



WESTERN ASSURANCE – ONTARIO

EXPLORE YOUR
PERSONAL PROPERTY
POLICY CHANGES

Please review this interactive document to explore the main changes to your policy as it transfers from RSA to Intact Insurance. For full details of your coverage, please refer to your insurance policy.



Personal Property Policy Changes

We previously shared with you that Western Assurance was acquired by Intact Financial Corporation. As a result, your Western Assurance 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

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Homeowner Coverage – Comprehensive Plus changed to Homeowners Comprehensive

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Homeowner Coverage – Comprehensive Plus** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

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 Personal Property Amount (Coverage C)	+
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 has been 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 a domestic water container, caused by freezing 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	-
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	-

Property Coverages (continued)

Personal Property in 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	—
Loss or damage to building glass caused by animals owned by you is no longer covered	—
Drones coverage is now included up to 1 kg	+
Trailer coverage is restricted to utility trailers and only up to \$1,000	—
Credit, Debit or Automated Teller Cards and Depositors Forgery does not cover losses by dishonesty or losses out of business pursuits	—
Counterfeit Paper Money is increased from \$7,500 to \$10,000; however, it now excludes losses by dishonesty, losses out of business pursuits, and losses caused by the use of your credit card or automated teller card by someone who lives in your household or by someone to whom you have given the card	✍
Police Department Charges are no longer covered	—
Grave Markers & 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 includes the adjacent site	—
A maximum of \$30,000 By-laws coverage 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 or skunks is not covered	—
Vandalism and malicious acts while your dwelling is under construction or vacant are 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 will be renewed with the my 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	—

Special Limits

Cannabis is now limited to \$500	—
Business Property off premises is no longer covered	—
Watercraft and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	—
Utility Trailers is reduced from \$2,000 to \$1,000 and now includes watercraft trailers	—

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	+
	Bicycles, e-bikes, their equipment and accessories are reduced from \$3,000 to \$1,000	—
	Collectible cards (such as sports personality cards) and comic books are reduced from \$10,000 to \$5,000	—
Specified Perils	Animals, 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	Notification requirement for home renovations is reduced from \$30,000 to \$10,000 and now only applies to Dwelling Building (Coverage A)	—
	The deductible will be waived for claims over \$30,000	+

SECTION II

Liability Coverage

Definition of Business now includes “work from home”	+
Premises Liability coverage provided when insured is a lessee or tenant is increased from 90 to 180 days	+
Drones coverage is now included up to 1 kg	+
Personal Injury is no longer included	—
Damage to Personal Property you’ve ever owned is not covered	—
Liability Coverage for Owned Watercraft & Vehicles – Outboard Motors is reduced from 50 hp to 25 hp	—
Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	—
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 8 m 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	—
Personal actions of an insured residing in a nursing home or care facility are 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 or 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 are not covered	—

Homeowner Coverage – Broad Form changed to Homeowners Broad

Legend

Increased/ enhanced	+
Reduced/ removed	-
Partial increase/ decrease	/

Your **Homeowner Coverage – Broad Form** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

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 is now included up to 1 kg	+
Freezer Foods coverage 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 the 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 covered	+
Data is now covered 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 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 a domestic water container, caused by freezing is not covered	-

Property Coverages (continued)

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 premises are not rented when ready for occupancy	—
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	—
Loss or damage to building glass caused by animals owned by you is no longer covered	—
Trailer coverage is restricted to utility trailers and only up to \$1,000	—
Credit, Debit or Automated Teller Cards and Depositors Forgery is now reduced from \$10,000 to \$5,000 and now excludes losses by dishonesty and losses out of business pursuits	—
Counterfeit Paper Money now excludes losses by dishonesty, losses out of business pursuits, and losses caused by the use of your credit card or automated teller card 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 includes the adjacent site	—
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	—
Personal Property undergoing any process of work is not covered	—
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 that you own	—
Theft or Attempted Theft peril no longer excludes theft at any other dwelling that you own, rent, or occupy except while you are temporarily living there	—
Collapse no longer includes loss or damage occurring while your dwelling is under construction or vacant	—
Glass breakage is no longer covered	—
Loss or damage caused by racoons, bats or skunks is not covered	—
Loss or damage caused by bacteria is not covered	—
Flood of any nature, waves, tidal waves, tsunامي, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are 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, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	✍
A minimum \$2,000 water damage deductible now applies	—

