SEASONAL RESIDENCE (FORM 410)

- Dwelling building coverage
- Detached private structures limit is 10% of the dwelling amount
- Personal property limit is 50% 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
- 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 up to $500.
- Books, tools, instruments, computer hardware and computer software pertaining to a business up to $3000 but only while on the premises (limit may be increased)
- Securities up to $2000
- Money or bullion up to $300
- Watercraft & equipment up to $1,500.
- Spare automobile parts up to $1000
- Utility trailers up to $1000
- Animals, birds and fish up to $500
- 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 $500
- Comic book/card collections up to $1500
- Bicycles up to $1000

EXTENSIONS OF COVERAGE:

- Credit card coverage, forgery, counterfeit money and fund transfer cards up to $5,000
- Fire department charges up to $5000
- Home freezer coverage up to $2,500
- 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

05/03