



## HOMEOWNERS POLICY OPTIONS

### SPECIAL FORM MOST COMPREHENSIVE

**All Risk\*** protection for both your House and your Personal Property.

### BROAD FORM

**All Risk\*** protection on your House and **Broad Named Perils** protection for your Personal Property.



## TENANTS AND CONDOMINIUM POLICY OPTIONS

### SPECIAL FORM MOST COMPREHENSIVE

**All Risk\*** protection for your Personal Property.

### BROAD FORM

**Broad Named Perils** protection for your Personal Property.

## ADDITIONAL FEATURES & COVERAGES

- Discounts for Higher Deductibles
- Guaranteed Replacement Cost (Building)
- Increased Liability Limits
- Home Equipment Breakdown
- Personal Articles Coverage (All Risk\*)
- Service Line Coverage
- ...and more

\*All Risk coverage is subject to the conditions, limitation and exclusions of the policy.

**Ask your Insurance Broker about our full range of Optional Coverages.**



## Wawanesa Insurance: A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the village of Wawanesa, Manitoba. With regional offices across Canada and operations in the United States, Wawanesa Insurance is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa Insurance an A+ (Superior) rating based on financial strength and stability.

Wawanesa Insurance is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



# Wawanesa Insurance

## Your Personal Insurance Policy

Protection for Your Home, Secondary, and Seasonal Dwellings



# Wawanesa Insurance

wawanesa.com

INV-BR-YPT 08/15

*This is a general description. Actual policy conditions govern.*

# Protect your home and personal property.

Our Personal Insurance policies protect you against:

- Collapse of a Building
- Damage Caused by Bears
- Electricity
- Explosion
- Falling Object
- Fire
- Glass Breakage\*
- Hail
- Ice Damming
- Impact by Aircraft, Spacecraft or Land Vehicle
- Lightning
- Riot
- Smoke
- Theft
- Transportation
- Vandalism or Malicious Acts\*\*
- Water Damage
- Windstorm

## Tenants Policy

Covers losses to your personal property, unit improvements and personal liability.

## Condominium Unit Owners Policy

Covers losses to your personal property, unit improvements, and personal liability. Also covers additional coverage for Loss Assessments† made to you by the Corporation because of a deductible for insured losses in the common parts of your condominium complex.

## Secondary or Seasonal Residence

Covers your secondary or seasonal residence, personal belongings, and personal liability.

## Additional Features

- Arson Conviction Reward
- Building Bylaws
- Built-in Inflation Protection
- Credit or Debit Card Coverage
- Fire Department Charges
- Food Spoilage Coverage
- High Special Limits of Insurance
- Lock Replacement Coverage

## Optional Coverages‡

- Boats and Motors
- Earthquake
- Fine Arts
- Home Business
- Home Equipment Breakdown
- Identity Fraud Expense Coverage
- Jewellery
- Sewer Backup
- Vacation Trailers

...and more

\* Not included for Secondary or Seasonal Residence

\*\* Not included for Seasonal Residence or Rentals

† Optional in British Columbia

‡ Please contact your Broker, as not all coverages are available in every region.

## PACKAGE POLICY PROTECTION

Whether you own your home or rent.

**Your House** and related Detached Private Structures, such as a garage or shed.

**Your Personal Property** while on your premises or temporarily away from your premises.

## Your Loss of Use Coverage

Payment of extra, necessary living expenses in the event your premises are unfit to live in after an insured loss.

## LEGAL LIABILITY PROTECTION

### Personal Liability

Protection for Legal Liability claims made against you anywhere in the world, for injury to others or damage to property of others.

### Voluntary Compensation Benefits for Residence Employees

Benefits will be provided if your Residence Employee is accidentally injured while working for you.

### Voluntary Medical Payments

Payment for medical expenses if you unintentionally injure another person or if they are accidentally injured on your premises.

Contact your Insurance Broker to select the best coverage options for you.

## Do you know how much your possessions are worth?

Automatically calculate the total value of your belongings with our interactive Personal Property Inventory form.

[wawanesa.com/propertyinventory](http://wawanesa.com/propertyinventory)