Special Limits	Cannabis is now limited to \$500	—
	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 and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	—
	Utility Trailers now includes watercraft trailers	+
	Garden Tractors no longer have a special limit	+
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	—
	Animals, birds or 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 the Dwelling Building (Coverage A)	+
	The deductible will be waived for claims over \$30,000	+
	Replacement Cost is now automatically included for Personal Property (Coverage C)	+
	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 insured is lessee or tenant is increased from 90 to 180 days	+
	Definition of Business now includes “work from home”	+
	Drones coverage is 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 50 hp to 25 hp	—
	Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	—
	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 8 m 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	—

Liability Coverage (continued)

Personal actions of an insured residing in a nursing home or care facility are no longer covered	—
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	—
Claims and loss caused by erasure, destruction, corruption, misappropriation or 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 are now excluded	—
Voluntary Medical Payment (Coverage F) is decreased from \$5,000 to \$2,500	—

Dwelling Building/Contents Fire & Extended changed to Homeowners Standard

Legend

Increased/enhanced	+
Reduced/removed	—
Partial increase/decrease	/

Your **Dwelling Building/Contents Fire & Extended Coverage** policy with Western Assurance will renew as a **Homeowners Standard** or **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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“—”). 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 slash (“/”). 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.

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 is now included	+
Personal Property Temporarily Away from the Premises is now automatically included	+
Personal Property of a Student is now included	+

Property Coverages (continued)

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 is now included up to 1 kg	+
Freezer Foods are now included	+
Coverage for Change of Temperature is now included	+
Coverage for Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money are now included	+
Debris Removal is now covered for an additional 5% of Dwelling Building (Coverage A)	+
Lock Repair & Replacement, including locks on private passenger vehicles, 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	+
Glass breakage 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	+
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system, or domestic water container, caused by freezing is no longer covered	-
Animals, birds and fish are now covered for certain perils	+
Coverage for Golf Carts is now included	+
Explosion now includes coverage for water hammer	+
Water Damage now includes water entering the dwelling through roof from 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 or sleet, is now covered	+
Damage caused by bears is now covered	+
Cryptocurrencies are no longer covered	-
Police Department Charges are no longer included	-
By-laws coverage no longer includes adjacent site; however, coverage limit is increased to \$30,000	↗
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	-

Property Coverages (continued)

Smoke from agricultural smudging is not covered; however, smoke from fireplaces is included	✓
Theft or Attempted Theft peril no longer excludes theft at any other dwelling that you own, rent, or occupy except while you are temporarily living there	—
Sonic boom caused by aircraft or spacecraft is no longer covered	—
Fair Rental Value no longer includes additional buildings	—
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	—
A minimum \$2,000 water damage deductible now applies	—

Special Limits

Cannabis is now limited to \$500	—
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 up to \$3,000	+
Watercraft and their furnishings, equipment, accessories and motors no longer includes 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	+
Collectible cards (such as sports personality cards) and comic books are now included with a special limit of \$5,000	+

Theft or Mysterious Disappearance

Luggage, handbags, purses, and wallets, etc. now have a limit of \$10,000	—
Jewellery, watches, gems and furs are now covered with a special limit of \$3,000	✓
Manuscripts are now covered with no special limit	+
Numismatic property (such as coin collections) is now covered with a special limit of \$1,000	+
Philatelic property (stamp collections) is now covered with a special limit of \$1,000	+
Bicycles, e-bikes, their equipment and accessories are now covered with a special limit of \$1,000	+

Basis of Claims Settlement

90-day notification requirement for home renovations no longer applies	+
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	—

Condominium Unit Owner Coverage – Comprehensive Plus changed to Condominium Unit Owners Comprehensive

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Condominium Unit Owner Coverage – Comprehensive Plus** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

Property Coverages

Personal Property Stored in a Warehouse 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	+
Drones coverage is now included up to 1 kg	+
Freezer Foods coverage increased from \$5,000 to Personal Property amount shown on your Coverage Summary Page	+
Up to 10% of Single Limit amount is 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	+

Property Coverages (continued)

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.	+
Loss or damage to building glass caused by animals owned by you is now specifically excluded	-
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system, or a domestic water container, caused by freezing is no longer covered	-
Individual sub-limits now apply to 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 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 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 now excludes losses by dishonesty and losses out of business pursuits	-
Counterfeit Paper Money is increased from \$7,500 to \$10,000; however, it now excludes losses by dishonesty, losses out of business pursuits, and losses caused by the use of your credit card or automated teller card 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 & Mausoleums are no longer covered	-
Lock Repair & Replacement coverage has decreased from \$1,500 to \$1,000	-
Identity Theft coverage will be renewed 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	-

