

Personal Property Policy Changes

We previously shared with you that Royal & Sun Alliance Insurance Company of Canada (“RSA”) was acquired by Intact Financial Corporation. As a result, your RSA insurance policy is being transferred to Intact Insurance Company (“Intact Insurance”) on your policy’s renewal date. As part of the transition to Intact Insurance, certain coverages on your existing policy may have been reduced/removed or enhanced/increased. The main coverage changes are listed below; please read the content carefully.

This is only a summary of the changes that may impact your coverage. Please refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions. If you have questions about your policy or these changes, please contact your broker.

Your previous RSA policy:	Your new Intact Insurance policy:
Platinum Plus Homeshield	Homeowners Comprehensive (p 1)
Comprehensive Homeshield	Homeowners Comprehensive (p. 4)
Broad Homeshield	Homeowners Broad (p. 7)
Mobile Homeshield	Homeowners Standard (p. 10)
Seasonal Homeshield	Seasonal Homeowner Broad (p. 12)
Seasonal Dwelling Fire & Extended Coverage	Seasonal Dwelling Building and/or Contents Fire and Extended Coverage (p. 14)
Seasonal Dwelling Fire & Extended Coverage	Condominium Unit Owners Comprehensive (p. 16)
Comprehensive Tenantshield	Tenants Comprehensive (p. 18)
Tenantshield	Tenants Standard (p. 21)
Condominium Platinum Plus	Condominium Unit Owners Comprehensive (p. 23)
Comprehensive Condominium	Condominium Unit Owners Comprehensive (p. 26)
Condominium	Condominium Unit Owners Comprehensive (p. 29)
Landlordshield	Rented Dwelling Comprehensive (p. 31)
Landlordshield	Rented Condominium (p. 33)
Dwelling Building/Contents Fire & EC	Homeowners Standard (p. 35)
Dwelling Building/Contents Fire & EC	Rented Dwelling Fire & Extended Coverage (p. 38)
Dwelling Building/Contents Fire & EC	Rented Condominium (p. 38)
Boat & Motor Form – All Risks	Watercraft (p. 40)
Boat & Motor Form – All Risks	Personal Watercraft (p. 41)
Holiday Travel Trailer Form	Vacation Trailer/Camper Unit Policy (p. 42)
Personal Catastrophe Shield	Personal Umbrella Coverage (p. 43)
Water Damage Endorsement – Limited Sewer Back-Up	Enhanced Water Damage Package (p 44)
Water Service Line	Enhanced Water Damage Package (p 44)
Waterproof Coverage	Enhanced Water Damage Package (p 44)
Earthquake Damage	Earthquake Damage Assumption (p. 44)
Additional Residential Endorsements/Floaters	Additional Residential Endorsements/Floaters (p. 45)

Your [Platinum Plus Homeshield](#) policy with RSA will renew as a **Homeowners Comprehensive** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

PLATINUM PLUS HOMESHIELD POLICY TO INTACT HOMEOWNERS COMPREHENSIVE POLICY

COVERAGE

Section I – Property Coverages

Personal Property Stored in a Warehouse is increased from 60 to 90 days and now covers theft after 90 days	↑
Definition of Business now includes 'work from home'	↑
Drones coverage now included up to 1 kg	↑
Freezer Foods coverage is increased from \$5,000 to the personal property amount shown under your Coverage Summary Page	↑
Personal Property (Coverage C) default limit is increased from 70% to 75% of Dwelling Building (Coverage A)	↑
Loss of Use of Your Dwelling (Coverage D) default limit is increased from 20% to 30% of Dwelling Building (Coverage A)	↑
Data is now insured for leakage from fire protective equipment	↑
Debris Removal is now covered for up to an additional 5% of Single Amount of Insurance	-
Loss or damage resulting from the manual or accidental disconnection of the freezer food appliance from the power supply is not covered	↓
Safety Deposit Box coverage is removed	↓
Material and Supplies are only covered for theft when construction is complete and the dwelling ready to be occupied	↓
Outdoor Trees, Shrubs, Plants and Lawns do not include cannabis and coverage is decreased from \$3,000 to \$1,000 per item	↓
Personal Property coverage normally kept at any other location you own, rent or occupy is no longer covered	↓
Personal Property in a Nursing Home or Health Care Facility is no longer covered	↓
Fair Rental Value no longer includes additional buildings	↓
Fair Rental Value no longer provides an additional 60 days coverage if the premises are not rented when ready for occupancy	↓
Cryptocurrencies and evidences of debt or title are not covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Loss or damage to building glass caused by animals owned by you is not covered	↓
Trailer coverage is restricted to utility trailers and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery does not cover losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper Money does not cover losses by dishonesty and losses out of business pursuits. Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by someone to whom you have given the card	↓
Police Department Charges are no longer included	↓
Lock Repair & Replacement coverage is decreased from \$2,500 to \$1,000	↓
Reward coverage is reduced from \$10,000 for all criminal acts to \$1,000 for arson and theft only	↓
Excavation costs are no longer covered	↓
Grave markers and mausoleums are no longer covered	↓
Recreating personal data stored in a home computer is no longer covered	↓
Tree removal following a windstorm or hailstorm, weight of ice, snow, sleet is no longer covered	↓

By-laws coverage no longer includes the adjacent site and is reduced from \$100,000 to \$30,000, regardless of the number of buildings on the premises	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by bacteria is not covered	↓
Loss or damage caused by racoons, bats, and skunks is not covered	↓
Loss or damage caused by theft or attempted theft of property while under construction is not covered	↓
Loss or damage caused by vandalism and malicious acts or glass breakage while your dwelling is under construction or vacant is not covered	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Loss or damage resulting from the escape of water from a watermain or a domestic water container located outside your dwelling is no longer covered if caused by seepage, leakage of water or rupture, bursting, backing up or escape of water from sewer, sump, or septic tank	↓
Eavestroughs, downspouts or drains are now covered	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Loss or damage to a watermain is not covered	↓
Identity Theft coverage will be renewed with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000; however, coverage now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
A minimum \$2,000 water damage deductible now applies	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (this limit does not apply to medicinal use)	↓
Business Property while on your premises is reduced from \$25,000 to \$7,500	↓
Business Property off premises is no longer covered	↓
Securities coverage is increased from \$5,000 to \$6,000	↑
Evidence of Debt or Title is no longer covered	↓
Watercraft, their furnishings, equipment, accessories and motors are reduced from \$5,000 to \$3,000 and no longer include watercraft trailers	↓
Utility Trailer coverage is reduced from \$5,000 to \$1,000 and now includes watercraft trailers	↓
Spare Automobile Parts coverage is reduced from \$1,500 to \$1,000	↓
Garden Tractors no longer have a special limit	↑
Special Limits – Theft or Mysterious Disappearance Losses	
Luggage, handbags, purses, wallets, etc., now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$15,000 to \$6,000	↓
Numismatic property (such as coin collections) including medals is reduced from \$5,000 to \$1,000	↓
Manuscripts no longer have a special limit	↑
Philatelic property (such as stamp collections) is reduced from \$5,000 to \$2,000	↓
Bicycle, e-bikes, equipment and accessories are reduced from \$3,000 to \$1,000	↓
Collectable cards (such as sports personality cards) and comic books now have a special limit of \$5,000	↑
Animals, including birds and fish no longer have a special limit	↑

Basis of Claim Settlement	
Notification requirement for home renovations is reduced from \$100,000 to \$10,000 and now only applies to Dwelling Building (Coverage A)	↓
In the event of a total loss, Actual Cash Value now applies to cash settlements for Dwelling Building (Coverage A) and Additional Buildings (Coverage B)	↓
If the damaged personal property is not repaired or replaced, it will be covered based on Actual Cash Value, meaning the property's age and condition will be considered, and therefore the amount may be lower than the value to repair or replace	↓
The deductible will be waived for claims over \$30,000	↑
Section II – Liability Coverage	
Drones coverage now included up to 1kg	↑
Premises Liability coverage is provided when the insured is a lessee or tenant and is increased from 90 to 180 days	↑
Definition of Business now includes 'work from home'	↑
Personal Injury is no longer covered	↓
Damage to Personal Property you've ever owned is not covered	↓
Defense, Settlement, Supplementary Payments – reasonable expenses reduced from \$250 to \$100 per day, however policy limit now applies	-
Personal actions of an insured residing in a nursing home or health care facility is no longer covered	↓
Voluntary Compensation for Residence Employees – Weekly indemnity is reduced from \$200 to \$100	↓
Voluntary Compensation for Residence Employees - Funeral expenses is reduced from \$1,000 to \$500	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by a yacht club of which you are a member	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by from erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Voluntary Medical Payments (Coverage F) is decreased from \$10,000 to \$5,000	↓

Your [Comprehensive Homeshield](#) policy with RSA will renew as a **Homeowners Comprehensive** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

COMPREHENSIVE HOMESHIELD FORM TO INTACT HOMEOWNERS COMPREHENSIVE POLICY

COVERAGE

Section I – Property Coverages

Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Definition of Business now includes 'work from home'	↑
Personal Property Stored in a Warehouse is increased from 30 days to 90 days and now covers theft after 90 days	↑
Freezer Foods coverage is increased from \$5,000 to the personal property amount shown on your Coverage Summary Page	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
Data is now insured for leakage from fire protective equipment	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Personal Property (Coverage C) default limit is increased from 70% to 75% of Dwelling Building (Coverage A)	↑
Loss of Use of Your Dwelling (Coverage D) default limit has been increased from 20% to 30% of Dwelling Building (Coverage A)	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is not covered.	↓
Outdoor Trees, Shrubs, Plants and Lawns does not include cannabis and coverage is decreased from \$1,500 to \$1,000 per item.	↓
Personal Property coverage normally kept at any other location you own, rent or occupy is no longer covered	↓
Fair Rental Value no longer includes additional buildings	↓
Fair Rental Value no longer provides an additional 60 days coverage if the premises are not rented when ready for occupancy	↓
Personal Property in Nursing Home or Health Care Facility is not covered	↓
Cryptocurrencies are not covered	↓
Animals, birds or fish are not insured for certain perils. However, a special limit no longer applies	↓
Loss or damage to building glass caused by animals owned by you is not covered	↓
Drones coverage now included up to 1kg	↑
Trailer coverage is restricted to utility trailers and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery does not cover losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper Money increased from \$5,000 to \$10,000. It does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by someone to whom you have given the card	↓
Police Department Charges are no longer included.	↓
Grave markers and mausoleums are no longer covered	↓
Lock Repair & Replacement coverage is decreased from \$1,500 to \$1,000	↓
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
By-laws coverage no longer covers the adjacent site and a maximum of \$30,000 coverage now applies regardless of the number of buildings on the premises	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by bacteria is not covered	↓

