

Adrian, here is your complete home insurance policy

Policy 3776175-1 is effective Dec 9, 2023, and it protects your home at
303 - 2045 Bourbonnière Ave Montréal, QC H1W3N8.



Important: Please read and keep safe.

Thank you for choosing Square One. This document consists of your Policy Declaration and your Policy Wordings, which together form your complete Policy. Please read this document carefully. For answers to any questions you may have, call 1.855.331.6933 or email info@squareone.ca.

Need to change this policy, update your payment information, or report a claim? Do so by logging in to your online account at squareone.ca. Or, call 1.855.331.6933 for assistance. Quote and policy support is available between 5:00 am to 6:00 pm (PT), Monday to Saturday. Our claims department is available 24 hours a day.

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Policy Declaration

This Policy Declaration describes the insurance you purchased. It is based on information provided and selections made. Contact us immediately if changes or corrections are required. **Please note that this Policy contains clauses that may limit the amount payable.**

Policy Overview

This Policy replaces any previous Policy bearing the same Policy number. The policy term is effective 12:01 AM local time at the location insured on the date specified below.

Policy number:	3776175
Policy term:	From Dec 9, 2023 until cancelled or replaced.
Named insured:	Coverages applicable:
1 Adrian Nguyen	All selected
Insured location:	303 - 2045 Bourbonnière Ave Montréal, QC H1W3N8
Occupied:	Yes
Occupied by:	Just me
Primary home:	Yes
Home sharing:	No
Mailing address:	303 - 2045 Bourbonnière Ave Montréal, QC H1W3N8
Registered mortgages: (in order of priority)	Not applicable

Policy Coverages and Deductibles

The coverages, limits, deductibles, and monthly premiums that apply to this Policy are listed below. Please refer to the Policy Wordings for the descriptions of these coverages and deductibles. All limits, monthly premiums, and other amounts expressed in this document are in Canadian currency.

Coverages	Limit	Premium
Identity Theft and Financial Loss	\$10,000	\$1.67
Personal Property	\$15,000	\$6.00
Tenant's Protection	\$25,000	\$7.74
Additional Living Expenses	\$5,000	\$2.04
Personal and Premises Liability	\$500,000	\$3.67

Legal Protection Coverages	Amount	Premium
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Not available

Deductibles	Amount	Premium
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Standard

\$250

Included

Earthquake

\$2,500

Included

Special Policy Conditions

The special conditions that apply to this Policy are listed below. Please note that these conditions modify, or are in addition to, all other conditions described in the Policy Wordings.

Conditions	Premium
Your landlord is an additional insured under Tenant's Protection and may report a claim under this coverage, up to the limit specified on this Policy Declaration.	\$0.00

Monthly Costs and Payment Details

The monthly costs and payment details for this Policy are listed below.

Monthly Costs	Premium
Selected coverages and deductibles:	\$21.12
Special policy conditions:	\$0.00
9% Quebec Tax on Insurance Premiums(#1227923357 TQ0001):	\$1.9
Total monthly cost	\$23.02

Payment Details	Selection
Payment frequency:	Annually
Payment method:	Credit card
Next payment	Dec 9, 2024

Application

A summary of the information collected from you during the application process is provided below. This information has been used to determine appropriate coverages, calculate associated premiums, and offer insurance under this Policy. If any of this information is incorrect or changes in the future, then a claim made under this Policy may become invalid and your right to recover may be forfeited. **Notify us immediately of any corrections or changes by calling 1.855.331.6933 or emailing info@squareone.ca.**

Applicants	Birthdate
Adrian Nguyen	1993
Question	Answer
What is the home's address?	303 - 2045 Bourbonnière Avenue Montréal, Quebec H1W3N8
Do you own the home, rent it, or live in a co-op?	Rent
What type of home is it?	Apartment
What year did you move into the home?	2021
Will the home be occupied within 7 days of when this policy starts?	Yes
Who will live in the home?	Insured only
Will this be the home you live in most of the time?	Yes
Will you participate in home sharing programs, home exchanges or short-term rentals?	No
Do you operate a home-based business at this location?	No
Is smoking permitted anywhere within the home?	No
Does your household include any dogs?	No
How many floors are there in the building?	1 to 4 floors
How many bedrooms are in the home?	2 bedrooms
What are your first and last names?	Adrian Nguyen
What is your email address?	tilounguyen@gmail.com
What is your birthdate?	1993-7-26