Property Coverages (continued)

A maximum of \$30,000 By-laws coverage 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 or skunks is not covered	—
Loss or damage caused by bacteria is not covered	—
Loss or damage caused by vandalism and malicious acts 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	—
A minimum \$2,000 water damage deductible now applies	—

Special Limits

Cannabis is now limited to \$500	—
Business Property off premises is no longer covered	—
Watercraft and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	—
Utility Trailers is reduced from \$2,000 to \$1,000 and now includes watercraft trailers	—

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	+
Bicycles, e-bikes, their equipment and accessories are reduced from \$3,000 to \$1,000	—
Collectible cards (such as sports personality cards) and comic books is reduced from \$10,000 to \$5,000	—

Specified Perils

Animals, birds or 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 will be waived for claims over \$30,000	+
Waiver of subrogation against condominium corporation no longer applies	—

SECTION II

Liability Coverage

Premises Liability coverage provided when insured is lessee or tenant – increased from 90 to 180 days	+
Definition of Business now includes “work from home”	+
Drones coverage is now included up to 1 kg	+
Personal Injury is no longer included	—
Damage to Personal Property you’ve ever owned is not covered	—

Liability Coverage (continued)

Liability Coverage for Owned Watercraft & Vehicles – Outboard Motors is reduced from 50 hp to 25 hp	—
Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	—
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 8 m 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	—
Personal actions of an insured residing in a nursing home or care facility are 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 or misinterpretation of data are not covered	—

Condominium Unit Owner Coverage – Named Perils changed to **Condominium Unit Owners Comprehensive**

Legend

Increased/enhanced	+
Reduced/removed	—
Partial increase/decrease	/

Your **Condominium Unit Owner Coverage – Named Perils** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“—”). 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 slash (“/”). 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.

SECTION I

Property Coverages

Personal Property (Coverage C) 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”	+

Property Coverages (continued)

Moving Personal Property to Another Home is increased from 60 days to 90 days	+
Under Loss of Use (Coverage D), Maintenance Fees are now included	+
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	+
Drones coverage is 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 is 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 building glass caused by animals owned by you 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	-
Individual sub-limits now apply to 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	-

Property Coverages (continued)

Credit, Debit or Automated Teller Cards, Depositors Forgery now excludes losses by dishonesty and losses out of business pursuits	—
Counterfeit Paper Money is increased from \$5,000 to \$10,000; however, it now excludes losses by dishonesty, losses out of business pursuits, and losses caused by the use of your credit card or automated teller card 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 will be renewed with the my 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 the adjacent site	—
A maximum of \$30,000 By-laws coverage 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 or skunks is now specifically excluded	—
Animals, birds or fish are no longer insured for certain perils; however, a special limit no longer applies	—
Loss or damage caused by bacteria is not covered	—
Flood of any nature, waves, tidal waves, tsunامي, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	—
A minimum \$2,000 water damage deductible now applies	—

Special Limits

Cannabis is now limited to \$500	—
Business Property while on your premises is increased from \$5,000 to \$7,500	+
Securities is increased from \$5,000 to \$6,000	+
Watercraft and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	—
Utility Trailers now includes watercraft trailers	+
Garden Tractors no longer have a special limit	+

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	+

Specified Perils

Animals, birds or 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 will be waived for claims over \$30,000	+
Replacement Cost on 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 lessee or tenant is increased from 90 to 180 days	+
Definition of Business now includes “work from home”	+
Drones coverage is 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 50 hp to 25 hp	-
Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	-
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 8 m 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 are not covered	-
Personal actions of an insured residing in a nursing home or care facility are no longer covered	-
Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	-
Claims and loss caused by erasure, destruction, corruption, misappropriation or 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 are now excluded	-

Seasonal Home Coverage changed to Seasonal Homeowners Broad

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Seasonal Home Coverage** with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

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 is now included up to 1 kg	+
Freezer Foods coverage increased from \$1,000 to Personal Property amount shown on your Coverage Summary Page	+
Mass Evacuation Additional Living Expense is now included	+
Permission to Remove Property is increased from 60 days to 90 days	+
Escape of Fuel Oil is now an insured peril	+
Loss of Use of Your Dwelling (Coverage D) default limit has been increased from 20% to 30% of Dwelling Building (Coverage A)	+
By-laws coverage no longer includes the adjacent site; however, the coverage limit is increased to \$30,000	/
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	-
Explosion no longer excludes water hammer	+