Loss or damage caused by racoons, bats, and skunks is not covered	↓
Loss or damage caused by vandalism & malicious acts while your dwelling is under construction or vacant is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Identity Theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
A minimum \$2,000 water damage deductible now applies	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Business Property while on your premises is increased from \$5,000 to \$7,500	↑
Business Property off premises is no longer covered	↓
Securities is increased from \$5,000 to \$6,000	↑
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers	↓
Utility Trailers is reduced from \$1,500 to \$1,000 and now includes watercraft trailers	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance Losses	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$7,000 to \$6,000	-
Manuscripts no longer have a special limit	↑
Philatelic property (such as stamp collections) is remains at \$2,000	-
Bicycle, e-bikes, equipment and accessories is reduced from \$1,500 to \$1,000	↓
Collectable cards (such as sports personality cards) and comic books are reduced from \$10,000 to \$5,000	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Golf carts, including attachments and accessories no longer have a special limit	↑
Basis of Claims Settlement	
90-day notification requirement for home renovations is reduced from \$30,000 to \$10,000 and now only applies to Dwelling Building (Coverage A)	↓
The deductible is waived for claims over \$30,000	↑
Section II – Liability Coverage	
Definition of Business now includes 'work from home'	↑
Premises Liability coverage is provided when the insured is a lessee or tenant and is increased from 90 to 180 days	↑
Drones coverage now included up to 1kg	↑
Damage to Personal Property you've ever owned is not covered	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓

Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by a yacht club of which you are a member	↓
Personal actions of an insured residing in a nursing home or care facility is not covered	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered.	↓
Claims and loss of use caused from the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓

Your [Broad Homeshield](#) policy with RSA will renew as a **Homeowners Broad** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

BROAD HOMESHIELD TO HOMEOWNERS BROAD POLICY	
COVERAGE	
Section I – Property Coverages	
Single Amount of Insurance is now included	↑
Personal Property Stored in a Warehouse is now covered	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Moving Personal Property to Another Home is increased from 60 to 90 days	-
Definition of Business now includes ‘work from home’	↑
Drones coverage now included up to 1kg	↑
Freezer Foods coverage is increased from \$5,000 to the personal property amount shown on your Coverage Summary Page	↑
Debris Removal is now covered for up to an additional 5% of Single Amount of Insurance	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
Damage to outdoor radio and TV antennae and satellite receivers caused by windstorm or hail is now covered	↑
Data is now covered for leakage from fire protective equipment	↑
Personal Property (Coverage C) default limit is increased from 70% to 75% of Dwelling Building (Coverage A)	↑
Loss of Use of Your Dwelling (Coverage D) default limit is increased from 20% to 30% of Dwelling Building (Coverage A)	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is not covered	↓

For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↓
Outdoor Trees, Shrubs, Plants and Lawns does not include cannabis and coverage is decreased from \$1,500 to \$1,000 per item	↓
Fair Rental Value no longer includes additional buildings	↓
Fair Rental Value no longer provides an additional 60 days coverage if the premises are not rented when ready for occupancy	↓
Personal Property in a Nursing Home or Health Care Facility is not covered	↓
Cryptocurrencies are not covered	↓
Animals, birds or fish are no longer covered for certain perils. However, a special limit no longer applies	↓
Loss or damage to building glass caused by animals owned by you are not covered	↓
Trailer coverage is limited to utility trailers and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery is reduced from \$10,000 to \$5,000, and now excludes losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper Money does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by someone to whom you have given the card	↓
Police Department Charges are no longer included.	↓
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
By-laws coverage no longer covers the adjacent site and a maximum of \$30,000 coverage now applies regardless of the number of buildings on the premises	↓
Personal Property is no longer covered for sonic boom caused by aircraft or space craft	↓
Transportation no longer includes property in a vacation trailer or home trailer which you own	↓
Theft or Attempted Theft now covers theft at any other dwelling which you own, rent, or occupy except while you are temporarily living there	↓
Collapse no longer covers loss or damage occurring while the dwelling is under construction or vacant	↓
Glass breakage is no longer covered	↓
Personal Property undergoing any process of work is not covered.	↓
Loss or damage caused by racoons, bats, and skunks is not covered	↓
Loss or damage caused by bacteria is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Identity Theft coverage is replaced with the <i>my</i> Identity Endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
A minimum \$2,000 water damage deductible now applies	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Money, Bullion or Cash Cards is reduced from \$1,000 to \$500	↓
Business Property while on your premises is increased from \$5,000 to \$7,500	↑
Securities is reduced from \$5,000 to \$3,000	↓
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers	↓

Utility Trailers remains at \$1,000 and now includes watercraft trailers	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$7,000 to \$3,000	↓
Manuscripts no longer have a special limit	↑
Philatelic property (stamp collections) is reduced from \$2,000 to \$1,000	↓
Bicycle, e-bikes its equipment and accessories are reduced \$1,500 to \$1,000	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Golf Carts, including attachments and accessories no longer have a special limit	↑
Basis of Claims Settlement	
Guaranteed Replacement Cost is now automatically included for Dwelling Building (Coverage A)	↑
Replacement Cost on Coverage C – Personal Property is now automatically included	↑
The deductible is waived for claims over \$30,000	↑
90-day notification requirement for home renovations is reduced from \$30,000 to \$10,000 and now only applies to Dwelling Building (Coverage A)	↓
Section II – Liability Coverage	
Premises Liability coverage provided when the insured is a lessee or tenant is increased from 90 to 180 days	↑
Definition of Business now includes 'work from home'	↑
Drones coverage now included up to 1kg	↑
Damage to Personal Property you've ever owned is not covered	↓
'Liability Coverage for Owned Watercraft & Vehicles' - Outboard motors is reduced from 50HP to 25HP	↓
'Liability Coverage for Owned Watercraft & Vehicles' - Garden tractors are reduced to 25HP	↓
'Liability Coverage for Owned Watercraft & Vehicles' - Coverage for golf carts is limited to use on a golf course	↓
'Liability Coverage for Watercraft We Do Not Insure' – Sailboats are now limited to 8m and to non-professional races organized by yacht club of which you are a member	↓
Personal actions of an Insured residing in a Nursing Home or Health Care Facility is no longer covered	↓
'Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy' is not covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by the from erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓
Voluntary Medical Payment (Coverage F) is decreased from \$5,000 to \$2,500	↓

Your [Mobile Homeshield](#) policy with RSA will renew as a **Homeowners Standard** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

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MOBILE HOMESHIELD TO HOMEOWNERS STANDARD POLICY	
COVERAGE	
Section I – Property Coverages	
Definition of Business now includes 'work from home'	↑
Personal Property Stored in a Warehouse is now covered	↑
Moving Personal Property to Another Home is increased from 30 days to 60 days	↑
Fair Rental Value is now automatically included	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Freezer Foods coverage is increased from \$5,000 to the personal property amount shown on your Coverage Summary Page	↑
Data problem is now covered for certain risks	↑
Theft is now automatically included	↑
Cannabis is not covered under Outdoor Trees, Shrubs, Plants and Lawns	↓
Emergency Removal Expense (5% of Coverage A) is no longer covered	↓
Personal Property in a Nursing Home or Health Care Facility is no longer covered	↓
Cryptocurrencies are no longer covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Drones coverage now included up to 1kg	↑
Collapse, including weight of ice, snow, sleet is now covered	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Water Damage now includes water entering the dwelling through the roof from an accumulation of ice/snow on the roof or eavestrough	↑
Personal Property undergoing any process of work is not covered	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Trailer coverage is restricted to utility trailers and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery no longer covers losses by dishonesty and losses out of business pursuits	↓

Counterfeit Paper money is increased from \$5,000 to \$10,000. It does not cover losses by dishonesty or business pursuits. Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by a someone to whom you have given the card	↓
Police Department Charges are no longer included.	↓
Reward coverage is reduced to from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
By-laws coverage no longer includes the adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Smoke from agricultural smudging is not covered	↓
Sonic boom peril (caused by aircraft or space craft) is no longer covered	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, is are not covered.	↓
Identity Theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
A minimum \$2,000 water damage deductible now applies	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Money, Bullion or Cash Cards is reduced to \$500	↓
Business property while on your premises is increased from \$5,000 to \$7,500	↑
Securities is reduced from \$5,000 to \$3,000	↓
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers	↓
Utility Trailers now include watercraft trailers and coverage remains at \$1,000	-
Garden Tractors no longer have a special limit	↑
Theft or Mysterious Disappearance Losses	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$7,000 to \$3,000	↓
Manuscripts no longer have a special limit	↑
Philatelic property (stamp collections) reduced from \$2,000 to \$1,000	↓
Bicycle, e-bikes its equipment and accessories remain at \$1,000	-
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Golf carts, including attachments and accessories no longer have a special limit	↑
Basis of Claims Settlement	
Replacement Cost now included for Dwelling Building (Coverage A) and Additional Buildings (Coverage B)	↑
Section II – Liability Coverage	
Premises Liability coverage is provided when the insured is a lessee or tenant and is increased from 90 to 180 days	↑
Definition of Business now includes 'work from home'	↑
Drones coverage now included up to 1 kg	↑
Damage to Personal Property you've ever owned is not covered	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓

Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by yacht club of which you are a member	↓
Personal Actions of an insured residing in a Nursing Home or Care Facility is no longer covered	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is not included	↓
Voluntary Medical Payment (Coverage F) is decreased from \$5,000 to \$2,500	↓

Your [Seasonal Homeshield](#) policy with RSA will renew as a **Seasonal Homeowners Broad** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

SEASONAL HOMESHIELD TO SEASONAL HOMEOWNER BROAD POLICY	
COVERAGE	
Section I – Property Coverages	
Dwelling Building (Coverage A), Additional Buildings (Coverage B) and Loss of Use (Coverage D) are now covered for All Risks	↑
Definition of Business now includes 'work from home'	↑
Personal Property of a Student is now included	↑
Personal Property Stored in a Warehouse is now included	↑
Moving Personal Property to Another Home is increased from 30 to 60 days	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Drones coverage now included up to 1kg	↑
Freezer Foods coverage is increased from \$1,000 to the personal property amount shown on Your Coverage Summary Page	↑
Mass Evacuation Additional Living Expense is now included	↑
Permission to Remove Property increased from 60 days to 90 days	↑
Escape of Fuel Oil is now covered	↑

By-laws coverage no longer includes the adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Explosion no longer excludes water hammer	↑
Smoke from agricultural smudging is not covered	↓
Damage to outdoor radio and TV antennae and satellite receivers caused by windstorm or hail, weight of ice, snow or sleet, or collapse is now covered	↑
Collapse, including weight of ice, snow, sleet is now covered	↑
Loss of Use of Your Dwelling (Coverage D) default limit is increased from 20% to 30% of Dwelling Building (Coverage A)	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Loss or damage to building glass caused by animals owned by you are no longer covered	↓
Personal Property undergoing any process of work is not covered	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake are not covered	↓
Theft at any other dwelling which you own, rent or occupy is not covered, except while you are temporarily living there	↓
Cannabis is not covered under Outdoor Trees, Shrubs, Plants and Lawns	↓
Cryptocurrencies are no longer covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Trailer coverage is restricted to utility trailers and only up to \$1,000	↓
Police Department Charges are no longer included	↓
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
Transportation no longer includes property in a vacation trailer or home trailer which you own	↓
Sonic boom peril (caused by aircraft or spacecraft) is no longer covered	↓
Glass breakage is no longer covered	↓
Loss or damage caused by bacteria is not covered	↓
A minimum \$2,000 water damage deductible now applies	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Business property while on your premises is increased from \$3,000 to \$7,500	↑
Securities is reduced from \$5,000 to \$3,000	↓
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers.	↓
Utility Trailers now include watercraft trailers and coverage remains at \$1,000	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$4,000 to \$3,000	↓
Manuscripts no longer have a special limit	↑

Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Golf carts, including attachments and accessories no longer have a special limit	↑
Basis of Claim Settlement	
Replacement Cost for Personal Property (Coverage C) is now automatically included	↑
90-day notification requirement for home renovations is reduced from \$30,000 to \$10,000 and now only applies to Dwelling Building (Coverage A)	↓
Section II – Liability Coverage	
Liability is now included in each wording separately	↑
Personal Injury is no longer provided if previously included in liability extension	↓
Drones coverage now included up to 1kg	↑
Business and business property is no longer covered	↓
Damage to Personal Property you've ever owned is not covered	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by a yacht club of which you are a member	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered.	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss caused by the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓
Voluntary Medical Payments (Section F) are decreased from \$5,000 to \$2,500	↓

Your [Seasonal Dwelling Fire & Extended Coverage](#) with RSA will renew as a **Seasonal Dwelling Building and/or Contents Fire and Extended Coverage** policy or a **Condominium Unit Owners Comprehensive** policy (*if your condominium is seasonal use*) with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

**SEASONAL DWELLING FIRE & EXTENDED COVERAGE TO
SEASONAL DWELLING BUILDING AND/OR CONTENTS FIRE AND EXTENDED COVERAGE POLICY**

COVERAGE

Section I – Property Coverages

Water Damage includes water entering the dwelling through the roof from an accumulation of ice/snow on roof or eavestrough	↑
Lock Repair & Replacement up to \$500 now included	↑
Declaration of Emergency endorsement is now included	↑
Drones coverage now included up to 1kg	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
If there is more than one additional building, the amount of insurance for each is based on the portion of its value to all the structures combined.	↓
Windstorm and Hail does not cover fences	↓
Watercraft is insured for Windstorm or Hail up to \$1,000, but only if it was inside a fully enclosed building at the time it was damaged	↓
Sonic boom (caused by aircraft or spacecraft) is no longer covered	↓
Fire and Police Department Charges are no longer covered	↓
Permission to Remove Property reduced from 60 days to 7 days	↓
Tear Out is no longer covered	↓
Cryptocurrencies are no longer covered	↓
Trailers, including watercraft trailers, are no longer covered	↓
Cannabis is not covered.	↓
Personal Property undergoing any process of work is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Business Property while on your premises is reduced from \$2,000 to \$1,000	↓
Securities are now excluded. However, if you purchased burglary & robbery coverage, the limit is reduced from \$2,000 to \$1,000	↓
Watercraft, their furnishings, equipment, accessories and motors is reduced from \$3,000 to \$1,000 and no longer include watercraft trailers	↓
Spare Automobile Parts no longer have a special limit	↑
Computer Software no longer has a special limit	↑
Section I – Special Limits – Theft (only when burglary & robbery purchased)	
Coverage for Silverware (including silver-plated ware, goldware, gold-plated ware and pewterware, is reduced from policy limit to \$5,000	↓
Jewellery, watches, gems and furs are decreased from \$2,500 to \$2,000	↓

Numismatic property (such as coin collections) including medals is reduced from \$200 to \$100	↓
Manuscripts and philatelic property decreased from \$1,000 to \$500	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Basis of Claim Settlement	
By-laws is no longer covered	↓
Section II – Liability Coverage	
Liability is now included in each wording separately	↑
Personal Injury is no longer provided if previously included in liability extension	↓

Your [Seasonal Dwelling Fire & Extended Coverage](#) policy with RSA will renew as a **Seasonal Dwelling Building and/or Contents Fire and Extended Coverage** policy or a **Condominium Unit Owners Comprehensive** policy (*if your condominium is seasonal use*) with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

SEASONAL DWELLING FIRE & EXTENDED COVERAGE TO CONDOMINIUM UNIT OWNERS COMPREHENSIVE POLICY	
COVERAGE	
Section I – Property Coverages	
Now covered for All Risks (<i>previously Named Perils</i>)	↑
Definition of Business now includes ‘work from home’	↑
Personal Property Temporarily Away is now included	↑
Personal Property of a Student is now included	↑
Moving Personal Property to Another Home is now included	↑
Personal Property Stored in a Warehouse is now included	↑
Outdoor Trees, Shrubs, Plants and Lawns is now included	↑
Loss of Use (Coverage D) is now automatically included	↑
Additional Living Expenses are now included	↑
Maintenance Fees are now included	↑
Fair Rental Value is now included	↑
Prohibited Access by Civil Authority is now included	↑
Now includes \$500,000 Condominium Protection which provides a single limit of coverage for Unit Improvements and Betterments, Unit Additional Protection and Common Elements Loss Assessment. This comes with an option to purchase an increased coverage of \$1,000,000	↑

Golf Carts are no longer excluded	↑
Drones coverage now included (up to 1 kg)	↑
Freezer foods is now covered	↑
Change of Temperature is now covered	↑
Credit, Debit or Automated Teller Cards, Depositors Forgery & Counterfeit Paper Money are now covered	↑
Debris Removal is now covered	↑
Doors and glass are now covered	↑
Lock, Repair and Replacement is now covered	↑
Mass Evacuation Additional Living Expense is now included	↑
Permission to Remove Property increased from 60 days to 90 days	↑
Arson or Theft Conviction Reward is now covered	↑
Declaration of Emergency Endorsement is now included	↑
Water Damage includes water entering the dwelling through the roof from an accumulation of ice/snow on roof or eavestrough	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Building Fixtures and Fittings while temporarily removed from the premises for repair or seasonal storage is now insured for 10% of the Condominium Protection Single Limit amount	↑
Outdoor Trees, Shrubs, Plants and Lawns are no longer excluded	↑
Theft and Attempted Theft Coverage is now included	↑
Individual sub-limits apply under Condominium Protection	↓
Unit Additional Protection - \$50,000 limit now applies if the condominium corporation has no insurance for the loss to your unit	↓
Unit Additional Protection - \$100,000 limit now applies if the loss to your unit is excluded under the deductible clause in the condominium corporation policy	↓
Common Elements Loss Assessment - \$100,000 limit now applies to an assessment made necessary due to the deductible clause in the condominium corporation policy. However, a \$2,500 limit now applies if an assessment is made necessary by an earthquake deductible.	↓
Common Elements Loss Assessment - \$100,000 limit now applies where the common element is not insured to 100% of the replacement value in the condominium corporation policy	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Personal Property undergoing any process of work is not covered	↓
Smoke from agricultural smudging is not covered; however, smoke from fireplaces is included	-
Cryptocurrencies are no longer covered	↓
Sporting Equipment where the loss or damage is due to its use is no longer covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	-
Trailer coverage is now restricted to utility trailers	↓
Police Department Charges are no longer included.	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓

Loss or damage to building glass caused by animals owned by you are no longer covered	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Money, Bullion or Cash Cards is increased from \$200 to \$1,000	↑
Business property while on your premises is increased from \$2,000 to \$7,500	↑
Securities is increased from \$2000 to \$6,000	↑
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers	↓
Utility Trailers is increased from \$500 to \$1,000 and now includes watercraft trailers	↑
Garden Tractors no longer have a special limit	↑
Computer Software no longer has a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are increased from \$2,500 to \$6,000	↑
Numismatic property (such as coin collections) including medals is increased from \$200 to \$1,000	↑
Manuscripts no longer have a special limit	↑
Philatelic property (such as stamp collections) is increased from \$1,000 to \$2,000	↑
Each bicycle, e-bike, its equipment, accessories is increased from \$500 to \$1,000	↑
Collectable Cards is increased from \$1,000 to \$5,000	↑
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Basis of Claim Settlement	
Replacement Cost on Personal Property (Coverage C) is now included	↑
The deductible is waived for claims over \$30,000	↑
Waiver of subrogation against condominium corporation no longer applies	↓
Section II – Liability Coverage	
Liability is now included in each wording separately	↑
Personal Injury is no longer provided if previously included in the liability extension	↓

Your [Comprehensive TenantShield](#) policy with RSA will renew as a **Tenants Comprehensive** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

COMPREHENSIVE TENANTSHIELD TO TENANTS COMPREHENSIVE POLICY

COVERAGE

Section I – Property Coverages

Definition of Business now includes 'work from home'	↑
Personal Property Temporarily Away now includes personal property in safety deposit box	↑
Personal Property Stored in a Warehouse is increased from 30 to 90 days and now covers theft after 90 days	↑
Damage to dwelling caused by specific perils is increased from \$3,000 to \$5,000	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Drones coverage now included up to 1kg	↑
Freezer Foods coverage is increased from \$5,000 to the Personal Property (Coverage C) amount	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
Damage to building glass caused by settling, expansion, contraction, moving, bulging, buckling or cracking is now covered	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Data exclusion no longer applies to leakage from fire protective equipment	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
\$15,000 Personal Property coverage normally kept at any other location you own, rent or occupy is no longer insured	↓
Outdoor Trees, Shrubs, Plants and Lawns does not include cannabis and coverage is decreased from \$1,500 to \$1,000 per item	↓
\$10,000 Personal Property in a Nursing Home or Health Care Facility is no longer insured	↓
Cryptocurrencies are no longer covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Loss or damage to building glass caused by animals owned by you are no longer covered	↓
Trailer coverage is restricted to 'utility trailers' and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery no longer covers losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper money is increased from \$5,000 to \$10,000. However, it does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by someone to whom you have given the card	-
Police department charges are no longer included.	↓
Lock Repair & Replacement coverage is decreased from \$1,500 to \$1,000	↓
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
Grave markers and mausoleums are no longer covered	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks are not covered	↓
Loss or damage caused by bacteria is now specifically excluded	↓
Loss or damage caused by vandalism & malicious acts while your dwelling is under construction or vacant is not covered	↓

Scratching, abrasion, chipping of personal property, or accidental breakage of fragile or brittle articles is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Identity theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Business property off premises is no longer covered	↓
Business property while on your premises is increased from \$5,000 to \$7,500	↑
Securities is increased from \$5,000 to \$6,000	↑
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers.	↓
Utility Trailers reduced from \$1,500 to \$1,000 and now includes watercraft trailers	-
Spare Automobile Parts remains at \$1,000	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$7,000 to \$6,000	↓
Manuscripts no longer have a special limit	↑
Philatelic property (such as stamp collections) remains at \$2,000	-
Bicycle, e-bikes, equipment and accessories is reduced from \$1,500 to \$1,000	↓
Collectable cards (such as sports personality cards) and comic books is reduced from \$10,000 to \$5,000	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↓
Golf Carts, including attachments and accessories no longer have a special limit	↓
Basis of Claim Settlement	
The deductible is waived for claims over \$30,000	↑
Section II – Liability Coverage	
Definition of Business now includes ‘work from home’	↑
Premises Liability coverage provided when the insured is a lessee or tenant is increased from 90 to 180 days	↑
Drones coverage now included up to 1kg	↑
Damage to Personal Property you’ve ever owned is not covered	↓
Personal actions of an insured residing in a Nursing Home or Health Care Facility is no longer covered.	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by yacht club of which you are a member	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered	↓

Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓

Your [Tenantshield](#) policy with RSA will renew as a **Tenant Standard** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

TENANTSHIELD TO TENANT STANDARD POLICY	
COVERAGE	
Section I – Property Coverages	
Definition of business now includes ‘work from home’	↑
Personal Property Temporarily Away now includes personal property in safety deposit box	↑
Personal Property Stored in a Warehouse is now included	↑
Damage to Dwelling is now automatically included, however, damage caused by vehicle impact or accidental damage caused by the insured is no longer covered	-
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Drones coverage now included up to 1kg	↑
Freezer Foods coverage is increased from \$5,000 to the Personal Property amount shown on your Coverage Summary Page	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
Smoke from agricultural smudging is not covered, however, smoke from fireplaces is now included	-
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Theft, including damage caused by theft or attempted theft, is now automatically included	↑
Data is now insured for leakage from fire protective equipment	↑
Loss of Use of Your Dwelling (Coverage D) default limit has been increased from 20% to 40% of Personal Property (Coverage C)	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Cannabis is not covered under Outdoor Trees, Shrubs, Plants and Lawns	↓
Cryptocurrencies no longer covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Trailer coverage is restricted to utility trailers and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery is decreased from \$10,000 to \$5,000, and now excludes losses by dishonesty and losses out of business pursuits	↓

Counterfeit Paper money does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by a someone to whom you have given the card	↓
Police Department Charges are no longer included	↓
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
Transportation no longer includes property in a vacation trailer or home trailer which you own	↓
Collapse no longer includes loss or damage occurring while the dwelling is under construction or vacant	↓
Sonic boom peril (caused by aircraft or spacecraft) is no longer covered	↓
Personal Property undergoing any process of work is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, is not covered	↓
Identity Theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↑
Money, Bullion or Cash Cards is reduced from \$1,000 to \$500	↓
Business property while on your premises is increased from \$5,000 to \$7,500	↑
Securities is reduced from \$5,000 to \$3,000	↓
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers.	↓
Utility Trailers remains at \$1,000 (ON/ATL) and now includes watercraft trailers	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. have a limit of \$10,000	-
Jewellery, watches, gems and furs are reduced from \$7,000 to \$3,000	↓
Manuscripts no longer have a special limit	↑
Philatelic property (such as stamp collections) is reduced from \$2,000 to \$1,000	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↓
Golf carts, including attachments and accessories no longer have a special limit	↓
Section II – Liability Coverage	
Premises Liability coverage provided when the insured is a lessee or tenant is increased from 90 to 180 days	↑
Definition of business now includes ‘work from home’	↑
Drones coverage now included up to 1kg	↑
Damage to Personal Property you’ve ever owned is not covered	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by a yacht club of which you are a member	↓

Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓
Voluntary Medical Payment (Coverage F) is decreased from \$5,000 to \$2,500	↓

Your [Condominium Platinum Plus](#) policy with RSA will renew as a **Condominium Unit Owners Comprehensive** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

CONDOMINIUM PLATINUM PLUS TO CONDOMINIUM UNIT OWNERS COMPREHENSIVE POLICY	
COVERAGE	
Section I – Property Coverages	
Personal Property Stored in a Warehouse increased from 60 to 90 days and now covers theft after 90 days	↑
Definition of Business now includes ‘work from home’	↑
Under Loss of Use (Coverage D), Maintenance Fees are now included	↑
Drones coverage now included up to 1 kg	↑
Freezer Foods coverage increased from \$5,000 to the Personal Property (Coverage C) Amount	↑
Doors and glass are now covered	↑
Now includes \$500,000 Condominium Protection which provides a single limit of coverage for Unit Improvements and Betterments, Unit Additional Protection and Common Elements Loss Assessment. This comes with an option to purchase an increased coverage of \$1,000,000	↑
Additional coverage for Safety Deposit Box no longer applies	↓
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Loss or damage resulting from the escape of water from a watermain or a domestic water container located outside your dwelling is no longer covered if caused by seepage, leakage of water or rupture, bursting, backing up or escape of water from sewer, sump, septic tank	↓
Eavestrough, downspouts or drains are now covered	↑
Up to 10% of Single Limit amount now included for building fixtures and fittings when temporarily away for repair	↑
Data is now covered for leakage from fire protective equipment	↑
Loss or damage resulting from the manual or accidental disconnection of the freezer food appliance from the power supply is now specifically excluded	↓

Personal Property coverage normally kept at any other location you own, rent or occupy is no longer insured	↓
Personal Property in a Nursing Home or Health Care Facility is no longer insured	↓
Outdoor Trees, Shrubs, Plants and Lawns does not include cannabis and coverage is decreased from \$1,500 to \$1,000 per item.	↓
Fair Rental Value no longer provides an additional 60 days coverage if premises are not rented when ready for occupancy	↓
Cryptocurrencies and Evidence of Debt or Title are no longer covered	↓
Trailer coverage is restricted to 'utility trailers' and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery no longer covers losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper money does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by someone to whom you have given the card	↓
Debris Removal is now only covered for up to an additional 5% of Single Amount of Insurance	↓
Police Department Charges are no longer included.	↓
Grave markers and mausoleums are no longer covered	↓
Lock Repair & Replacement coverage is decreased from \$2,500 to \$1,000	↓
Recreating personal data stored in a home computer is no longer covered	↓
Tree removal following a windstorm or hailstorm, weight of ice, snow, sleet is no longer covered	↓
Reward coverage is reduced from \$10,000 for all criminal acts to \$1,000 for arson and theft only	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks are now specifically excluded	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Loss or damage to building glass caused by animals owned by you are no longer covered	↓
Loss or damage caused by vandalism & malicious acts while your dwelling is under construction or vacant is not covered	↓
Loss or damage caused by bacteria is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, is not covered	↓
All loss or damage to a watermain is not covered	↓
Individual sub-limits of insurance now apply under Condominium Protection	↓
Unit Additional Protection - \$50,000 limit now applies if the Condominium Corporation has no insurance for the loss to your unit	↓
Unit Additional Protection - \$100,000 limit now applies if the loss to your unit is excluded under the deductible clause in the Condominium Corporation policy	↓
Common Elements Loss Assessment - \$100,000 limit now applies to an assessment made necessary due to the deductible clause in the Condominium Corporation policy. However, a \$2,500 limit now applies if an assessment is made necessary by an earthquake deductible.	↓
Common Elements Loss Assessment - \$100,000 limit now applies where the common element is not insured to 100% of the replacement value in the Condominium Corporation policy	↓
By-laws coverage no longer includes the adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	↓
Identity theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
Section I – Special Limits	

Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Business property while on your premises is reduced from \$25,000 to \$7,500	↓
Business property off premises is no longer covered	↓
Securities is increased from \$5,000 to \$6,000	↑
Evidence of Debt or Title is no longer covered	↓
Watercraft, their furnishings, equipment, accessories and motors reduced from \$5,000 to \$3,000 and no longer includes watercraft trailers.	↓
Utility Trailers is reduced from \$5,000 to \$1,000 and now includes watercraft trailers	↓
Spare Automobile Parts is reduced from \$1,500 to \$1,000	↓
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$15,000 to \$6,000	↓
Manuscripts no longer have a special limit	↑
Numismatic property (such as coin collections) including medals is reduced from \$5,000 to \$1,000	↓
Philatelic property (such as stamp collections) is reduced from \$5,000 to \$2,000	↓
Bicycle, e-bikes, equipment and accessories is reduced from \$3,000 to \$1,000	↓
Collectable cards (such as sports personality cards) and comic books is now limited to \$5,000	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Basis of Claims Settlement	
90-day notification requirement for home renovations no longer applies	↑
The deductible is waived for claims over \$30,000	↑
In the event of a total loss, Actual Cash Value now applies to cash settlements for Unit Improvements and Betterments and Unit Additional Protection, meaning the cash payment will now consider depreciation for the age and condition of the improvements and betterments	↓
Actual Cash Value now applies if damaged Personal Property is not repaired or replaced, meaning the cash payment will now consider depreciation for the property's age and condition	↓
Waiver of subrogation against condominium corporation no longer applies	↓
Section II – Liability Coverage	
Personal Injury is no longer included	↓
Premises Liability coverage provided when insured is a lessee or tenant is increased from 90 to 180 days	↑
Definition of Business now includes 'work from home'	↑
Drones coverage now included (up to 1 kg)	↑
Damage to Personal Property you've ever owned is not covered	↑
Defense, Settlement, Supplementary Payments – reasonable expenses reduced from \$250 to \$100 per day, however policy limit now applies	-
Voluntary Compensation for Residence Employees – Weekly Indemnity is reduced from \$200 to \$100	↓
Voluntary Compensation for Residence Employees - Funeral expenses are reduced from \$1,000 to \$500	↓

Liability Coverage for Owned Watercraft & Vehicles - Outboard motors is reduced from 50HP to 25HP	↓
'Liability Coverage for Owned Watercraft & Vehicles - Garden tractors are reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure' – Sailboats are now limited to 8m and to non-professional races organized by yacht club of which you are a member	↓
Personal actions of an insured residing in a Nursing Home or Health Care Facility is no longer covered	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is not covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss caused by the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Voluntary Medical Payments (Coverage F) is decreased from \$10,000 to \$5,000	↓

Your **Comprehensive Condominium** policy with RSA will renew as a **Condominium Unit Owners Comprehensive** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

COMPREHENSIVE CONDOMINIUM TO CONDOMINIUM UNIT OWNERS COMPREHENSIVE POLICY	
COVERAGE	
Section I – Property Coverage	
Personal Property Stored in a Warehouse is increased from 30 to 90 days and now covers theft after 90 days	↑
Definition of Business now includes 'work from home'	↑
Under Loss of Use (Coverage D), Maintenance Fees are now included	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Now includes \$500,000 Condominium Protection which provides a single limit of coverage for Unit Improvements and Betterments, Unit Additional Protection and Common Elements Loss Assessment. This comes with an option to purchase an increased coverage of \$1,000,000	↑
Drones coverage now included (up to 1 kg)	↑
Freezer Foods coverage is increased from \$5,000 to Personal Property Amount (Coverage C)	↑
Up to 10% of Single Limit amount now included for building fixtures and fittings when temporarily away for repair	↑
Animals, birds or fish are no longer insured for certain risks. However, a special limit no longer applies	↑
Doors and glass are now covered	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑

Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Damage to building glass caused by settling, expansion, contraction, moving, bulging, buckling or cracking is now covered	↑
Data exclusion no longer applies to leakage from fire protective equipment	↑
Individual sub- limits of insurance now apply under Condominium Protection	↓
Unit Additional Protection - \$50,000 limit now applies if the condominium corporation has no insurance for the loss to your unit	↓
Unit Additional Protection - \$100,000 limit now applies if the loss to your unit is excluded under the deductible clause in the condominium corporation policy	↓
Common Elements Loss Assessment - \$100,000 limit now applies to an assessment made necessary due to the deductible clause in the condominium corporation policy. However, a \$2,500 limit now applies if an assessment is made necessary by an earthquake deductible.	↓
Common Elements Loss Assessment - \$100,000 limit now applies where the common element is not insured to 100% of the replacement value in the condominium corporation policy	↓
Personal Property coverage normally kept at any other location you own, rent or occupy is no longer covered	↓
Personal Property in a nursing home or health care facility is no longer insured	↓
Outdoor Trees, Shrubs, Plants and Lawns does not include cannabis and coverage is decreased from \$1,500 to \$1,000 per item	↓
Fair Rental Value no longer provides an additional 60 days coverage if premises are not rented when ready for occupancy	↓
Cryptocurrencies are no longer covered	↓
Trailer coverage is restricted to 'utility trailers' and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery no longer covers losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper Money is increased from \$5,000 to \$10,000. However, it does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by a someone to whom you have given the card	-
Police department charges is no longer included.	↓
Grave markers and mausoleums are no longer covered	↓
Lock Repair & Replacement coverage is decreased from \$1,500 to \$1,000	↓
Identity Theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises.	-
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks are not covered	↓
Loss or damage to building glass caused by animals owned by you are no longer covered	↓
Loss or damage caused by bacteria is now specifically excluded	↓
Loss or damage caused by vandalism & malicious acts while your dwelling is under construction or vacant is now specifically excluded	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓

Business property while on your premises is increased from \$5,000 to \$7,500	↑
Business property off premises is no longer covered (Home Based Business endorsement available for purchase)	↓
Securities is increased from \$5,000 to \$6,000	↑
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers.	↓
Utility Trailers reduced from \$1,500 to \$1,000 and now includes watercraft trailers	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$7,000 to \$6,000	↓
Manuscripts no longer has a special limit	↑
Bicycle, e-bikes, equipment and accessories reduced from \$1,500 to \$1,000	↓
Collectable cards (such as sports personality cards) and comic books is reduced from \$10,000 to \$5,000	↓
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Golf carts, including attachments and accessories no longer have a special limit	↑
Basis of Claims Settlement	
90-day notification requirement for home renovations no longer applies	↑
The deductible is waived for claims over \$30,000	↑
Waiver of subrogation against condominium corporation no longer applies	↓
Section II – Liability Coverage	
Premises Liability coverage provided when the insured is lessee or tenant is increased from 90 to 180 days	↑
Definition of Business now includes 'work from home'	↑
Drones coverage now included up to 1 kg	↑
Damage to Personal Property you've ever owned is not covered	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by yacht club of which you are a member	↓
Personal actions of an insured residing in a nursing home or care facility is no longer covered	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is now specifically excluded	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered.	↓
Claims and loss of use caused by erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered.	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓

Your **Condominium** policy with RSA will renew as a **Condominium Unit Owners Comprehensive** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

CONDOMINIUM TO CONDOMINIUM UNIT OWNERS COMPREHENSIVE POLICY	
COVERAGE	
Section I – Property Coverage	
Coverage C – Personal Property is now insured for All Risks (previously Named Perils)	↑
Personal Property Stored in a Warehouse is now insured	↑
Definition of Business now includes ‘work from home’	↑
Moving Personal Property to Another Home increased from 60 days to 90 days	↑
Under Loss of Use (Coverage D), Maintenance Fees are now included	↑
Prohibited Access by Civil Authority increased from 2 weeks to 30 days	↑
Now includes \$500,000 Condominium Protection which provides a single limit of coverage for Unit Improvements and Betterments, Unit Additional Protection and Common Elements Loss Assessment. This comes with an option to purchase an increased coverage of \$1,000,000	↑
Drones coverage now included 1 kg	↑
Freezer Foods coverage increased from \$5,000 to the personal property amount shown under your Coverage Summary Page	↑
Up to 10% of Single Limit amount now included for building fixtures and fittings when temporarily away for repair	↑
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↑
Doors and glass are now covered	↑
Permission to Remove Property is increased from 60 days to 90 days	↑
Damage to building glass caused by settling, expansion, contraction, moving, bulging, buckling or cracking is now covered	↑
Data exclusion no longer applies to leakage from fire protective equipment	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Individual sub-limits now apply under Condominium Protection	↓
Unit Additional Protection - \$50,000 limit now applies if the condominium corporation has no insurance for the loss to your unit	↓
Unit Additional Protection - \$100,000 limit now applies if the loss to your unit is excluded under the deductible clause in the condominium corporation policy	↓
Common Elements Loss Assessment - \$100,000 limit now applies to an assessment made necessary due to the deductible clause in the condominium corporation policy. However, a \$2,500 limit now applies if an assessment is made necessary by an earthquake deductible.	↓