What is your most recent home address, other than the address you intend to insure with this policy?	4229 Drolet Street Montréal, Quebec H2W2L7
Do you currently have an active home insurance policy?	Yes
Since what year have you had an active policy?	2016-2018
How many claims have you made under a home insurance policy in the past 10 years?	1
In what year was your most recent home insurance claim?	2016-2018
In the past 5 years, has a home insurance provider: (1) cancelled or voided your policy; (2) refused to renew your policy; (3) imposed conditions on your policy; or (4) required repairs to the home that are not yet completed?	No
Have you suffered a loss, or are you aware of any imminent threats, that may result in a claim under this policy?	No
To offer you an accurate quote, Square One Insurance Services uses information that you provide along with claims and credit histories that we retrieve. Would you like to proceed?	Yes
On what date do you want the policy to start?	2023-12-9 0:0
What is your phone number?	(519) 577-6555
How would you like to pay?	Other payment method
What payment method would you like?	Visa, MasterCard or American Express
What is the cardholder's name?	Adrian Nguyen

Terms and Conditions (accepted by applicants)

☒ You, and all other applicants, authorize Square One Insurance Services to: (1) collect and use personal information; (2) retrieve and use claims history and credit information; (3) provide a home insurance quote; and, (4) send emails related to this quote.

☒ All information provided is true and correct. Any claims under this insurance will become invalid, and your right to recover will be forfeited, if you: (1) give false information; (2) knowingly fail to disclose or misrepresent any fact in the application; (3) contravene a term of the contract or commit a fraud; or, (4) willfully make a false statement in respect of a claim.

☒ It is the express wish of the parties that this Policy and all related documents, including notices and other communications, be drawn up in the English language only. (Il est la volonté expresse des parties que cette Police et tous les documents s'y rattachant, y compris les avis et les autres communications, soient rédigés et signés en anglais seulement.)

☒ Special policy conditions:
Your landlord is an additional insured under Tenant's Protection and may report a claim under this coverage, up to the limit specified on this Policy Declaration.

Agency, Insurer and Disclosure Notice

Agency

This Policy is sold, administered, and serviced by:

Square One Insurance Services

Suite 1410 - 650 West Georgia St

Vancouver, BC

V6B 4N8

Tel: 1.855.331.6933

Fax: 1.855.331.6935

Email: info@squareone.ca

Insurer

This Policy is underwritten by:

The Mutual Fire Insurance Company of British Columbia

Suite 201 - 9366 200A St

Langley, BC

V1M 4B3

The Mutual Fire Insurance Company of British Columbia is Square One Insurance Services' principal insurer.

Disclosure Notice

Square One Insurance Services is licensed as a general insurance agency by the Insurance Council of British Columbia (LIC-184649C130772R03), the Alberta Insurance Council (7-10836878), the Insurance Councils of Saskatchewan (06722), the Insurance Council of Manitoba (1679), the Financial Services Commission of Ontario (890M), and the Autorité des marchés financiers (3002172755). The proposed insurance transaction is between you and the Insurer.

In soliciting the transaction described above, Square One Insurance Services represents the Insurer. Upon completion of this transaction, Square One Insurance Services will be paid a commission or fee by the Insurer.

Square One Insurance Services has no business or financial interest in the Insurer and the Insurer has no business or financial interest in Square One Insurance Services.

Both Square One Insurance Services and the Insurer are prohibited from requiring you to transact additional or other business as a condition of this transaction.

Consent Statements

Consent on Personal Information

I have provided Personal Information to Square One Insurance Services and/or the Insurer, and I may in the future provide further Personal Information. Personal Information may include, but is not limited to, my name, address, credit information, and claims history.

I authorize Square One Insurance Services and/or the Insurer to collect, use, and disclose any of this Personal Information, subject to the law and to any policies regarding Personal Information Square One Insurance Services and/or the Insurer may have, for the purpose of: (a) communicating with and marketing to me; (b) assessing my Application; (c) underwriting my Quote or Policy; (d) evaluating claims; (e) detecting and preventing fraud; and, (f) analyzing business results.

I confirm that all individuals whose Personal Information is contained in this Policy or Quote have authorized me to agree to the above on their behalf.

Consent on Electronic Communication

I agree any Electronic Communication between Square One Insurance Services and me will take place according to the provisions of this section. Electronic Communication means any communication of instructions by telephone or other method of telecommunication, or electronic transmission by facsimile or computer.

Square One Insurance Services will consider any Electronic Communication received from me or in my name to be duly authorized by me. I authorize Square One Insurance Services to rely and act on any such Electronic Communication. If the Electronic Communication is by facsimile, then Square One Insurance Services will be entitled to act upon any signature purporting to be my signature. If Square One Insurance Services tries to verify the signature on a facsimile transmission or the validity of any instructions electronically communicated (though not obligated to do so) and is unable to do so, then Square One Insurance Services may delay in acting on or refuse to act on such instructions.