Property Coverages (continued)

Smoke from agricultural smudging is not covered; however, smoke from fireplaces is included	+
Collapse, including weight of ice, snow or sleet, is now 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	-
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 a domestic water container, caused by freezing is no longer covered	-
Outdoor Trees, Shrubs, Plants and Lawns now excludes cannabis	-
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 that you own	-
Personal Property is no longer covered for sonic boom caused by aircraft or space craft	-
Glass breakage is no longer covered	-
Theft or attempted theft at any other dwelling that you own, rent or occupy is not covered	-
Personal Property undergoing any process of work is not covered	-
Loss or damage caused by bacteria is not covered	-
A minimum \$2,000 water damage deductible now applies	-

Special Limits

Cannabis is now limited to \$500	-
Business Property while on your premises is increased from \$3,000 to \$7,500	+
Securities is reduced from \$5,000 to \$3,000	-
Watercraft and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	-
Utility Trailers now includes watercraft trailers	+
Garden Tractors no longer have a special limit	+

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	+

Specified Perils	Animals, birds or 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 is now automatically included for Personal Property (Coverage C)	+
	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 is now included up to 1 kg	+
	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 50 hp to 25 hp	-
	Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	-
	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 8 m 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 erasure, destruction, corruption, misappropriation or 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 are now excluded	-
	Voluntary Medical Payments (Coverage F) is decreased from \$5,000 to \$2,500	-

Seasonal Dwelling Fire & Extended Coverage changed to **Seasonal Dwelling Building and/or Contents Fire and Extended Coverage**

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Seasonal Dwelling Fire & Extended Coverage** policy with Western Assurance will renew as a **Seasonal Dwelling Building and/or Contents Fire and Extended Coverage** or a **Condominium Unit Owners Comprehensive** (if your condominium is seasonal use) 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

Property Coverages

Water Damage now includes water entering the dwelling through roof from accumulation of ice/snow on roof or eavestrough	+
Lock Repair & Replacement up to \$500 is now included	+
Declaration of Emergency Endorsement is now included	+
Drones coverage is now included up to 1 kg	+
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 a 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 coverage 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 insured	-
Permission to Remove Property is reduced from 60 days to 7 days	-
Tear Out is no longer covered	-

Property Coverages (continued)

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, tsunami, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	—
A minimum \$2,000 water damage deductible now applies	—

Special Limits

Cannabis is now limited to \$500	—
Money and bullion are now excluded; however, if Burglary & Robbery was purchased, the limit for these perils remains at \$200	—
Business Property while on your premises is reduced from \$2,000 to \$1,000	—
Securities are now excluded; however, if Burglary & Robbery was purchased, the limit for these perils is now reduced from \$2,000 to \$1,000	—
Watercraft and their furnishings, equipment, accessories and motors coverage is reduced from \$3,000 to \$1,000 and no longer includes watercraft trailers	—
Spare Automobile Parts no longer have a special limit	+
Computer Software no longer has a special limit	+

Theft (only when burglary & robbery purchased)

Silverware, Silver-Plated Ware, Goldware, Gold-Plated Ware and Pewterware is reduced from the 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 are decreased from \$1,000 to \$500	—

Specified Perils

Animals, birds or fish no longer have a special limit	+
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Basis of Claims Settlement

By-laws are no longer covered	—
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SECTION II

Liability Coverage

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

Seasonal Dwelling Fire & Extended Coverage changed to **Condominium Unit Owners Comprehensive**

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Seasonal Dwelling Fire & Extended Coverage** policy with Western Assurance will renew as a **Seasonal Dwelling Building and/or Contents Fire and Extended Coverage** or a **Condominium Unit Owners Comprehensive** (if your condominium is seasonal use) 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

Property Coverages

Now covered for All Risks (previously Named Perils)	+
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;	+
Outdoor Trees, Shrubs, Plants and Lawns is now included	+
Condominium Protection Sub-limits now apply	-

Property Coverages (continued)