Common Elements Loss Assessment - \$100,000 limit now applies where the common element is not insured to 100% of the replacement value in the condominium corporation policy	↓
Personal Property in a Nursing Home or Health Care Facility is no longer covered	↓
Outdoor Trees, Shrubs, Plants and Lawns does not include cannabis and coverage is decreased from \$1,500 to \$1,000 per item.	↓
Fair Rental Value no longer provides an additional 60 days coverage if premises are not rented when ready for occupancy	↓
Cryptocurrencies are no longer covered	↓
Trailer coverage is restricted to utility trailers and only up to \$1,000	↓
Credit, Debit or Automated Teller Cards, Depositors Forgery no longer covers losses by dishonesty and losses out of business pursuits	↓
Counterfeit Paper Money increased from \$5,000 to \$10,000. However, it does not cover losses by dishonesty or business pursuits; Coverage does not apply if the credit card or automated teller card is used by someone who lives in your household or by someone to whom you have given the card	-
Police Department Charges are no longer included.	↓
Identity Theft coverage is replaced with the <i>my</i> Identity endorsement. Coverage is reduced from \$30,000 to \$25,000, however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	-
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Reward coverage is reduced from \$5,000 for all criminal acts to \$1,000 for arson and theft only	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks is not covered	↓
Animals, birds or fish are no longer insured for certain perils. However, a special limit no longer applies	↓
Loss or damage to building glass caused by animals owned by you are no longer covered	↓
Loss or damage caused by bacteria is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Business property while on your premises is increased from \$5,000 to \$7,500	↑
Securities is increased from \$5,000 to \$6,000	↑
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers.	↓
Utility Trailers remains at \$1,000 and now includes watercraft trailers	-
Garden Tractors no longer have a special limit	↑
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. now have a limit of \$10,000	↓
Jewellery, watches, gems and furs are reduced from \$7,000 to \$6,000	-
Manuscripts no longer have a special limit	↑
Section I – Special Limits – Specified Perils	
Animals, including birds and fish no longer have a special limit	↑
Golf carts, including attachments and accessories no longer have a special limit	↑
Basis of Settlement	

90-day notification requirement for home renovations no longer applies	↑
The deductible is waived for claims over \$30,000	↑
Replacement Cost for Personal Property (Coverage C) is now automatically included	↑
Waiver of subrogation against Condominium Corporation no longer applies	↓
Section II – Liability Coverage	
Premises Liability coverage provided when insured is a lessee or tenant is increased from 90 to 180 days	↑
Definition of Business now includes 'work from home'	↑
Drones coverage now included 1 kg	↑
Damage to Personal Property you've ever owned is not covered	↓
Liability Coverage for Owned Watercraft & Vehicles - Outboard motors reduced from 50HP to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Garden tractors reduced to 25HP	↓
Liability Coverage for Owned Watercraft & Vehicles - Coverage for golf carts is now limited to use on a golf course	↓
Liability Coverage for Watercraft We Do Not Insure – Sailboats are now limited to 8m and to non-professional races organized by yacht club of which you are a member	↓
Personal Actions of an insured residing in a Nursing Home or Health Care Facility is no longer covered	↓
Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy is now specifically excluded	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by the erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered.	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓

Your [Landlordshield](#) policy with RSA will renew as a **Rented Dwelling Comprehensive** or **Rented Condominium** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

LANDLORDSHIELD TO RENTED DWELLING COMPREHENSIVE POLICY	
COVERAGE	
Section I – Property Coverage	
Now covered for All Risks (<i>previously insured for Named Perils</i>)	↑
Outdoors, Trees, Shrubs, Plants & Lawns are now included	↑
Personal Property (Coverage C) is now automatically included	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Change of Temperature is now included	↑

Permission to Remove Property is increased from 60 days to 90 days	↑
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Theft or attempted theft by any tenant, tenant's employee or member of the tenant's household is no longer excluded	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Data exclusion no longer applies to leakage from fire protective equipment	↑
Damage to outdoor radio and TV antennae and satellite receivers caused by windstorm or hail, weight of ice, snow or sleet, or collapse is now covered	↑
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Fair Rental Value no longer includes Additional Buildings	↓
Fair Rental Value no longer provides an additional 60 days coverage if premises are not rented when ready for occupancy	↓
Police Department Charges are no longer included.	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks are now specifically excluded	↓
Loss or damage caused by bacteria is now specifically excluded	↓
Loss or damage to building glass caused by animals owned by you or your tenant are no longer covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake are not covered	↓
Section I – Special Limits	
Cannabis is not covered	↓
Business property while on premises (except for equipment used for maintenance of the dwelling) is no longer covered	↓
Watercraft, their furnishings, equipment, accessories and motors are no longer covered	↓
Utility Trailers no longer have a special limit, but their use is now restricted to maintenance of the unit and premises	-
Spare Automobile Parts are no longer covered	↓
Garden Tractors no longer have a special limit	↑
Computer Software is no longer covered	↓
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. are no longer covered	↓
Basis of Claims Settlement	
Guaranteed Replacement Cost is now automatically included for Dwelling Building (Coverage A)	↑
Replacement Cost on Personal Property (Coverage C) is now automatically included	↑
90-day notification requirement for home renovations is reduced from \$30,000 to \$10,000 and now only applies to Dwelling Building (Coverage A)	↓
Deductible for Vandalism & Malicious Acts by Tenant (2 times the deductible on Coverage Summary) now applies	↓
Section II – Liability Coverage	
Voluntary Compensation for Residence Employees (\$100 weekly indemnity) now included	↑
Liability you've assumed under a contract is no longer covered, unless your legal liability would have applied even if no contract had been in force.	↓
Damage to Personal Property you've ever owned is not covered	↓

'Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy' is not covered.	↓
Liability for 'Motorized Vehicles You Own', 'Motorized Vehicles You Do Not Own' and 'Trailers' is no longer covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered.	↓
Claims and loss of use caused by erasure, destruction, corruption, misappropriation, misinterpretation of data are not covered	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓
Liability is now included in each wording separately	↑
Personal Injury is no longer provided if previously included in liability extension	↓

Your [Landlordshield](#) policy with RSA will renew as a **Rented Dwelling Comprehensive** or **Rented Condominium** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

LANDLORDSHIELD TO RENTED CONDOMINIUM POLICY	
COVERAGE	
Section I – Property Coverage	
Now includes \$500,000 Condominium Protection which provides a single limit of coverage for Unit Improvements and Betterments, Unit Additional Protection and Common Elements Loss Assessment.	↑
Cost to Find New Tenants is now covered	↑
Outdoor Trees, Shrubs, Plants and Lawns are now included	↑
Up to 10% of Single Limit amount now included for building fixtures and fittings when temporarily away for repair	↑
Outdoor radio and TV antennae and satellite receivers caused by windstorm or hail, weight of ice, snow or sleet, or collapse is now covered	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Data exclusion no longer applies to leakage from fire protective equipment	↑
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises.	-
Individual sub-limits now apply under Condominium Protection	↓
Unit Additional Protection - \$50,000 limit now applies if the condominium corporation has no insurance for the loss to your unit	↓
Unit Additional Protection - \$100,000 limit now applies if the loss to your unit is excluded under the deductible clause in the condominium corporation policy	↓
Common Elements Loss Assessment - \$100,000 limit now applies to an assessment made necessary due to the deductible clause in the condominium corporation policy. However, a \$2,500 limit now applies if an assessment is made necessary by an earthquake deductible.	↓
Common Elements Loss Assessment - \$100,000 limit now applies where the common element is not insured to 100% of the replacement value in the condominium corporation policy	↓

Loss of Use of Your Dwelling (Coverage D) is no longer covered	↓
Fair Rental Value is no longer automatically included and no longer provides an additional 60 days coverage if the premises are not rented when ready for occupancy	↓
Prohibited Access by Civil Authority is covered only if Fair Rental Value purchased	↓
Police Department Charges are no longer included.	↓
Permission to Remove Property decreased from 60 to 30 days	↓
Tear Out is no longer covered	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks are now specifically excluded	↓
Loss or damage caused by bacteria is now specifically excluded	↓
Loss or damage to building glass caused by animals owned by you or your tenant are no longer covered	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Section I – Special Limits	
Cannabis is not covered	↓
Business property while on premises (except for equipment used for maintenance of the dwelling) is no longer covered	↓
Watercraft, their furnishings, equipment, accessories and motors are no longer covered	↓
Utility Trailers no longer have a special limit, but their use is now restricted to maintenance of the unit and premises	-
Spare Automobile Parts are no longer covered	↓
Garden Tractors no longer have a special limit	↑
Computer Software is no longer covered	↓
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. are no longer covered	↓
Basis of Claims Settlement	
90-day notification requirement for home renovations is removed	↑
Replacement Cost on Personal Property is now automatically included	↑
Waiver of subrogation against Condominium Corporation no longer applies	↓
Deductible of two times the deductible on the Coverage Summary for Vandalism & Malicious Acts by Tenant now applies	↓
Section II – Liability Coverage	
Voluntary Compensation for Residence Employees now included (\$100 weekly indemnity)	↑
Liability you've assumed under a contract is no longer covered, unless your legal liability would have applied even if no contract had been in force.	↓
Damage to Personal Property you've ever owned is not covered	↓
'Bodily Injury or Property Damage arising from personal actions on premises not insured on this policy' is not covered	↓
Liability for 'Motorized Vehicles You Own', 'Motorized Vehicles You Do Not Own' and 'Trailers' is no longer covered	↓
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	↓
Claims and loss of use caused by erasure, destruction, corruption, misappropriation, misinterpretation of data are now covered.	↓
Claims arising from the distribution or display of data by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data is now excluded	↓

Liability is now included in each wording separately	↑
Personal Injury is no longer provided if previously included in liability extension	↓

Your **Dwelling Building/Contents Fire & Extended Coverage** policy with RSA will renew as a **Homeowners Standard, Rented Dwelling Fire & Extended Coverage** or **Rented Condominium** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

