

1. General Information

The home insurance policy of **TAKODJOU DJOKO JUSTIN JOEL**, identified by policy number **0F10160H**, provides comprehensive coverage for the period from **June 29, 2024**, to **June 29, 2025**. This insurance covers the residence located at the following address: **7000 Rue de la Bourgeoisie, Apartment 410, Quebec City, Province of Quebec, Canada**, with postal code **F1C 0N4**. The policy, classified as a **home insurance contract**, offers tailored protection to meet the subscriber's needs, covering various housing-related risks in accordance with the general and specific terms of the policy. This contract represents a reliable solution to secure the home and provide peace of mind throughout its validity period.

2. COVERAGE FOR PROPERTY DAMAGE – INCLUDING THEFT

The insurance policy includes extensive coverage for **property damage, including theft**, offering comprehensive protection in various situations. **Furniture on the premises** is covered up to **\$40,000**, with a deductible of **\$300** and an annual premium of **\$352**, while **furniture off the premises** also benefits from equivalent coverage of **\$40,000**, with no additional premium and the same deductible of **\$300**. If the residence becomes uninhabitable due to an incident, the policy provides coverage for **additional living expenses** or **rental value**, with a protection amount of **\$8,000**, a deductible of **\$300**, and no additional premium. This insurance ensures optimal protection for the insured's property, both inside and outside the home, while offering financial assistance when needed.

3. LIABILITY COVERAGE

The insurance policy includes comprehensive **liability coverage**, providing essential financial and legal protection in the event of an incident involving the insured. The **civil liability coverage**, which applies to all insured locations and individuals involved, offers a maximum payable amount of **\$2,000,000** per incident, with an annual premium of **\$20**. Additionally, the policy covers **voluntary reimbursement of medical or funeral expenses** up to **\$5,000**, with no additional premium, as well as **voluntary settlement of property damages**, also covered up to **\$5,000**, at no extra cost. Furthermore, specific coverage is provided for **voluntary compensation for domestic employees**, with a maximum amount of **\$1,000**, at no extra premium. These coverages aim to protect the insured and provide adequate coverage for liability or unforeseen situations.

4. Covered Guarantees

The guarantees covered by the insurance policy provide comprehensive protection against various risks. Coverage includes **fire and explosions**, outlining applicable limits and exclusions, as well as **water damage**, covering damages caused by leaks or pipe ruptures. Damages related to **theft and vandalism** are also covered, subject to the terms and declared items. In cases of **natural disasters**, officially recognized events benefit from specific protection. **Civil liability** ensures compensation for damages caused to third parties, while **assistance services** offer essential support, such as temporary rehousing or emergency repairs. This combination of guarantees ensures coverage for a wide range of incidents and unexpected events.