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	—
Golf Carts are no longer excluded	+
Drones coverage is now included up to 1 kg	+
Freezer Foods are now covered	+
Change of Temperature is now covered	+
Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money are now covered	+
Debris Removal is now covered	+
Doors and Glass is now covered	+
Lock Repair & Replacement is now covered	+
Mass Evacuation Additional Living Expense is now covered	+
Permission to Remove Property is 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 roof from 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	+
Theft and Attempted Theft Coverage is now included	+
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system, or a domestic water container, caused by freezing is no longer covered	—
By-laws coverage no longer includes adjacent site; however, coverage limit is increased to \$30,000	✍
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	—
Smoke from agricultural smudging is no longer covered	—
Cryptocurrencies are no longer covered	—

Property Coverages (continued)

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	—
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	—
Loss or damage to building glass caused by animals owned by you is no longer covered	—
A minimum \$2,000 water damage deductible now applies	—

Special Limits

Cannabis is now limited to \$500	—
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 \$2,000 to \$6,000	+
Watercraft and 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	+

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 is increased from \$1,000 to \$2,000	+
Each bicycle or e-bike and its equipment and accessories is increased from \$500 to \$1,000	+

Specified Perils

Animals, birds or fish no longer have a special limit	+
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Basis of Claims Settlement

Personal Property (Coverage C) is now covered for Replacement Cost	+
The deductible will be 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 liability extension	—

Tenant Coverage – Comprehensive Plus changed to **Tenants Comprehensive**

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Tenant Coverage – Comprehensive Plus** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

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 is now included up to 1 kg	+
Freezer foods coverage is increased from \$5,000 to Personal Property amount shown on your Coverage Summary Page	+
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 a domestic water container, caused by freezing is no longer covered	-
Personal Property normally kept at any other location you own, rent or occupy 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	-
Personal Property in a Nursing Home or Health Care Facility is no longer covered	-

Property Coverages (continued)

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 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 now excludes losses by dishonesty and losses out of business pursuits	—
Counterfeit Paper Money is now increased from \$7,500 to \$10,000; however, it now excludes losses by dishonesty, losses out of business pursuits, and losses caused by the use of your credit card or automated teller card 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 & Mausoleums are no longer covered	—
Personal Property undergoing any process of work is not covered	—
Loss or damage caused by racoons, bats or skunks is now specifically excluded	—
Loss or damage caused by bacteria is not covered	—
Scratching, abrasion, chipping of Personal Property, or accidental breakage of fragile or brittle articles is no longer insured	—
Loss or damage caused by vandalism and malicious acts 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	—
Identity Theft coverage will be renewed 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	✍

Special Limits

Cannabis is now limited to \$500	—
Business Property off premises is no longer covered	—
Watercraft and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	—
Utility Trailers is reduced from \$2,000 to \$1,000 and now includes watercraft trailers	—
Garden Tractors no longer have a special limit	+

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	+

Theft or Mysterious Disappearance (continued)	Bicycles, e-bikes, their equipment and accessories are reduced from \$3,000 to \$1,000	—
	Collectible cards (such as sports personality cards) and comic books are reduced from \$10,000 to \$5,000	—
Specified Perils	Animals, birds or fish no longer have a special limit	—
	Golf Carts, including attachments and accessories, no longer have a special limit	—
Basis of Claims Settlement	The deductible will be waived for claims over \$30,000	+
SECTION II		
Liability Coverage	Definition of Business now includes “work from home”	+
	Premises Liability coverage is provided when insured is a lessee or tenant and is increased from 90 to 180 days	+
	Drones coverage is now included up to 1 kg	+
	Personal Injury is no longer included	—
	Damage to Personal Property you’ve ever owned is not covered	—
	Liability Coverage for Owned Watercraft & Vehicles – Outboard Motors is reduced from 50 hp to 25 hp	—
	Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	—
	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 8 m 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	—
	Personal actions of an insured residing in a nursing home or care facility are no longer covered	—
	Claims caused by the failure, malfunction or inadequacy of any computer or equipment to operate are not covered	—
	Claims and loss caused by erasure, destruction, corruption, misappropriation or misinterpretation of data are not covered	—

Tenant Coverage – Named Perils changed to Tenants Standard

Legend

Increased/ enhanced	+
Reduced/ removed	-
Partial increase/ decrease	/

Your **Tenant Coverage – Named Perils** policy with Western Assurance will renew as a **Tenants 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

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 our insured is no longer covered	/
Prohibited Access by Civil Authority is increased from 2 weeks to 30 days	+
Drones coverage is now included up to 1 kg	+
Freezer Foods coverage increased from \$5,000 to 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 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 is increased from 20% to 40% of Personal Property (Coverage C)	+
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system, or a domestic water container, caused by freezing is no longer covered	-
Outdoor Trees, Shrubs, Plants and Lawns now excludes cannabis	-

