personal use, individually owned 	\$2.00
Miscellaneous	Designed to schedule items that are not specifically shown.	\$2.00
Musical Instruments	<ul style="list-style-type: none"> Including accessories and sheet music. Non-professional use only. Professional use is not written. Individually owned. 	\$1.50
Silverware		\$1.20
Sports Equipment	<ul style="list-style-type: none"> Bowling Balls, Camping Equipment, Curling Equipment, Fishing Equipment, Golf Equipment, Racquet Equipment, Scuba & Skin-Diving Equipment, Skating & Hockey Equipment, Skis (Downhill & Cross Country), Tack & Saddles, Windsurfing (boards, suits etc.), Canoes, Kayaks etc. Non-professional use only. Professional use is not written. 	\$2.00
Tools	<ul style="list-style-type: none"> Non-professional use only. Professional use is not written. 	\$2.75

Note: For amounts over \$25,000 per item and over \$100,000 aggregate, refer to Gore Mutual.

Items Not to be Scheduled

- Articles under \$200 in value.
- Damaged jewellery.

Minimum Premium: \$10.00 minimum premium applies per scheduled item.

Watercraft Floater

Topic or Coverage	Boats and/or Motors	Personal Watercraft
	All Risk - Form 9541	
Form Features		
Intended Market	Designed to be added to a Gore personal property policy where the boat/motor/PWC is intended for private recreational use, including transportation by trailer overland.	
Basis of Claim Payment	A.C.V.	
<ul style="list-style-type: none"> • sails / trailers 	A.C.V.	A.C.V.
<ul style="list-style-type: none"> • boats/motors/accessories 	A.C.V.	
<ul style="list-style-type: none"> 10 years old or less: Older than 10 years: 	<ul style="list-style-type: none"> Replacement Cost Actual Cash Value 	<ul style="list-style-type: none"> Replacement Cost Actual Cash Value
Amount of Insurance (subject to co-insurance clause)	minimum 80% of replacement cost or actual cash value depending upon the coverages applicable, to meet the Standard Co-insurance Clause contained in the form.	
Coverage Highlights		
Collision or Upset (meaning loss or damage to insured property while being transported)	Covered	Covered
Explosion	Covered	Covered
Fire or lightning	Covered	Covered
Theft of the entire motor, boat, trailer or PWC (including accessories)	Covered	Covered
Windstorm and Hail	Covered	Covered
Eligibility Guidelines		
Ineligible Boats	<ul style="list-style-type: none"> • Houseboats. • Homemade or Kit. • Hovercraft. • Pontoon boats. • Steel, wood, ferro-cement or cement hulls. • Boats powered by a non-marine engine. • Boats used for hire, charter, racing (racing includes Bass fishing tournaments or similar events) or any commercial use. • Power Boats over 8 meters (26 ft.) in length. • Sailboats over 9.1 meters (30 ft.) in length. • Boats with cooking facilities or propane appliances. • Boats with over 260 hp. This limit applies to the cumulative horsepower when a boat has more than one motor. 	<ul style="list-style-type: none"> • PWC's that do not meet the definition * See Below. • greater than 190 hp. • PWCs used for hire, rent, racing or any commercial use.

* Personal Watercraft (PWC) means an enclosed hull water-jet driven vessel, with a maximum length of 4 metres (13'2"), with no cockpit, as per the Canadian Shipping Act. However, we will also consider Shuttle Craft vessels which use a PWC as the power source to be Personal Watercraft. Jet Boats are not considered PWC's.

