



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** Homeowners
- 2** Premier Homeowners
- 3** Condo Unit Owners
- 4** Tenants



OUR POLICY IS WORKING FOR YOU

PROPERTY PLUS

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
- Improvements and Betterments up to 100% of the personal property limit
- Additional living expenses limit is 100% 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
- Liability loss assessment: included
- Condominium Unit Additional Protection insurance up to 250% of the personal property limit
- Debris removal up to 5% of the personal property limit
- Replacement cost coverage
- Condominium Corporation Policy Deductible Protection up to \$25,000* (excluding Earthquake coverage)
- Earthquake Condominium Corporation Policy Deductible Protection up to \$2,500* (when earthquake coverage has been purchased)

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

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