Property Coverages (continued)

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	—
Credit, Debit or Automated Teller Cards and Depositors Forgery is now decreased from \$10,000 to \$5,000, and now excludes losses by dishonesty and losses out of business pursuits	—
Counterfeit Paper Money now excludes losses by dishonesty, losses out of business pursuits, and losses caused by the use of your credit card or automated teller card 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	—
Transportation no longer includes property in a vacation trailer or home trailer that you own	—
Collapse no longer includes loss or damage occurring while your dwelling is under construction or vacant	—
Sonic boom 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, are not covered	—
Identity theft coverage will be renewed with the my Identity endorsement. Coverage is reduced from \$30,000 to \$25,000; however, now includes 24/7 legal assistance, cyber protection and consumer disputes coverage	✍

Special Limits

Cannabis is now limited to \$500	—
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 and their furnishings, equipment, accessories and motors no longer includes watercraft trailers	—
Utility Trailers now includes watercraft trailers	+
Garden Tractors no longer have a special limit	+

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 (such as stamp collections) is reduced from \$2,000 to \$1,000	—

Specified Perils	Animals, birds or 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 insured is a lessee or tenant is increased from 90 to 180 days	+
Definition of Business now includes “work from home”	+
Drones coverage is 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 50 hp to 25 hp	-
Liability Coverage for Owned Watercraft & Vehicles – Garden Tractors is reduced to 25 hp	-
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 8 m 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 erasure, destruction, corruption, misappropriation or 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 are now excluded	-
Voluntary Medical Payment (Coverage F) is decreased from \$5,000 to \$2,500	-

Landlord Coverage Plus changed to Rented Dwelling Comprehensive

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Landlord Coverage Plus** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

Property Coverages

Now covered for All Risks (previously insured for Named Perils)	+
Outdoor Trees, Shrubs, Plants and Lawns is 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 the adjacent site; however, the coverage limit is increased to \$30,000	/
A maximum of \$30,000 By-laws coverage 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 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	+
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 a domestic water container, caused by freezing is no longer covered	-
Fair Rental Value no longer provides an additional 60 days coverage if premises are not rented when ready for occupancy	-
Fair Rental Value no longer includes additional buildings	-
Police Department Charges are no longer included	-

Property Coverages (continued)

Personal Property undergoing any process of work is not covered	—
Loss or damage caused by racoons, bats or skunks is not covered	—
Loss or damage caused by bacteria is not covered	—
Glass breakage caused by animals owned by you or your tenant 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, are not covered	—
A minimum \$2,000 water damage deductible now applies	—

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 and 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	—

Theft or Mysterious Disappearance

Luggage, handbags, purses, wallets, etc. are no longer covered	—
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Basis of Claims Settlement

Guaranteed Replacement Cost is now automatically included for Dwelling Building (Coverage A)	+
Replacement Cost on Personal Property 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)	—
A deductible of two times the deductible shown on the Coverage Summary now applies for Vandalism & Malicious Acts by Tenant	—

SECTION II

Liability Coverage

Voluntary Compensation for Residence Employees (\$100 weekly indemnity) is 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're 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	—

Liability Coverage (continued)

Claims and loss of use arising caused by erasure, destruction, corruption, misappropriation or 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 are now excluded	—
Liability is now included in each wording separately	+
Personal Injury is no longer provided if previously included in liability extension	—

Landlord Coverage Plus changed to Rented Condominium

Legend

Increased/enhanced	+
Reduced/removed	—
Partial increase/decrease	/

Your **Landlord Coverage Plus** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“—”). 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 slash (“/”). 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.

SECTION I

Property Coverages

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 is now included	+
Up to 10% of Single Limit amount is now included for building fixtures and fittings when temporarily away for repair	+
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	+
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	+

Property Coverages (continued)

By-laws coverage no longer includes the adjacent site; however, the coverage limit is increased to \$30,000	✍
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	—
Loss or damage to building glass caused by animals owned by you or your tenant is 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	—
Individual sub-limits now apply to 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 premises are not rented when ready for occupancy	—
Prohibited Access by Civil Authority included only if Fair Rental Value coverage is purchased	—
Police Department Charges are no longer included	—
Permission to Remove Property is 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 or skunks is not covered	—
Loss or damage caused by bacteria is not covered	—
A minimum \$2,000 water damage deductible now applies	—