Watercraft Floaters (Continued)

Topic or Coverage	Boats and/or Motors	Personal Watercraft
	All Risk - Form 9541	
Eligibility Guidelines (Continued)		
Operators must have a valid Pleasure Craft Operator Card (PCOC)	Mandatory All boat operators regardless of age are required to obtain and carry a Pleasure Craft Operator Card	Mandatory All boat operators regardless of age are required to obtain and carry a Pleasure Craft Operator Card
Age of Operator	Operators less than 16 years of age are subject to horsepower restrictions. Rules can be reviewed at the BOATsmart website. https://www.boatsmartexam.com/ca/	Must be at least 16 years of age
Coverage available to: Rafts, kayaks, sculling shells and inflatable units.	Not Available	Not Applicable
Supporting Business	Required	Required
Rating		
Rate per \$100 by Ded.	<u>\$100</u> <u>\$200</u>	<u>\$500</u> <u>\$1000</u>
• Outboard Boats	2.70 2.43	-----
• Outboard Motors	2.70 2.43	-----
• Sailboats	2.25 2.03	-----
• Inboards & I/O	2.70 2.43	-----
• Personal Watercraft	----- -----	3.50 3.00
Minimum Premium	\$10	\$250 (100% retained)
Equipment & Accessories (not permanently attached)	\$2.00 per \$100	
Trailers	\$2.00 per \$100	
Liability Premiums	See Personal Liability Section	

Liability Section

Table of Contents

Personal Liability

Coverage Outline.....	8.2
Increased Limits.....	8.2
Premium Tables	
Increased Limits.....	8.3
Voluntary Compensation	8.3
Watercraft	8.3

Personal Umbrella Liability

Binding Authority.....	8.4
Coverage Outline.....	8.4
Eligibility	8.4
Ineligible Risks.....	8.4
Retained Limit.....	8.4
Rate Schedule	8.5
Underlying Insurance	8.4

Personal Liability

This coverage protects individuals (Named Insured, and if residents of the household, his spouse, relatives of either and any other person under 21 in the care of the Insured) against legal liability for accidental death, injury or property damage arising out of the principal residence premises or personal activities.

Basic Outline of Coverage

1. Liability Coverage
 - a) Personal Liability - \$1,000,000 any one occurrence
 - b) Including Premises Liability
 - c) Including Tenants Legal Liability – Temporary Residences
 - d) Including Employer's Liability – Residence Employees
 - e) Including Defence, Settlement, Supplementary Payments
2. Voluntary Medical Payments
 - Without a VIP Endorsement - \$6,000 limit.
 - With a VIP Endorsement - \$10,000 limit.(Payment not subject to proof of legal responsibility)
3. Voluntary Property Damage
 - Without a VIP Endorsement - \$2,000 limit.
 - With a VIP Endorsement - \$3,000 limit.(Payment not subject to proof of legal responsibility)

Business pursuits are excluded unless described in the policy. This may require special underwriting consideration in cases of incidental office occupancy in a dwelling or when apartments or garages are rented to tenants.

Increased Limits

For Liability Limits in excess of \$2,000,000 refer to Personal Umbrella.

The limit(s) for Medical Payments and/or Voluntary Property Damage may not be increased.

The maximum Voluntary Compensation weekly indemnity limit is \$200. Refer to the rate table to see the eligible forms.

Personal Liability

Premiums

The following additional premiums are to be charged for any exposure stated in the Declarations.

Additional Exposures	Liability Limit	
	\$1MM	\$2MM
Increased Limits <ul style="list-style-type: none"> - Homeowners & Seasonal Homeowners Comprehensive - Homeowners & Seasonal Homeowners Basic - Condominium Unit Owners Comprehensive - Tenants Comprehensive - Rented Dwelling Comprehensive - Rented Dwelling Basic 	Incl Incl Incl Incl Incl Incl	50 50 50 50 60 60
Voluntary Compensation a) A \$200 weekly indemnity limit is included in: Homeowners & Seasonal Homeowners Comprehensive Form 5501 Condominium Unit Owner Comprehensive Form 5503 Tenants Comprehensive Form 5034 No buy-up is available. b) All Other Policy Forms: ➤ Coverage is not available.		
Watercraft <ul style="list-style-type: none"> a) Inboards and Inboard / Outboards less than or equal to 38kw (50hp) b) Inboards and Inboard / Outboards greater than 38kw (50hp) c) Outboards 18kw (24hp) or lower d) Outboards 19kw – 38kw (25hp – 50hp) e) Outboards greater than 38kw (50hp) f) Personal Watercraft g) Other Watercraft 8m-9.1m (27ft-30ft) 	Included 55 Included 25 55 125 30	Included 75 Included 35 75 150 45
Notes <ul style="list-style-type: none"> • For twin motors combine the horsepower • Maximum power boat length 8m (26ft) • Maximum sailboat length 9.1m (30ft) • Maximum personal watercraft power plant 142kw (190hp) 		
Watercraft Not Written Refer to the Endorsement & Floater Section		