DWELLING BUILDING/CONTENTS FIRE & EXTENDED COVERAGE TO HOMEOWNERS STANDARD POLICY	
COVERAGE	
Section I – Property Coverages	
Personal Property (Coverage C) is now automatically included	↑
Building Fixtures and Fittings while temporarily removed from the premises for repair or seasonal storage is now insured up to the Dwelling Building (Coverage A) limit	↑
Additional Buildings (Coverage B) is now automatically included	↑
Loss of Use of your Dwelling (Coverage D) is now automatically included	↑
Definition of business now includes 'work from home'	↑
Outdoor Trees, Shrubs, Plants and Lawns are now included	↑
Personal Property Temporarily Away from the Premises is now automatically included	↑
Personal Property of a Student is now included	↑
Personal Property Stored in a Warehouse is now included	↑
Moving Personal Property to Another Home is now included	↑
Fair Rental Value is now automatically included	↑
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	↑
Drones coverage now included (1 kg)	↑
Freezer Foods coverage is now included	↑
Change of Temperature coverage is now included	↑
Coverage for Credit, Debit or Automated Teller Cards, Depositors Forgery & Counterfeit Paper Money is now included	↑
Debris Removal is now covered for an additional 5% of Dwelling Building (Coverage A)	↑
Lock Repair & Replacement, including locks on private passenger automobiles is now included for \$1,000, with no deductible	↑
Mass Evacuation Additional Living Expense is now included	↑
Permission to Remove Property is increased from 60 days to 90 days	↑

Arson or Theft Conviction Reward is now included	↑
Declaration of Emergency Endorsement is now included	↑
Animals, birds and fish are now covered for certain perils	↑
Golf Carts coverage is now included	↑
Explosion now includes coverage for water hammer	↑
Glass breakage is now covered	↑
Water Damage now includes water entering the dwelling through the roof from an accumulation of ice/snow on roof or eavestrough	↑
Damage to outdoor radio and TV antennae and satellite receivers caused by windstorm or hail is now covered	↑
Transportation coverage is now included	↑
Collapse, including weight of ice, snow, sleet is now covered	↑
Damage caused by bears is now covered	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Cryptocurrencies are no longer covered	↓
Police Department Charges are no longer included	↓
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Theft or Attempted Theft no longer excludes theft at any other dwelling which you own, rent, or occupy except while you are temporarily living there	↓
Fair Rental Value no longer includes Additional Buildings	↓
Smoke from agricultural smudging is not covered; however, smoke from fireplaces is included.	-
Sonic boom (caused by aircraft or spacecraft) is no longer covered	↓
Personal Property undergoing any work is not covered	↓
Flood of any nature, waves, tidal waves, tsunamis, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
A minimum \$2,000 water damage deductible now applies	↓
Section I – Special Limits	
Cannabis is now limited to \$500 (limit does not apply to medicinal use)	↓
Money, Bullion or Cash Cards is now included at \$500	↑
Business property while on your premises is increased from \$2,000 to \$7,500	↑
Securities are now covered at \$3,000	↑
Watercraft, their furnishings, equipment, accessories and motors no longer include watercraft trailers	↓
Utility Trailers is increased from \$500 to \$1,000 and now includes watercraft trailers	↑
Garden Tractors no longer have a special limit	↑
Computer Software no longer has a special limit	↑
Collectable Cards (such as sports personality cards) and comic books is now included with a special limit of \$5,000	↑
Section I – Special Limits – Theft or Mysterious Disappearance	

Luggage, handbags, purses, and wallets now have a limit of \$10,000	↓
Jewellery, watches, gems and furs now covered with special limit of \$3,000	-
Manuscripts are now covered with no special limit	↑
Numismatic property (such as coin collections) now covered with special limit of \$1,000	↑
Philatelic property (such as stamp collections) now covered with special limit of \$1,000	↑
Bicycle, e-bikes its equipment and accessories now covered with special limit of \$1,000	↑
Basis of Claims Settlement	
90-day notification requirement for home renovations is no longer required has been removed	↑
Personal Property (Coverage C) now includes Replacement Cost	↑
Section II – Liability Coverage	
Liability is now included in the base wording	↑
Voluntary Medical Payment (Coverage F) is now \$2,500	-
Voluntary Property Damage (Coverage G) is now \$1,000	-
Personal Injury is no longer provided if previously included in liability extension	↓

Your [Dwelling Building/Contents Fire & Extended Coverage](#) policy with RSA will renew as a **Homeowners Standard, Rented Dwelling Fire & Extended Coverage** or **Rented Condominium** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

DWELLING BUILDING/CONTENTS FIRE & EXTENDED COVERAGE TO RENTED DWELLING FIRE & EC POLICY	
COVERAGE	
Section I – Property Coverage	
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Damage caused by bears is now an insured peril	↑
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Personal Property (Coverage C) is no longer automatically included	↓
Fair Rental Value is no longer automatically included	↓
Fair Rental Value no longer includes Additional Buildings	↓
Prohibited Access by Civil Authority is included only if Fair Rental Value purchased	↓
Fire and Police Department Charges are no longer covered	↓

Permission to Remove Property is reduced from 60 to 30 days	↓
Tear Out Coverage is no longer covered	↓
Theft, including damage caused by theft or attempted theft no longer covered	↓
Burglary Damage to Dwelling no longer covered	↓
Electricity is no longer an insured peril	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Section I – Special Limits	
Cannabis is not covered	↓
Business property while on premises (except for equipment used for maintenance of the dwelling) no longer covered	↓
Watercraft, their furnishings, equipment, accessories and motors are no longer covered	↓
Utility Trailers no longer have a special limit, but their use is now restricted to maintenance of the unit and premises	-
Spare Automobile Parts are no longer covered	↓
Garden Tractors no longer have a special limit	↑
Computer Software is no longer covered	↓
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. are no longer covered	↓
Basis of Settlement	
90-day notification requirement for home renovations is removed	↑
Replacement Cost up to 80% of Coverage A or Actual Cash Value now applies to dwelling and additional buildings	↓
A Deductible of two times the deductible on the Coverage summary now applies for Vandalism & Malicious Acts by Tenant	↓
Section II – Liability Coverage	
Liability is now included in each wording separately	↑
Personal Injury is no longer provided if previously included in liability extension	↓

Your **Dwelling Building/Contents Fire & Extended Coverage** policy with RSA will renew as a **Homeowners Standard, Rented Dwelling Fire & Extended Coverage** or **Rented Condominium** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

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DWELLING BUILDING/CONTENTS FIRE & EXTENDED COVERAGE TO RENTED CONDOMINIUM POLICY COVERAGE

Section I – Property Coverage	
Now covered for All Risks (<i>previously Named Perils</i>)	↑
Now includes \$500,000 Condominium Protection which provides a single limit of coverage for Unit Improvements and Betterments, Unit Additional Protection and Common Elements Loss Assessment.	↑
Up to 10% of Single Limit amount now included for building fixtures and fittings when temporarily away for repair	↑
Cost to Find New Tenants is now covered	↑
Outdoor, Trees, Shrubs, Plants and Lawns now covered	↑
Burglary Damage to Dwelling is now covered up to Single Limit	↑
Explosion now includes coverage for water hammer	↑
Smoke from agricultural smudging is not covered; however, smoke from fireplaces is included	↑
Water Damage now includes water entering the dwelling through the roof from an accumulation of ice/snow on roof or eavestrough	↑
For loss or damage caused by freezing during the heating season, you no longer need to have someone check your home every four days if you are away	↑
Declaration of Emergency Endorsement is now included	↑
Theft peril, including damage caused by Theft or Attempted Theft, is now automatically included	↑
Damage to outdoor radio and TV antennae and satellite receivers caused by windstorm or hail now covered	↑
Individual sub-limits now apply under Condominium Protection	↓
Unit Additional Protection - \$50,000 limit now applies if the condominium corporation has no insurance for the loss to your unit	↓
Unit Additional Protection - \$100,000 limit now applies if the loss to your unit is excluded under the deductible clause in the condominium corporation policy	↓
Common Elements Loss Assessment - \$100,000 limit now applies to an assessment made necessary due to the deductible clause in the condominium corporation policy. However, a \$2,500 limit now applies if an assessment is made necessary by an earthquake deductible.	↓
Common Elements Loss Assessment - \$100,000 limit now applies where the common element is not insured to 100% of the replacement value in the condominium corporation policy	↓
Uninsured Personal Property of Others is no longer covered	↓
Personal Property Temporarily Away is no longer covered	↓
Additional Living Expenses (Coverage D) is no longer covered	↓
Fair Rental Value is now an optional coverage	↓
Prohibited Access by Civil Authority is included only if Fair Rental Value coverage is purchased	↓
Police Department Charges are no longer included	↓
Permission to Remove Property is reduced from 60 to 30 days	↓
By-laws coverage no longer includes adjacent site. A maximum of \$30,000 By-laws coverage now applies regardless of the number of buildings on the premises	-
Tear Out Coverage is no longer covered	↓
Personal Property (Coverage C) is no longer automatically included	↓
Personal Property (Coverage C) is now restricted to Landlord Contents	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered	↓
Section I – Special Limits	

Cannabis is not covered	↓
Business property while on premises (except for equipment used for maintenance of the dwelling) no longer covered	↓
Watercraft, their furnishings, equipment, accessories and motors are no longer covered	↓
Utility Trailers no longer have a special limit, but their use is now restricted to maintenance of the unit and premises	-
Spare Automobile Parts are no longer covered	↓
Garden Tractors no longer have a special limit	↑
Computer Software is no longer covered	↓
Section I – Special Limits – Theft or Mysterious Disappearance	
Luggage, handbags, purses, wallets, etc. are no longer covered	↓
Basis of Settlement	
90-day notification requirement for home renovations is removed	↑
Replacement Cost on Personal Property (Coverage C) now applies	↑
Waiver of subrogation against the Condominium Corporation no longer applies	↓
A deductible of two times the deductible on the Coverage Summary now applies for Vandalism & Malicious Acts by Tenant	↓
Section II – Liability Coverage	
Liability is now included in each wording separately	↓
Personal Injury is no longer provided if previously included in the liability extension	↓

Your [Boat & Motor Form – All Risks](#) policy with RSA will renew as a **Watercraft** policy or as a **Personal Watercraft** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