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 and 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	—

Theft or Mysterious Disappearance	Luggage, handbags, purses, wallets, etc. are no longer covered	—
Basis of Claims Settlement	90-day notification requirement for home renovations no longer applies	+
	Replacement Cost on Personal Property is now automatically included	+
	Waiver of subrogation against condominium corporation no longer applies	—
	A deductible of two times the deductible shown on the Coverage Summary now applies for Vandalism & Malicious Acts by Tenant	—

SECTION II

Liability Coverage	Voluntary Compensation for Residence Employees is 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 or 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 are now excluded	—
	Liability is now included in each wording separately	+
	Personal Injury is no longer provided if previously included in liability extension	—

Dwelling Building/Contents Fire & Extended Coverage changed to **Rented Dwelling Fire & EC**

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Dwelling Building/Contents Fire & Extended Coverage** policy with Western Assurance will renew as a **Homeowners Standard** or **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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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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SECTION I

Property Coverages

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 the adjacent site; however, coverage limit is increased to \$30,000	/
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	-
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system, or a domestic water container, caused by freezing is no longer covered	-
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 is purchased	-
Fire and Police Department Charges are no longer covered	-
Permission to Remove Property is reduced from 60 to 30 days	-
Tear Out is no longer covered	-
Theft, including damage caused by theft or attempted theft, is no longer covered	-
Burglary Damage to Dwelling is no longer covered	-
Electricity is no longer an insured peril	-
Personal Property undergoing any process of work is not covered	-
A minimum \$2,000 water damage deductible now applies	-

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 and 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	—
Theft or Mysterious Disappearance	Luggage, handbags, purses, wallets, etc. are no longer covered	—
Basis of Claims Settlement	90-day notification requirement for home renovations no longer applies	—
	Replacement Cost up to 80% of Dwelling Building (Coverage A) or Actual Cash Value now applies to dwelling and additional buildings	—
	A deductible of two times the deductible shown 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	—

Dwelling Building/Contents Fire & Extended Coverage changed to **Rented Condominium**

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Dwelling Building/Contents Fire & Extended Coverage** policy with Western Assurance will renew as a **Homeowners Standard** or **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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

Property Coverages

Now covered for All Risks (previously Named Perils)	+
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 is 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 is now included	+
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 roof from 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, 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 is now covered	+
Individual sub-limits apply to Condominium Protection	-
Unit Additional Protection – \$50,000 limit now applies if the condominium corporation has no insurance for the loss to your unit	-

Property Coverages (continued)

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 a domestic water container, caused by freezing is no longer covered	—
Uninsured Personal Property of Others is no longer covered	—
Personal Property Temporarily Away is no longer covered	—
Additional Living Expense (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 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 the adjacent site; however, coverage limit is increased to \$30,000	✍
A maximum of \$30,000 By-laws coverage applies regardless of the number of buildings on the premises	—
Tear Out 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	—
A minimum \$2,000 water damage deductible now applies	—

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 and 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	—

Theft or Mysterious Disappearance

Luggage, handbags, purses, wallets, etc. are no longer covered	—
--	---

Basis of Claims Settlement

90-day notification requirement for home renovations no longer applies	+
Replacement Cost on Personal Property (Coverage C) now applies	+
Waiver of subrogation against condominium corporation no longer applies	-
A deductible of two times the deductible shown 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	-

Boat & Motor Form – All Risks changed to Watercraft

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

Your **Boat & Motor Form – All Risks** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

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 now covered for \$500 per occurrence	+
Loss or damage caused by acid rain is now covered	+
Loss or damage caused by freezing to engine or components is no longer excluded if engine is equipped with closed-loop freshwater 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	-

**Coverage
(continued)**

Loss or 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 for which you are responsible 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	—

**Boat & Motor Form – All Risks changed to
Personal Watercraft**

Legend

Increased/ enhanced	+
Reduced/ removed	—
Partial increase/ decrease	/

Your **Boat & Motor Form – All Risks** policy with Western Assurance will renew as a **Watercraft** 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

SECTION I

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 now covered for \$500 per occurrence	+
Loss or damage caused by freezing to engine or components is no longer excluded if engine is equipped with closed-loop freshwater 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	—

Coverage (continued)

Loss or 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	—
Loss or damage due to theft or attempted theft while the Personal Watercraft is not in use is not covered, unless kept in a locked building or locked to a secured trailer	—
Ingestion damage to the power unit is now 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	—
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 for which you are responsible 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	—

Holiday Travel Trailer Form changed to Vacation Trailer/Camper Unit

Legend

Increased/enhanced	+
Reduced/removed	—
Partial increase/decrease	/

Your **Holiday Travel Trailer Form** policy with Western Assurance 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“—”). 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 slash (“/”). 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.

