

Additional Highlights of Form 200 “Comprehensive All Risk” Only

- All Risk coverage on personal property
- Mysterious disappearance

Peace Hills General Insurance Company is proud to offer you our “Property Plus Program” for Homeowners, Tenants and Condominium Unit Owners.

We have two forms available:

- 1) Broad Form 100
- 2) Comprehensive All Risk Form 200

Both plans offer “All Risk” coverage on buildings and numerous built in protection “Highlights” and “Enhancements.”

Talk to your independent broker about these and many other packages that we offer such as:

- Personal Umbrella
- Dwelling Under Construction
- Mechanical Breakdown of residential heating and cooling systems
- Entrepreneur Plus for home based businesses
- Vacation Trailer, Camper and Motorhome
- Seasonal Plus
- Rented Dwelling Package
- Farm Plus/Commercial Business Plus



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PROPERTY PLUS

Insuring your property
plus more...

PEACEHILLSINSURANCE.COM

Represented by:



Homeowners

- Dwelling building coverage
- Detached private structures limit is 15% of the dwelling amount
- Personal property limit is 80% of the dwelling amount
- Additional living expenses is 25% of the dwelling amount
- Comprehensive personal liability limit: \$2,000,000
- Medical payments up to \$5,000
- Voluntary property damage up to \$1,000
- Outdoor trees, shrubs, plants and lawns up to 5% of the dwelling limit
- Debris removal up to 5% of the dwelling limit
- Single limit endorsement
- Guaranteed replacement cost coverage

Condominium Unit Owners

- Personal property coverage
- Tenants improvements, betterments and alterations up to 100% of the personal property limit
- Additional living expenses is 25% of the contents amount
- Comprehensive personal liability limit: \$2,000,000
- Medical payments up to \$5,000
- Voluntary property damage up to \$1,000
- Loss assessment up to 250% of the personal property limit for property
- Liability loss assessment: included
- Condominium contingent insurance up to 250% of the contents limit
- Debris removal up to 5% of the contents limit
- Replacement cost coverage

Tenants

- Personal property coverage
- Additional living expenses is 25% of the contents amount
- Comprehensive personal liability limit: \$2,000,000
- Medical payments up to \$5,000
- Voluntary property damage up to \$1,000

Policy Highlights

The following enhancements are included in both coverage packages Form 100 and 200 for Homeowners, Tenants and Condominium Owners Policies.

- Home computer software: no limit
- Silverware: no limit
- Garden tractors/lawn mowers/snow blowers up to \$10,000
- Tapes, discs, records: no limit
- Property of a student (living away from home temporarily): no limit, liability included
- Property of a parent in a nursing home up to \$2,500, liability included
- Books, tools, instruments, computer hardware and computer software pertaining to a business up to \$5,000 but only while on the premises (limit may be increased)
- Securities up to \$6,000
- Money or bullion up to \$500
- Watercraft and equipment up to \$3,000
- Sewer back up (additional charge may apply in some provinces)
- Spare automobile parts up to \$1,000
- Utility trailers up to \$2,000
- Animals, birds or fish up to \$2,500
- Cemetery plot monuments up to \$2,500

- Satellite dishes
- Motorized wheelchairs, power scooters that provide aid for walking
- Power golf carts, liability included
- Theft from an unlocked vehicle

The following limits apply for theft or mysterious disappearance losses:

- Jewellery and furs up to \$6,000 in all
- Coin collections up to \$1,000
- Comic book/card collections up to \$5,000
- Bicycles up to \$1,000
- Stamp collections up to \$3,000

Extensions of Coverage

- Credit card coverage, forgery, counterfeit money and fund transfer cards up to \$10,000
- Fire department charges up to \$5,000
- Home freezer coverage: no limit
- Inflation protection coverage
- Lock replacement up to \$1,000
- Private power and light poles up to \$1,000
- Reward coverage up to \$1,000
- Safety deposit box up to \$10,000
- In transit coverage, to a new principal dwelling within Canada