I understand, agree, and authorize that, for our mutual protection, Square One Insurance Services may record all telephone calls that relate to this Quote or Policy.

I agree that the records Square One Insurance Services has regarding any Electronic Communication will be admissible in any legal, administrative or other proceedings as if such records were original written documents. These records will be conclusive proof of the information contained in such electronic communications.

Managing this Policy and Reporting Claims

Changing this Policy

Any Named Insured on this Policy Declaration may make changes to this Policy. Notwithstanding this authorization, Square One Insurance Services may require all Named Insureds on this Policy Declaration to confirm the requested changes before making the changes. To make a change to this Policy, log in to your online account by visiting squareone.ca or contact Square One Insurance Services.

Cancelling this Policy

This Policy can be cancelled at any time. The First Named Insured on the Policy Declaration must authorize cancellation. Square One Insurance Services may require this authorization be provided in writing. To cancel this Policy, log in to your online account by visiting squareone.ca or contact Square One Insurance Services.

A refund will be provided for the excess premium actually paid over the pro-rata premium for the expired time. No refund will be issued for an amount less than \$5.00.

Reporting Claims

Any Named Insured on this Policy Declaration may report a claim under this Policy. Emergency claims service is available 24-hours a day. To report a claim under this Policy, log in to your online account by visiting squareone.ca or contact Square One Insurance Services.

Policy Wordings

These Policy Wordings describe the home insurance that you have purchased. They include various terms, conditions, and exclusions that limit the insurance this Policy provides. **Please read the nine sections of this document carefully and contact us if you have any questions.**

1 Insuring Agreement

In exchange for the premium paid, this Policy provides the insurance described in these Policy Wordings, subject to the limits and deductibles specified on the Policy Declaration.

All limits, deductibles, and premiums expressed in this Policy are in Canadian currency.

Only Named Insureds may make changes to this Policy, file a claim under this Policy, or take legal action against the Insurer. This Policy cannot be assigned to others without the Insurer's written consent.

Insurance cannot be a source of profit; it is designed to indemnify you for insured losses you incur or you are legally liable to pay. This Policy will not pay any amount greater than your insurable interest at the time of loss.

2 Definitions

The following definitions apply to all sections of your Policy except Section 6. Additional definitions may also be embedded in specific sections of this Policy.

Throughout this Policy, the words "you" and "your" refer to any Insured, or collectively to all Insureds.

- 2.1 Actual Cash Value** means Replacement Cost (as defined), minus a deduction for depreciation and obsolescence, which takes into consideration the condition of the property immediately before the loss, its normal life expectancy, and its resale value.
- 2.2 Aircraft** means any machine capable of flight through the air, except for remote-controlled recreational drones weighing no more than five (5) pounds.
- 2.3 Bicycles and Sporting Equipment** means any personal and portable equipment used for athletic or recreational activities, including cycling, equestrian, fishing, golf, hang-gliding, hockey, hunting, paragliding, shooting, skating, skiing, snowboarding, surfing and windsurfing.
- 2.4 Bodily Injury** means damage to a person's physical condition including pain, illness or resulting death.
- 2.5 Building** means the main structure of your Premises (as defined) occupied by you or your tenants as a private residence.
- 2.6 Business** means any activity undertaken for money or other compensation, except:
 - (a) your work as an employee of another individual, or of a company that you do not own;
 - (b) your personal actions that are not related to your Business (as defined), or activities which are not ordinarily considered to be Business activities;
 - (c) the temporary or part-time Business (as defined) activities of a dependant Insured under eighteen (18) years of age;
 - (d) your rental to others of a portion of your Premises (as defined) for use as a private residence if this rental is noted on your Policy Declaration (as defined); or,
 - (e) your rental to others of three (3) or fewer car spaces or parking stalls in a residential garage on or attached to the Premises (as defined).