Coverage

Guaranteed Replacement Cost if the unit was purchased new within 10 years of date of loss (previously two years)	+
Temporary Attachments & Detached Structures up to 25% of Coverage A or \$2,000 is now covered	+

Coverage (continued)

Personal Property (Coverage C) default limit is now 25% of the Trailer value	+
Additional Living Expense default limit (Coverage D) is now the greater of 25% of the Trailer value or \$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	+
Lock Repair & Replacement is now included	+
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 or skunks is not covered	-
Trailers used for business, farming or commercial purposes are not covered	-
Trailers while rented or leased to others are not covered	-
Trailers used as permanent residences are 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	-
Cannabis limit is now \$500	-
Loss or damage to a plumbing, heating, cooling, sprinkler or air conditioning system, or a 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, tsunامي, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake, are not covered	-

Basis of Claims Settlement

Guaranteed Replacement Cost for total loss if the unit was purchased new within 10 years of the date of loss	+
In cases of a total loss, the deductible will be waived	+
Personal Injury is no longer provided if previously included in liability extension	-
Liability is now included in each wording separately	+

Personal Umbrella Coverage changed to Personal Umbrella Coverage

Legend

Increased/enhanced	+
Reduced/removed	-
Partial increase/decrease	/

If you had a **Personal Umbrella Coverage** policy with Western Assurance, it 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

Coverage

Territorial Limits are now worldwide	+
Retained limit no longer applies	+
Loss of earnings is now up to \$500 per day with no maximum (previously \$250 per day – \$10,000 maximum)	+
Drones coverage is now included up to 1 kg	+
Coverage for rented or furnished automobiles is now included	+
Excess Uninsured/Underinsured Motorist Protection coverage is now included	+
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 are not covered, unless coverage is provided by the underlying automobile policy	-
Personal Injury or Property Damage to family trust, estate, trustees or beneficiaries is not covered, 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 not covered	-

Water Damage Endorsement – Limited Sewer Backup, Water Service Line And Waterproof Coverage Endorsement changed to Enhanced Water Damage Package (EWDP)

Legend

- Increased/enhanced +
- Reduced/removed -
- Partial increase/decrease /

If you had a **Water Damage Endorsement – Limited Sewer Backup, Water Service Line or Waterproof Coverage Endorsement** with Western Assurance, 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

Coverage

- Four separate endorsements are now offered as one single package (components subject to eligibility) +
- Ground Water coverage is now available for purchase on eligible Homeowner packages +
- Guaranteed Replacement Cost is now included for eligible policies with Enhanced Water Damage Package +
- Sewer Backup, 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 & Shrubs now reduced to \$1,000 per item -

WA WATER ENDORSEMENTS	INTACT ENHANCED WATER DAMAGE PACKAGE				
	Sewer Back Up	Sewer Back Up Mitigation	Water & Sewer Lines	Overland Water	Ground Water
20183 – Water Damage Extension	✓				
21029 – Water Damage – Limited SBU	✓	✓			
21033 – Water Service Line			✓		
21030 – Waterproof Coverage	✓	✓		✓	

Earthquake Damage Endorsement changed to **Earthquake Endorsement**

Legend

Increased/
enhanced **+**

Reduced/
removed **-**

Partial
increase/
decrease **/**

If your policy with Western Assurance had an **Earthquake Damage Endorsement**, your policy 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 a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

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 **-**

Additional Residential Endorsements/ Floaters changed to **Additional Residential Endorsements/Floaters**

Legend

Increased/ enhanced	+
Reduced/ removed	-
Partial increase/ decrease	/

Any additional floaters and endorsements you had under your Western Assurance policy will renew with comparable floaters and endorsements from Intact Insurance.

There have been several changes to your coverage as outlined below. Coverages that have been increased or enhanced are indicated with a plus sign (“+”). Coverages that have been reduced or removed are indicated with minus sign (“-”). 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 slash (“/”). 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.

Coverage

Claims Protection Coverage on Principal Homeowner, Condominium and Tenant Packages is 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 my Treasures 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	-