MAIN TYPES OF INSURANCE POLICY COVERAGE IN CANADA

COVERAGE A Coverage for your Dwelling

- The house itself
- o Roof
- o Windows
- o Walls
- o Foundation
- o Flooring
- o Doors
- Attached structures
- o Attached garage
- o Deck/porch
- Outdoor Permanent Equipment
- o Pools
- o Hot tubs
- o Children's play structures
- o Sprinkler systems

COVERAGE B

Coverage for Detached Structures

- Detached Garages
- Sheds
- Gazebos

COVERAGE C Home Contents

- Coverage for your physical belongings
- Usually a dollar limit to this coverage
- Usually sub-limits for high value items such as jewellery, fur coats, etc. and coverage for these items will be added in the Endorsements section.
- Contents coverage can differ widely per policy.

COVERAGE D Additional Living Expenses (ALE)

- Coverage for additional costs incurred, above and beyond your normal costs, while your home is uninhabitable:
- o Hotel
- o Food
- o Boarding pets
- o Laundry
- o Rent
- o Storage
- Usually a dollar limit and time limit associated with this coverage.
- Usually ALE is activated when an insured peril leaves your home uninhabitable or where an evacuation order has been made by the authorities.

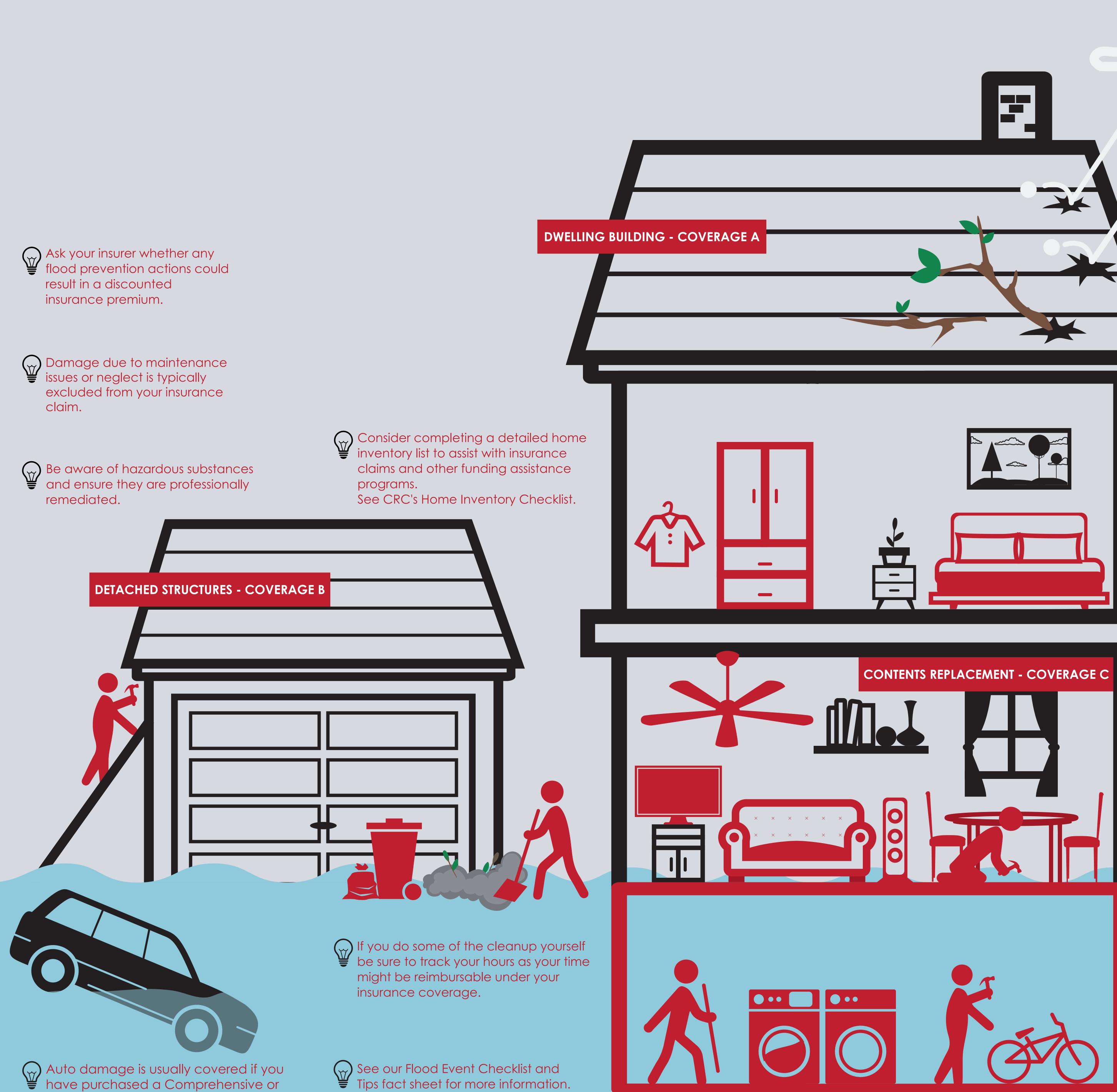
COVERAGE EVENT AKA INSURED PERIL	A-COVERAGE TYPICALLY INCLUDED	B-ENHANCEMENT PURCHASE	IF A OR B, THEN TYPICALLY, THE BELOW IS AVAILABLE FOR THE COVERAGE EVENT PURCHASED
Overland Flood			Additional Living Expenses (ALE) Contents Replacement Clean-up
Sudden/Accidental Burst Pipe (not frozen)			Debris Removal Roof, Foundation, Walls and Flooring Repair Appliances Replacement Mold Prevention Black Water Disinfection
Sewer Backup			
Groundwater Seepage			
Hail/Wind/Flying Debris. Water entering through sudden openings			

The Coverage Events applicable to your policy can usually be found in the Declarations or **Endorsements Section of your policy**

Be sure to know whether you have an Actual Cash Value (ACV) or Replacement Cost Policy. See CRC's Understanding Your Insurance Policy - Homeowner for more information.

Be sure to read the Exclusions applicable to your insurance policy. Contact your insurance agent for further information

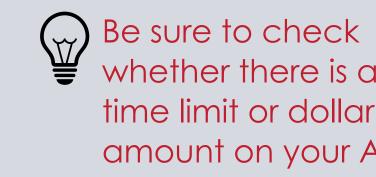
FLOOD INSURANCE FUNDAMENTALS

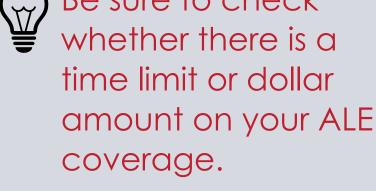


All Perils insurance policy.

Damage caused by hail or wind is usually covered without the need to purchase optional coverage. Damage caused by flying debris or damage water entering through sudden openings caused by wind or hail is usually covered.

ADDITIONAL LIVING EXPENSES - COVERAGE D







Flood mitigation/prevention activities are typically not covered under insurance as they are viewed as enhancements to a property.



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