- 2.7 Business Property** means property obtained, held, used, or intended for use, in a Business (as defined), including materials, supplies, inventory, stock, tools, computers and equipment.
- 2.8 Civil Authority** means any person acting with authority under Federal, Provincial or Territorial legislation with respect to the protection of persons and property in the event of an emergency.
- 2.9 Coastal Flood** means the covering of dry land by seawater as well as any resulting Water Backup (as defined), including Coastal Flood caused by high tides, sea or ocean waves, normal movements or changes in sea or ocean levels, wind-driven storm surge, and Earthquake (as defined).
- 2.10 Collectibles** means:
- (a) items possessed as a hobby, for display, or as an investment or store of value, including sports card collections, comic book collections, sports memorabilia, rare or signed or first edition books, coin collections and stamp collections;
 - (b) any porcelain ware, plates, cups and saucers that are supplementary to everyday usage;
 - (c) figurines made of porcelain or ceramic material;
 - (d) fine designer crystal glasses, bowls and dishes that are supplementary to everyday usage;
 - (e) eating and serving utensils made of silver that are supplementary to everyday usage; and
 - (f) hand-woven or hand-knotted one-piece rugs or carpets.
- 2.11 Condo Corporation** means a condominium corporation or a strata corporation as established under the Condominium Property Act of Alberta, the Condominium Property Act of Saskatchewan, the Condominium Act of Manitoba, the Condominium Act of Ontario, or the Strata Property Act of British Columbia.
- 2.12 Detached Structures** means all permanent structures on your Premises (as defined) that are not attached to the Building (as defined) and includes garages, sheds and gazebos. For the purpose of this Policy (as defined), Detached Structures does not include Fences and Landscaping (as defined).
- 2.13 Earthquake** means the sudden release of energy in the Earth's crust and upper mantle causing shock and shaking of the surface of the Earth, and subsequent shocks, landslides, snowslides and earth movements occurring within one-hundred and sixty-eight (168) consecutive hours after the initial shock and shaking.
- 2.14 Fences and Landscaping** means outdoor fences, trees, shrubs, lawns, plants, retaining walls, rockeries and permanent ornamental landscaping used to improve the appearance of your Premises (as defined).
- 2.15 Fine Arts** means visual art considered to have been created primarily for aesthetic purposes and judged for its beauty or meaningfulness, and includes paintings, sculptures, drawings, watercolours, graphics, limited edition prints and other pieces that cannot be easily replaced.
- 2.16 Fixtures** means any property that is permanently attached to the Building (as defined) by means of cement, plaster, nails, bolts or screws, except for household appliances and Service Lines (as defined).
- 2.17 Inland Flood** means the covering of dry land by freshwater or wastewater as well as any resulting Water Backup (as defined), including Inland Flood caused by snowmelt, rainfall, or the escape or release of water from the normal confines of a lake, river, stream, natural or man-made watercourse, reservoir, canal, or dam.
- 2.18 Insured** means any Named Insured (as defined) and:
- (a) while living in the same household:
 - (1) your Partner (as defined);
 - (2) the relatives of you or your Partner;
 - (3) any person under twenty-one (21) years of age in your care;

- (4) any domestic employees;
 - (b) the parents of you or your Partner while they reside in a nursing home or residential care facility; and
 - (c) any students who are enrolled in and attending schools, colleges or universities and who are dependent on you or your Partner for support and maintenance.
- 2.19 Insurer** means the insurance company underwriting this Policy (as defined) and named on your Policy Declaration (as defined).
- 2.20 Jewellery and Watches** means objects designed for the adornment of the body, and includes necklaces, bracelets, rings, earrings, watches, and precious or semi-precious stones.
- 2.21 Landlord's Property** means Personal Property (as defined) owned by you and intended for use by your tenants on-site at the Premises (as defined), including tools, appliances and furniture.
- 2.22 Limited Depreciation** means Replacement Cost (as defined), minus a deduction of no more than fifty (50) percent for depreciation and obsolescence, which takes into consideration the condition of the property immediately before the loss, its normal life expectancy, and its resale value.
- 2.23 Motor Vehicle** means any self-propelled vehicle. This definition includes trailers and camper units, but does not include:
 - (a) garden-type tractors, lawn mowers, trimmers and snow blowers;
 - (b) motorized wheelchairs or motorized scooters specifically designed for use by people with physical disabilities;
 - (c) golf carts; or
 - (d) Power-Assisted Bicycles (as defined).
- 2.24 Named Insured** means the person(s) appearing under the heading "Named insured" on the Policy Declaration (as defined).
- 2.25 Occurrence** means a single event that causes loss or damage to insured property, Bodily Injury (as defined) or Property Damage (as defined) insured under this Policy (as defined).
- 2.26 Partner** means your spouse, or the person with whom you are permanently cohabiting in a marriage-like relationship.
- 2.27 Personal Property** means tangible, moveable property that you own, including all household appliances. For the purpose of this Policy (as defined), Personal Property does not include the following types of property (each as defined) for which additional insurance can be purchased: Bicycles and Sporting Equipment; Business Property; Collectibles; Detached Structures; Fences and Landscaping; Fine Arts; Jewellery and Watches; Landlord's Property; and Watercraft.
- 2.28 Policy** means the application for insurance, the Policy Declaration (as defined) and these Policy Wordings, which together form your complete insurance Policy.
- 2.29 Policy Declaration** means the document containing policy information, applicable coverages, limits and deductibles, special conditions and the application for insurance.
- 2.30 Pollutants** means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to vapour, soot, fumes, acids, alkalis, chemicals, fuel oil and waste.
- 2.31 Power-Assisted Bicycles** means bicycles that are regulated by pedalling, with electric motors totaling no more than 500W that assist riders' efforts when pedalling, to speeds of no greater than 32km/h on level ground.
- 2.32 Premises** means the land and all structures contained within the lot lines of the insured location on the Policy Declaration (as defined) reserved for your or your tenants' exclusive use or occupancy.
- 2.33 Property Damage** means physical damage to, destruction of, or loss of use of tangible property belonging to anyone other than an Insured (as defined) under this Policy (as defined).
- 2.34 Replacement Cost** means the actual cost to repair, replace or rebuild, whichever is less, with like kind and quality.

