



## Why Peace Hills?

Peace Hills General Insurance Company is proud to offer you our "Property Plus Program" for existing Homeowners, Tenants and Condominium Unit Owner policies.

See reverse page for coverage highlights. Extensions of coverage are also available, including: bylaws coverage up to \$30,000 \*, lock replacement up to \$1,000, identity fraud up to \$10,000, inflation protection coverage, and more.

Contact your independent insurance broker for eligibility and minimum insurance requirements.

## What's available

- 1** "All Risk" coverage
- 2** Protection "Highlights"
- 3** Protection "Enhancements"
- 4** Mysterious Disappearance



OUR POLICY IS WORKING FOR YOU

# What's covered?

## 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 limit 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, lawns and artificial grass up to 5% of the dwelling limit - \$1,500 any item to a maximum of \$50,000
- Debris removal up to 5% of the dwelling limit
- Single limit endorsement - excluding earthquake
- Guaranteed replacement cost coverage

## Condo Unit Owners

- Personal property coverage
- Tenants improvements, betterments and alterations up to 100% of the personal property limit
- Additional living expenses limit is 50% of the personal property 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 personal property limit
- Debris removal up to 5% of the personal property limit
- Replacement cost coverage
- Difference in deductible coverage up to \$25,000

## Tenants

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

## PROPERTY PLUS

## Form 100 & Form 200 Enhancements

- Aircraft, maximum 2 kg, up to \$1,500
- Animals, birds or fish up to \$2,500
- Books, tools, instruments, computer hardware and computer software pertaining to a business up to \$5,000 while on the premises \*
- Cemetery plot monuments up to \$5,000
- Damage caused by bears: no limit
- Garden tractors/lawn mowers/snow blowers up to \$10,000
- Greenhouses (private use) up to \$2,000
- Ice Damming coverage: no limit
- Legal Expense Insurance coverage up to \$50,000
- Money including cash card or gift certificates or bullion, up to \$1,000 in all
- Motorized wheelchairs or medical scooters (used by physically disabled persons)
- Power golf carts: Comprehensive Form only, liability included
- Property of a spouse, parent or a spouse's parent living in a nursing home or home for the aged: no limit, liability included
- Property of a student (living away from home temporarily): no limit, liability included
- Satellite dishes, including windstorm and hail coverage
- Securities up to \$6,000
- Spare automobile parts up to \$1,000
- Utility trailers up to \$2,000
- Watercraft and equipment up to \$3,000
- Wine and spirits up to \$5,000 \*

The following limits apply for theft or mysterious disappearance losses:

- Bicycles up to \$2,000 \*
- Coin collections up to \$1,000 \*
- Comic book/card collections up to \$5,000 \*
- Jewelry and furs up to \$6,000 in all \*
- Stamp collections up to \$3,000 \*

\* indicates limit may be increased for additional premium.

Subject to terms, conditions and exclusions of the policy

PEACE HILLS GENERAL INSURANCE COMPANY