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BOAT & MOTOR FORM – ALL RISKS TO WATERCRAFT FORM	
COVERAGE	
Wreck Removal is now increased from \$1,000 to the policy limit	↑
Newly Acquired Property is now increased from \$7,500 to the policy limit	↑
Loss of use is covered for \$500 per occurrence	↑
Loss or damage caused by acid rain is now covered	↑
Loss of damage caused by freezing to engine or components is now covered if the engine is equipped with closed loop fresh-water cooling systems	↑
Sailboats are now only permitted in non-professional races organized by a yacht club of which you are a member	↓

Personal Property while on the watercraft is now limited to \$5,000	↓
Watercraft or equipment lawfully seized or confiscated for any reason is not covered	↓
Loss of damage resulting from failure to maintain the watercraft in sound condition is not covered	↓
Loss or damage resulting from the operation of the watercraft, trailer, equipment or accessories by anyone who is not legally authorized to do so is not covered	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Section II – Liability Coverage	
Liability is now included in each wording separately	↑
Liability which you are responsible for under the Federal Longshoremen’s and Harbour Worker’s Compensation Act (U.S.) is now included	↑
Personal Injury is no longer provided if previously included in liability extension	↓

Your policy [Boat & Motor Form – All Risks](#) policy with RSA will renew as a **Watercraft** policy or as a **Personal Watercraft** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

BOAT & MOTOR FORM – ALL RISKS TO PERSONAL WATERCRAFT POLICY	
COVERAGE	
Wreck Removal is increased from \$1,000 to the policy limit	↑
Newly Acquired Property is increased from \$7,500 to the policy limit	↑
Loss of use is now covered for \$500 per occurrence	↑
Loss of damage caused by freezing to engine or components is now covered if the engine is equipped with closed loop fresh-water cooling systems	↑
Loss or damage caused by acid rain is now covered	↑
Personal Property while on the watercraft is now limited to \$5,000	↓
All watercraft, boating equipment or boat trailers used in a race or speed test is not covered	↓
Watercraft or equipment lawfully seized or confiscated for any reason is not covered	↓
Loss or damage resulting from failure to maintain the watercraft in sound condition is not covered	↓
Loss or damage resulting from operating the watercraft, trailer, equipment or accessories by anyone who is not legally authorized to do so is not covered	↓
Loss or damage due to theft or attempted theft while the personal watercraft is not in use is not covered, unless it kept in a locked building or locked to a secured trailer	↓
Ingestion damage to the power unit is not covered	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	↓
Hold Harmless Agreements signed with a yacht club or marina are no longer permitted	↓

Section II – Liability Coverage	
Liability is now included in each wording separately	↑
Liability which you are responsible for under the Federal Longshoremen's and Harbour Worker's Compensation Act (U.S.) is now included	↑
Personal Injury is no longer provided if previously included in liability extension	↓

Your [Holiday Travel Trailer Form](#) policy with RSA will renew as a **Vacation Trailer/Camper Unit** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

HOLIDAY TRAVEL TRAILER FORM TO VACATION TRAILER/CAMPER UNIT POLICY	
COVERAGE	
Temporary Attachments & Detached Structures up to 25% of Coverage A or \$2,000 is now covered	↑
Lock Repair & Replacement is now included	↑
Personal Property (Coverage C) default limit is now 25% of the Trailer value	↑
Additional Living Expense (Coverage D) default limit is now the greater of 25% of the Trailer value or at \$2,000	-
Additional Living Expense (Coverage D) - loss of irrecoverable pre-paid deposits for rental space is no longer covered	↓
Costs of removing debris is increased from \$1,000 in all to \$2,000 per event and now includes the cost of towing the trailer	↑
Loss or damage caused by acid rain is now covered	↑
Dishonest acts on the part of the Insured, employee or other party of interest is not covered	↓
Personal Property undergoing any process of work is not covered	↓
Loss or damage caused by racoons, bats, and skunks are not covered	↓
Trailers used for business, farming or commercial purposes are now not covered	↓
Trailers while rented or leased to others is now not covered	↓
Trailers used as permanent residences are now not covered	↓
Dampness of atmosphere, bacteria, and freezing are not covered	↓
Police Department Charges are no longer included	↓
Motorized Vehicles, including golf carts, and their equipment are no longer covered	↓
Silverware, Silver-Plated Ware, Goldware, Gold-Plated Ware and Pewterware is not covered	↓
The limit for cannabis is now \$500 (limit does not apply to medicinal use)	↓
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system or domestic water container caused by freezing is no longer covered unless certain requirements are met during usual heating season	↓
Flood of any nature, waves, tidal waves, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, is not covered	↓

Basis of Settlement	
In cases of a total loss, the deductible will be waived	↑
Guaranteed Replacement Cost for total loss if purchased new within 10 years of date of loss (<i>previously 2 years</i>)	↑
Personal Injury is no longer provided if previously included in liability extension	↓
Liability is now included in each wording separately	↑

Your **Personal Catastrophe Shield** policy with RSA will renew as a **Personal Umbrella Coverage** policy with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

PERSONAL CATASTROPHE SHIELD TO PERSONAL UMBRELLA COVERAGE	
COVERAGE	
Territorial Limits now worldwide	↑
Retained limit no longer applies	↑
Loss of earnings now up to \$500 per day with no maximum (<i>previously \$250 per day - \$10,000 maximum</i>)	↑
Drones coverage now included (1 kg)	↑
Coverage for rented or furnished automobiles is now covered	↑
Excess Uninsured/Underinsured Motorist Protection Coverage is now covered	↑
Damage to Personal Property you've ever owned is not covered	↓
Personal Injury or Property Damage for Compensation provided by statutes is not covered	↓
Personal Injury or Property Damage caused by contamination by radioactive material is not covered	↓
Personal Injury arising from advertising, broadcasting or telecasting activities is not covered	↓
Personal Injury arising from wrongful dismissal is not covered	↓
Violation of conditions on any other applicable policy is not covered	↓
Uninsured/Underinsured Motorists Coverage or no-fault benefits claims is now excluded, unless coverage is provided by the underlying automobile policy	↓
Personal Injury or Property Damage to family trust, estate, trustees or beneficiaries is now excluded, unless the dwelling and premises is shown on the Coverage Summary Page	↓
Personal Injury or Property Damage arising from any property for which insurance is not provided on the underlying property insurance listed on the Coverage Summary Page is now excluded	↓

If you had a **Water Damage Endorsement – Limited Sewer Back-Up, Water Service Line or Waterproof Coverage Endorsement** with RSA, your policy will renew with an **Enhanced Water Damage Package** with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms. Coverages that have a combination of an increase/enhancement, reduction or removal are indicated with a hyphen.

If you have any questions, please contact your insurance broker.

WATER DAMAGE ENDORSEMENT – LIMITED SEWER BACK-UP, WATER SERVICE LINE, WATERPROOF COVERAGE ENDORSEMENT To ENHANCED WATER DAMAGE PACKAGE (EWDP)	
COVERAGE	
Four separate endorsements now offered as one single package (components subject to eligibility)	↑
Ground Water coverage is now available for purchase on eligible Homeowner packages. Please speak to your broker to see if your home is eligible for this coverage.	↑
Guaranteed Replacement Cost is now included for eligible policies with the Enhanced Water Damage Package	↑
Sewer Back-Up, Water Service Line and Flood coverages are no longer available on Seasonal Fire & Extended Coverage policies	↓
Loss Prevention Device coverage is reduced from \$1,500 to \$1,000 and is no longer available for Tenants and Condominiums	↓
Water Service Line coverage is reduced from \$15,000 to \$10,000	↓
Water Service Line - coverage for trees, plants and shrubs is reduced to \$1,000 per item	↓

RSA Water Endorsements	Intact Enhanced Water Damage Package				
	Sewer Back Up	Sewer Back Up Mitigation	Water & Sewer Lines	Overland Water	Ground Water
Water Damage Extension (#20183)	✓				
Water Damage - Limited SBU (#21029)	✓	✓			
Water Service Line (#21033)			✓		
Waterproof Coverage (#21030)	✓	✓		✓	

If your policy with RSA had an **Earthquake Damage Endorsement**, you will renew with an **Earthquake Endorsement** with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

EARTHQUAKE DAMAGE ENDORSEMENT TO EARTHQUAKE ENDORSEMENT COVERAGE	
Deductible is now calculated and applied based on the combined coverage limit rather than separate limits.	↓
The option to reduce or remove Personal Property (Coverage C) is no longer available	↓
If the building is not repaired or replaced on the same site, coverage will be based on Actual Cash Value, meaning the property's age and condition will be considered, and therefore the amount may be lower than the value to repair or replace.	↓

Any **additional floaters and endorsements** you had with your RSA policy will renew with the comparable floaters and endorsements with Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with an upward arrow. Coverages that have been reduced or removed are indicated with a downward arrow. When part of a coverage has been increased/enhanced, while another part of that coverage has been reduced/removed, it will be indicated with a hyphen. In some instances where coverage has been **reduced or removed**, you may be able to purchase the coverage. Also, you can refer to your insurance policy which provides the full details of your coverage, including a full list of conditions and exclusions and defined terms.

If you have any questions, please contact your insurance broker.

ADDITIONAL RESIDENTIAL ENDORSEMENTS / FLOATERS COVERAGE	
Claims Protection Coverage on Principal Homeowner, Condominium, and Tenant Packages are renewed with the Lifestyle or Claims Advantage endorsement, subject to eligibility. The coverage will be removed from all other policies	↓
For Scheduled Articles, the Pair and Set Extension and Valued Basis settlement option are no longer available; however, Replacement Cost still applies	↓
Jewellery, fine arts, and furs scheduled on a blanket basis will renew as a <i>my Treasures</i> endorsement. Refer to your wording for the applicable limit per item, which may have changed	↓
Home Assistance endorsement is no longer available.	↓
Coverage Equality endorsement is no longer available.	↓
Greener Home endorsement is no longer available	↓