2.35 Service Lines means the following underground equipment on your Premises (as defined):

- (a) sewer lines connected to a municipal sewer system;
- (b) water supply lines connected to municipal water mains or private wells;
- (c) active electrical and telecommunications lines; and
- (d) domestic natural gas supply lines connected to a regional distribution system.

2.36 Terrorism means an ideologically motivated unlawful act or acts, including the use of violence or force, or the threat of violence or force, committed by or on behalf of any individual(s), group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public.

2.37 Vacant means all occupants have left the home with no intention of returning and no new occupants have moved into it, regardless of the presence of furnishings or other belongings. In the case of a newly constructed home, Vacant means occupants have not yet moved into the home. In the case of a newly acquired home, Vacant means occupants have not moved into the home within seven (7) days of when you take legal ownership of the home.

2.38 Water Backup means the backing up or escape of freshwater or wastewater from a sewer, storm drain, drain, sump, or septic tank.

2.39 Watercraft means a commercially manufactured device used to transport person(s) or property across a body of water, and its accessories, equipment and trailer.

3 Property Coverages

This section describes the insurance on your home, personal property, and specialty property for loss or damage insured under this Policy. The insurance provided under each property coverage, subject to the limits and deductibles specified on your Policy Declaration, is described below.

3.1 Tenant's Protection

3.1.1 Loss or damage insured.

Subject to the limitations and exclusions of this Policy and up to the limit specified on your Policy Declaration, this coverage insures all types of sudden, accidental and direct physical loss or damage to the Premises caused by your use or occupancy of the Premises.

3.1.2 Basis of loss payment.

- (a) If your landlord repairs or replaces within 180 days of the loss or damage, then payment will be made on a Replacement Cost basis up to the limit specified on your Policy Declaration.
- (b) If your landlord does not repair or replace within 180 days of the loss or damage, then payment will be made on an Actual Cash Value basis up to the limit specified on your Policy Declaration.

3.2 Bicycles, Sporting Equipment and Watercraft

You have not purchased this coverage as part of your Policy.

3.3 Business Property

You have not purchased this coverage as part of your Policy.

3.4 Fine Arts and Collectibles

You have not purchased this coverage as part of your Policy.

3.5 Jewellery and Watches

You have not purchased this coverage as part of your Policy.

3.6 Personal Property

3.6.1 Property insured.

This coverage insures:

- (a) your Personal Property at your Premises or while temporarily away from your Premises;
- (b) the Personal Property of an Insured while residing in a nursing home or residential care facility;
- (c) the Personal Property of an Insured while attending a school, college or university;
- (d) any upgrades, additions or alterations to your Premises made by you, with the permission of your landlord, during your occupancy of the portion of the Premises that is reserved for your exclusive use; and
- (e) at your option, the Personal Property of others in your care or possession or while temporarily on that portion of the Premises you occupy.

3.6.2 Property not insured.

This coverage does not insure the types of property listed below. Insurance for these types of property may be available under other coverages offered by this Policy.

- (a) Bicycles and Sporting Equipment;
- (b) Business Property;
- (c) Collectibles;
- (d) Detached Structures;
- (e) Fences and Landscaping;
- (f) Fine Arts;
- (g) Jewellery and Watches;
- (h) Landlord's Property; and
- (i) Watercraft.

3.6.3 Loss or damage insured.

Subject to the limitations and exclusions of this Policy, this coverage insures:

- (a) up to the limit specified on your Policy Declaration:
 - (1) all types of direct physical loss or damage to your Personal Property;
 - (2) reasonable expenses incurred:
 - (i) to replace or re-key the locks to your Premises if your keys are lost or stolen; and
 - (ii) for charges resulting from a fire department attending your Premises;
- (b) up to a limit of \$10,000, reasonable and necessary expenses incurred as a result of loss or damage insured under this Policy to:
 - (1) pack, transport, store and dispose of Personal Property in order to facilitate the repair of loss or damage insured under this Policy; and
 - (2) protect Personal Property from further damage following a loss.

