

Tenants Quick Reference Coverage Chart

Feature	Classic	Prestige
Property	<p>Named Perils:</p> <ul style="list-style-type: none"> ■ Fire or Lightning ■ Explosion ■ Falling Objects ■ Impact by Aircraft or Land Vehicle ■ Riot ■ Water, including Water Escape, Rupture, Freezing, Ice Back Up ■ Smoke ■ Windstorm or Hail ■ Vandalism or Malicious Acts ■ Transportation ■ Theft, including Damage Caused by Attempted Theft ■ Electricity ■ Accidental Glass Breakage ■ Collapse due to Weight of Snow, Ice or Sleet 	All-Risk
Basis of Settlement	<p>Replacement cost, except actual cash value on the following:</p> <ul style="list-style-type: none"> ■ Property not usable for its original purpose; ■ Articles that cannot be replaced with new because of their inherent nature (fine art, antiques, paintings, etc.); ■ Articles for which their age or history contributes to their value (memorabilia, souvenirs, collectables). 	
Property at Another Location		
Personal Property Moved for Protection from Loss	60 days or until the end of the policy term, whichever occurs first.	90 days or until the end of the policy term, whichever occurs first.
Personal Property Temporarily Away	20% of the personal property limit.	Coverage up to the personal property limit.
Student's Property Temporarily Away	20% of the personal property limit.	Coverage up to the personal property limit.
Personal Property Coverage While Moving	30 days or until the end of the policy term, whichever occurs first.	
Personal Property in Storage	<ul style="list-style-type: none"> ■ 20% for all insured perils up to 30 days. ■ Coverage beyond 30 days for: furs, clothing, watercraft and their motors in storage between seasons. 	<ul style="list-style-type: none"> ■ Coverage up to the personal property limit for all insured perils up to 60 days. ■ Coverage beyond 60 days for: furs, clothing, watercraft and their motors in storage between seasons.
Moving and Storage Expenses Due to a Loss	Coverage up to the personal property limit.	
Personal Property in a Safety Deposit Box	No	\$3,000 limit.
Property of Family Member living in a Health Care Facility	\$10,000 limit.	
Grave Markers	\$1,500 limit.	\$3,000 limit.
Additional Coverages / Features		
Improvements & Betterments	Yes—included in the personal property limit.	Yes—included in the personal property limit.
Damage to Dwelling Occupied by Tenant	\$2,000	
Loss Assessment / Condo Deductible	\$25,000—no deductible.	

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Change in Temperature	Yes	
Cleanup and Debris Removal	Up to the personal property limit, with additional 10% of the personal property limit if needed.	
Credit or Debit Cards, Forgery and Counterfeit Currency	\$5,000 limit—no deductible.	\$6,000 limit—no deductible.
Disappearing Deductible	If the policy deductible is \$1,000 or greater, the amount of the deductible will be reduced by \$100 for each consecutive claim-free year the policy has been in force prior to the date of loss.	
Consequential Loss	Covers damage to appliances and heating, ventilation, air conditioning and other equipment when the loss is the result of a civil authority denying access.	
Fire Department Charges	Additional \$5,000—no deductible.	
Freezer, Refrigerator and Food	No limit applies.	
Funeral Benefits if death due to fire at premises	No	\$5,000 limit for each insured.
Identity Fraud Recovery Expense	<ul style="list-style-type: none"> ■ Identity Fraud Recovery Expenses—up to \$10,000. ■ Earnings lost while restoring identity—up to \$250 per day, to a total of \$2,000. 	
Inflation Protection	Yes	
Lock Replacement or Re-keying for Dwellings	\$1,000 limit—no deductible.	
Lock Replacement or Re-keying for Automobiles	\$1,000 limit—no deductible.	
Loss of Use of Your Dwelling—Additional Living Expense, Fair Rental Value, Prohibited Use and Evacuation Order	<ul style="list-style-type: none"> ■ Additional 40% of the personal property limit for one or a combination of coverages. ■ Prohibited Use—total limit \$10,000 with a limit of \$5,000 in the first two weeks to help mitigate our expenses without a time limit ■ Evacuation Order—\$5,000 limit ■ Prohibited Use comes into effect if an evacuation order is due to an insured peril. Evacuation Order coverage applies to evacuation orders caused by uninsured perils. 	
Outdoor Trees, Shrubs and Plants	<ul style="list-style-type: none"> ■ 10% of personal property limit. ■ \$500 limit per tree. 	<ul style="list-style-type: none"> ■ 10% of personal property limit. ■ \$1,000 limit per tree.
Reward Benefit	\$1,000—no deductible	
Tear Out	Yes	
Personal Property with Special Limits of Insurance for All Insured Losses		
Money, cash cards and bullion	\$500, coverage now includes gift certificates.	\$800, coverage now includes gift certificates.
Share certificates issued by public companies incorporated in Canada and the US, and bonds issued by a governmental authority in Canada	\$3,000	\$7,000
Any other form of security	\$2,000	\$2,000
Data	\$500	\$1,000