Personal Umbrella Liability

Brokers Binding Authority

You are authorized to bind coverage up to a maximum limit of \$5,000,000.

Coverage

Personal Umbrella Liability provides excess liability coverage over underlying personal, watercraft, recreational and automobile liability. It also contains certain perils which may not be included in personal liability forms such as libel, slander, defamation of character or invasion of rights of privacy, false arrest and liability assumed under some contracts. The above is a brief explanation and does not alter the actual rider provisions.

Territory

This rider applies to occurrences happening anywhere in the world except with respects to automobile coverage which is restricted to Canada and the United States.

Eligibility

Written **only** as an extension to the Personal Liability Section of a Gore Mutual Personal Property Package Policy where the dwelling is an owner-occupied principal residence.

All underlying policies:

1. must be written by Gore Mutual to be eligible for coverage under the Personal Umbrella Liability Endorsement; and
2. must be in the name(s) of private individuals only.

Minimum \$1,000,000 liability limits (valued in Canadian currency) on all underlying personal, watercraft, recreational and automobile insurance policies must be maintained at all times.

Underlying automobile liability coverage which includes commercial or public use vehicles is not acceptable.

Risks NOT eligible for Personal Umbrella Coverage

- Professional media activities such as writing, advertising, broadcasting and telecasting.
- Underlying policies in the name of a business entity. This rule does not apply to any legal representative having temporary custody of a deceased insured's premises.
- Business pursuits including farming.
- Professional liability including malpractice.
- Principal residence outside Canada.

ALL CHANGES AND ADDITIONS TO UNDERLYING INSURANCE POLICIES MUST BE REPORTED WITHIN 30 DAYS.

Retained Limit (Deductible)

Liability exposures not insured by underlying insurance but covered by personal umbrella are subject to a **Retained Limit of \$250.**

Underlying Insurance

Failure of the named insured to maintain underlying insurance will not invalidate personal umbrella liability coverage, but in the event of such failure the insurer will only be liable to the same extent as it would have had the Insured maintained the underlying insurance.

Personal Umbrella Liability (continued)

Rating Schedule

- 1. **BASIC PREMIUM** - \$125 for a limit of \$1,000,000
- \$350 for a limit of \$1,000,000 if a Home Based Business Endorsement is on the policy.
- Retained Limit \$250

Includes:

- a) All private passenger vehicles insured at Gore Mutual
- b) Two Residences (Not including Rental Units)
- c) Watercraft, not exceeding 8 meters (26 ft.) or 18 kw (24 hp.)

2. ADDITIONAL PREMIUM CHARGES

- a) For each additional residence..... \$ 10
- b) For each rented dwelling 10
- e) For each watercraft not covered in 1(c)..... 15

Note: Additional premium charges stated above are for an umbrella limit of \$1,000,000. The additional premium charges for risks with an increased umbrella limit are multiplied by the limit factor below.

3. INCREASED LIMITS

INCREASED LIMIT	INCREASED LIMIT FACTOR
\$2,000,000	1.4
3,000,000	1.6
4,000,000	1.8
5,000,000	2.0

Note: The combination of the liability limit on any underlying policy plus the personal umbrella limit cannot exceed \$7 million. For example, an underlying Homeowners & Seasonal Homeowners Comprehensive policy with a \$1 million liability limit is eligible for a \$5 million personal umbrella (\$1 million + \$5 million = \$6 million maximum).