3.6.4 Basis of loss payment.

- (a) If you repair or replace within 180 days of the loss or damage, then payment will be made on a Replacement Cost basis up to the limit specified on your Policy Declaration. The Insurer has the right to determine whether to repair or replace.
- (b) If you do not repair or replace within 180 days of the loss or damage, then payment will be made on a Limited Depreciation basis up to the limit specified on your Policy Declaration.
- (c) If an item was not in good and workable condition prior to the loss, then payment for that item will be made on an Actual Cash Value basis up to the limit specified on your Policy Declaration.
- (d) If an item is part of a pair or set, then payment for that item will be made based on the proportion of the Replacement Cost, Limited Depreciation or Actual Cash Value, as determined by (a), (b) or (c), of the pair or set.

3.7 Identity Theft and Financial Loss

3.7.1 Loss or damage insured.

Subject to the limitations and exclusions of this Policy and up to the limit specified on your Policy Declaration, this coverage insures:

- (a) financial losses incurred as a result of:
 - (1) the theft of, or illegal access to, your identity or credit;
 - (2) the theft or unauthorized use of credit cards, debit cards or automated teller cards issued to you or registered in your name provided you have complied with all the conditions under which the card was issued;
 - (3) the fraudulent transfer or removal of funds from bank accounts;
 - (4) forgery or alteration of cheques, drafts or other negotiable instruments; and
 - (5) your acceptance, in good faith, of counterfeit Canadian paper currency.
- (b) reasonable expenses incurred to resolve credit issues, including:
 - (1) legal costs incurred in order to clear your name, reconstruct credit data, remove criminal records, rectify consumer credit reports, defend against lawsuits by businesses or collection agencies or rectify civil judgments made against you; and
 - (2) lost wages resulting from time required away from your business or employment to deal with matters pertaining to an identity theft.

3.7.2 Loss or damage not insured.

This coverage does not insure financial losses or expenses incurred:

- (a) that you can recover from any other party, including a credit card company, a financial institution, a retailer, a credit grantor, a government body or a utility provider;
- (b) as a result of:
 - (1) any Business activity in which you participate;
 - (2) your own use of your identity or credit;
 - (3) the use of your identity or credit authorized by you;
 - (4) your intentional misuse of your identity or credit; or

- (5) the use of a credit card by any other Insured or any person entrusted with the card.

4 Loss of Use Coverages

This section describes the insurance available to you if the Premises cannot be occupied as a result of loss or damage insured under this Policy. The insurance provided under each loss of use coverage, subject to the limits and deductibles specified on your Policy Declaration, is described below.

4.1 Additional Living Expenses

4.1.1 Loss or damage insured.

This coverage insures, subject to the limitations and exclusions of this Policy and:

- (a) up to the limit specified on your Policy Declaration:
 - (1) reasonable and necessary increases in the cost of accommodations, food and residential utilities; and
 - (2) if required, moving expenses;

if your Premises becomes uninhabitable as a result of direct physical loss or damage insured under this Policy. Payment will be made for the reasonable time required to repair or rebuild your dwelling or, if you permanently relocate, the reasonable time required for you to settle elsewhere.
- (b) up to \$5,000, reasonable and necessary increases in the cost of accommodations, food and residential utilities and, if required, moving expenses and emergency personal toiletries if a Civil Authority prohibits you from inhabiting your Premises as a result of:
 - (1) direct physical loss or damage insured under this Policy to neighbouring premises; or
 - (2) a mass evacuation order given as a result of a sudden and accidental event.

5 Liability Coverages

This section describes the insurance for unintentional Bodily Injury or Property Damage sustained by others arising from your personal actions or ownership or use of your Premises. The insurance provided under each liability coverage, subject to the limits and deductibles specified on your Policy Declaration, is described below.

5.1 Personal and Premises Liability

5.1.1 Loss or damage insured.

Subject to the limitations and exclusions of this Policy, this coverage insures:

- (a) up to the limits specified on your Policy Declaration, sums that you become legally liable to pay as compensatory damages because of unintentional Bodily Injury or Property Damage arising out of:
 - (1) your personal actions anywhere in the world; or
 - (2) your ownership, use or occupancy of the Premises; and
- (b) beyond the limit specified on your Policy Declaration:
 - (1) expenses directly related to defending you against any lawsuit insured under this coverage alleging Bodily Injury or Property Damage and seeking damages, even if the lawsuit is groundless, false or fraudulent;
 - (2) costs taxed or assessed against you directly related to a lawsuit insured under this coverage;

- (3) interest accruing after judgment, as determined by the courts, on the portion of the judgment directly related to a lawsuit insured under this coverage;
- (4) expenses that you have incurred for emergency medical or surgical treatment to others following an Occurrence insured by this coverage; and
- (5) reasonable expenses, including loss of wages up to \$250 a day to a total of \$10,000, which you incur at the request of the Insurer directly related to a lawsuit insured under this coverage.