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Watercraft and equipment, etc.	\$2,000	\$4,000
Computer software for personal use	\$5,000	\$5,000
Animals, birds or fish	\$2,000	\$4,000
Business use books, tools, etc.	\$2,000	\$5,000—while on premises. \$3,500—while temporarily away.
Goods or samples held for sale but not pertaining to a business	\$2,000	\$2,000
Lawn mowers, garden-type tractors, snow blowers, including accessories	\$7,000	\$11,000
Spare automobile parts	\$1,000	\$1,000
Wine and spirits	\$10,000	\$20,000
Personal Property with Special Limits of Insurance where Loss is a result of Theft or Mysterious Disappearance (Mysterious Disappearance is applicable only to Prestige)		
Manuscripts, numismatic and philatelic property	\$3,000	\$3,000
Jewellery, gems, watches, furs	\$6,000 total with a \$4,000 per item limit.	\$6,000 total with a \$4,000 per item limit.
Audio and video recordings in all formats, including but not limited to tapes, CDs, DVDs and Blu-ray discs	\$3,000	\$10,000
Video games of any kind	\$5,000	\$5,000
Collectible cards, including sports and celebrity cards	\$3,000	\$3,000
Collections not subject to any other limitation	\$2,000	\$6,000
Bicycles	\$2,000 each.	\$4,000 each.
Goldware, silverware, pewterware	\$5,000	\$15,000
Works of art, such as paintings, pictures, sculptures, statuettes, handmade rugs and tapestries	\$10,000	\$20,000
Liability		
Personal Liability	<ul style="list-style-type: none"> ▪ Options of: \$500,000, \$1,000,000, \$2,000,000. ▪ \$3,000,000, \$4,000,000, \$5,000,000 available with Underwriting approval. 	
Damage to Premises Owned by Others	All-Risk.	All-Risk.

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Special Assessment—Coverage for Liability (Condo)	\$25,000	
Voluntary Medical Expenses	\$5,000	
Voluntary Payment for Damage to Property	\$2,000	
Voluntary Compensation for Residence Employees	Included	
Automatic Coverage for Owned Watercraft	<ul style="list-style-type: none"> ▪ Non-motorized, up to 8 metres (26 feet). ▪ Outboard motor, up to 21 kW (28 HP). ▪ Inboard or inboard-outboard motor, or motors up to 38 kW (50 HP) 	
Automatic Coverage for Owned Motorized Vehicles	<ul style="list-style-type: none"> ▪ Remote control caddies and motorized golf carts—used on premises or golf course. ▪ Scooters and motorized wheelchairs used for transportation of physically disabled ▪ Electric bicycles not capable of exceeding maximum speed of 32 km/hour (previously not specifically stated) ▪ Electric vehicles for children not capable of exceeding maximum speed of 10 km/hour. ▪ Lawn mowers, snow blowers, garden-type tractors used or operated mainly on premises. 	

Refer to policy wording for complete details.