

STANDARD HOMEOWNERS VS PREMIER HOMEOWNERS COVERAGE



As your asset portfolio grows, your insurance coverage should grow, too. Peace Hills General Insurance Company is proud to offer you two types of homeowner products. We acknowledge that no two homeowners are the same and we want to make sure your insurance needs are being met. Your broker will help with which one is right for you, but here is a snapshot of the differences:

Standard Homeowners

Premier Homeowners

\$1,500	Aircraft, max 2kg	\$3,000
\$2,500	Animals, bird, fish	\$10,000
\$2,000	Bicycles, e-bikes, equipment & accessories	\$6,000
\$5,000	Collectibles	\$10,000, max \$500/item
10% BC, 15% in other regions	Detached private structures	20%
N/A (combined with jewellery)	Furs	\$10,000**
\$10,000	Garden & yard equipment	\$20,000
\$2,000	Greenhouses, private, non-commercial use	\$5,000
Optional	Home equipment breakdown	\$50,000*
\$10,000**	Identity Fraud	\$25,000*
N/A (combined with furs)	Jewellery	\$25,000, max \$10,000/item*
\$1,000	Money, gift cards, boullion	\$1,500
\$1,000	Numismatic property (coin collections)	\$5,000
\$10,000	Safety deposit box contents	Yes
\$1,000	Spare automobile vehicle parts	\$3,000
\$3,000	Stamp collections	\$5,000
\$3,000	Watercraft & equipment	\$10,000
\$5,000**	Wine & spirits	\$10,000**