5.1.2 Loss or damage not insured.

This coverage does not insure:

- (a) loss, damage or liability:
 - (1) arising from or involving Business activity;
 - (2) resulting from your use or operation of any Watercraft you own that is more than twenty (20) feet in length or equipped with motors with a combined total power output that exceeds 100 horsepower; or
- (b) any fines, penalties, punitive damages or exemplary damages over and above actual compensatory damages.

6 Legal Protection Coverages

This section does not apply to your Policy.

7 Exclusions

This section describes loss, damage or liability that is excluded and, therefore, not insured under this Policy. Where an exclusion applies, this Policy does not insure for such loss, damage or liability regardless of the cause of the excluded Occurrence, or whether other causes acted concurrently or in any sequence with the excluded Occurrence to produce the loss, damage or liability.

7.1 Policy Exclusions

The following exclusions apply to all Property, Loss of Use and Liability Coverages (as described in Sections 3, 4 and 5) of this Policy.

7.1.1 General exclusions.

Your Policy does not insure loss, damage or liability directly or indirectly as a result of:

- (a) the intentional, fraudulent or criminal acts of you or any other person at your direction;
- (b) the failure to act by you or any other person at your direction;
- (c) the act of willful negligence by you or any other person at your direction;
- (d) any illegal activity on your part, your tenants' part or your domestic employees' part arising directly or indirectly from the growing, cultivating, harvesting, processing, manufacturing, distributing or selling of any drug, including cannabis, or any controlled substance, illegal substance or illegal items of any kind, whether or not you have any knowledge of, or are unable to control, such activity; or
- (e) war, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution, insurrection or military power.

7.2 Property and Loss of Use Exclusions

These additional exclusions apply to all Property and Loss of Use Coverages (as described in Sections 3 and 4) of this Policy.

7.2.1 General exclusions.

Your Policy does not insure loss or damage directly or indirectly:

- (a) resulting from conducting any Business;
- (b) occurring after your Premises has been Vacant for more than 30 consecutive days;
- (c) occurring during the period that the Building is under construction, commencing at the time the foundation is laid and lasting until construction is complete or the Building is occupied, whichever comes first;
- (d) occurring during the period that the Building is unoccupied and undergoing renovation;
- (e) resulting from lawful seizure or confiscation;
- (f) caused by Terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism, except for loss or damage directly caused by fire or explosion of natural, coal or manufactured gas;
- (g) caused by any nuclear incident as defined in the Nuclear Liability Act, or any other nuclear liability act, law or statute, or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning, or explosion of natural, coal or manufactured gas;
- (h) caused by contamination from radioactive material;
- (i) arising out of the actual or threatened discharge, dispersal, release or escape of, or contamination by, Pollutants;
- (j) caused by wear and tear, including the normal deterioration of property that occurs over the period of its useful life, or accelerated deterioration resulting from inadequate care over time;
- (k) caused by mechanical breakdown;
- (l) caused by rust or corrosion, wet or dry rot, fungi, spores, bacteria, mould, condensation, acid rain or smog;
- (m) caused by snowslide, landslide or other earth movement except for loss or damage caused directly by Earthquake;
- (n) caused by settling, sinking, expansion, contraction, moving, bulging, buckling or cracking of any Building or Detached Structures;
- (o) caused by faulty design, material, workmanship, or an inherent defect; or
- (p) caused by birds, bats, vermin, raccoons, skunks, rodents or insects.

7.2.2 Property exclusions.

Your Policy does not insure loss or damage directly or indirectly to:

- (a) Bicycles and Sporting Equipment, Business Property, Collectibles, Fine Arts, Jewellery and Watches, Landlord's Property, Personal Property, Power-Assisted Bicycles or Watercraft:
 - (1) of tenants, roomers, boarders, or any other occupants who are not related to you;
 - (2) illegally acquired, kept, stored, transported, or the proceeds of crime; or
 - (3) undergoing a process or while being worked on, where the loss or damage results from the process or work;
- (b) cash, bullion, securities, negotiable instruments, or stored-value cards;
- (c) loose or raw precious stones;
- (d) books of account and evidences of debt or title;
- (e) collections or representations of information stored in electronic format;

- (f) animals, birds or fish except for damage caused directly by fire or explosion insured under this Policy;
- (g) Motor Vehicles, or parts or equipment while attached to a Motor Vehicle; or
- (h) Aircraft, or their parts or equipment.

