

SEASONAL PLUS (FORM 400)

- Dwelling building coverage
- Detached private structures limit is 10% of the dwelling amount
- Personal property limit is 60% of the dwelling amount
- Additional living expenses is 20% of the dwelling amount
- Comprehensive Personal Liability limit – \$2,000,000
- Medical Payments up to \$5000
- Voluntary Property Damage up to \$1000
- Guaranteed Replacement Cost Coverage.

POLICY HIGHLIGHTS:

The following enhancements are included:

- Home computer software – no limit
- Silverware – no limit
- Garden tractors up to \$10,000
- Tapes, disks, 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 \$2500. Liability included.
- Books, tools, instruments, computer hardware and computer software pertaining to a business up to \$5000 but only while on the premises (limit may be increased)
- Securities up to \$6000
- In transit coverage to a new principal dwelling within Canada
- Money or bullion up to \$500

- Watercraft & equipment up to \$3000.
- Spare automobile parts up to \$1000
- Utility trailers up to \$2000
- Animals, birds and fish up to \$2500
- Cemetery plot headstones up to \$2500
- Satellite dishes
- Motorized wheelchairs, power scooters that provide aid for walking
- Power golf carts. Liability included.
- Theft from an unlocked vehicle
- Stamp collections up to \$3000

The following limits apply for theft or mysterious disappearance losses:

- Jewellery and furs up to \$6000 in all
- Coin collections up to \$1000
- Comic book/card collections up to \$5000
- Bicycles up to \$1000

EXTENSIONS OF COVERAGE:

- Credit card coverage, forgery, counterfeit money and fund transfer cards up to \$10,000
- Debris removal up to 5% of the dwelling limit
- Fire department charges up to \$5000
- Home freezer coverage – no limit
- Inflation protection coverage
- Lock replacement up to \$1000
- Outdoor trees, shrubs, plants and lawns up to 5% of the dwelling limit
- Private power and light poles up to \$1000
- Reward coverage up to \$1000
- Safety deposit box up to \$10,000