7.2.3 Water damage exclusions.

Your Policy does not insure loss or damage directly or indirectly:

- (a) caused by water that occurs when your Premises is Vacant, even if you have advised the Insurer that it is Vacant;
- (b) caused by freezing of a plumbing, heating, or cooling system or an appliance that uses or holds water unless:
 - (1) the loss or damage occurs within a heated portion of the Building or a Detached Structure insured under this Policy; and
 - (2) while you or your tenants are away from the Premises for more than seven (7) consecutive days for any reason other than receiving emergency medical treatment, you or your tenant:
 - (i) shut off the water supply and drain both the plumbing system and any appliances that use or hold water; or
 - (ii) make arrangements to ensure the heat is maintained at an acceptable level;
- (c) caused, in whole or part by, Coastal Flood, regardless of any other cause or event that contributes to the loss or damage;
- (d) caused by ground water or rising of the water table;
- (e) caused by gradual, continuous or repeated seepage, condensation, or leakage of water or steam over a period of time;
- (f) caused by freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to outdoor pipes or drains, fences, pavement, patios, swimming pools and equipment, foundations, retaining walls, bulkheads, piers, wharfs, docks, bridges or Watercraft; or
- (g) caused by waterborne objects, whether driven by wind or not, unless the loss or damage occurs to Watercraft.

7.3 Liability Exclusions

These additional exclusions apply to all Liability Coverages (as described in Section 5) of this Policy.

7.3.1 General exclusions.

Your Policy does not insure loss, damage or liability directly or indirectly resulting from:

- (a) the activity of any Business;
- (b) the personal actions of any Named Insured who does not reside at the Premises;
- (c) your use or operation of any Motor Vehicle that is:
 - (1) subject to motor vehicle registration;
 - (2) meant for use on public roads; or
 - (3) owned by you;
- (d) your use or operation of any Watercraft that is more than twenty (20) feet in length or equipped with motors with a combined total power output that exceeds one hundred (100) horsepower;
- (e) your use or operation of any Motor Vehicle or Watercraft, whether owned by you or not, when:
 - (1) used for carrying passengers for compensation;

- (2) used for Business;
- (3) used in any race or speed test;
- (4) rented to others; or
- (5) being used without the owner's consent if you are not the owner;
- (f) Bodily Injury to you or to any person residing in your household, other than a domestic employee;
- (g) Terrorism or any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism;
- (h) a nuclear incident insured under a nuclear energy liability policy issued by the Nuclear Insurance Association of Canada, or any other group or pool of insurers;
- (i) your assumption by contract unless your legal liability would have applied if no contract had been in force;
- (j) the ownership, use or operation of any Aircraft or premises used as an airport or landing facility, and all activities related to either;
- (k) the transmission, threat of transmission, or fear of, any communicable disease;
- (l) sexual, physical, psychological or emotional abuse, molestation or harassment, including corporal punishment, by you, at your direction, or with your knowledge;
- (m) your failure to take steps to prevent sexual, physical, psychological or emotional abuse, molestation or harassment or corporal punishment;
- (n) the intentional, fraudulent or criminal acts of your tenants, or any other person at your tenants' direction;
- (o) the failure to act of your tenants, or any other person at your tenants' direction;
- (p) the act of willful negligence by your tenants, or any other person at your tenants' direction;
- (q) the transmission of Electronic Data;
- (r) libel, slander, defamation, invasion of privacy, mental anguish or injury, false arrest or imprisonment, wrongful detention, wrongful entry or eviction, malicious prosecution or humiliation;
- (s) the discharge, dispersal, release or escape of Pollutants;
- (t) any governmental direction or request that the Insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize Pollutants; or
- (u) fungi, spores, bacteria or mould.

7.3.2 Property damage exclusions.

Your Policy does not insure loss, damage or liability directly or indirectly resulting from Property Damage to:

- (a) property you own;
- (b) property you use, occupy, lease or rent, except for unintentional damage resulting from fire, explosion, smoke or water damage insured under this Policy; or
- (c) Motor Vehicles or Watercraft, resulting from your operation of that Motor Vehicle or Watercraft.

8 Policy Deductibles

This section describes how deductibles apply to loss or damage insured under this Policy. A deductible is the amount of money you have to pay toward a claim before your policy responds to pay you. Each Occurrence is subject to one of the deductibles

described below. Payment for loss or damage insured under your Policy is subject to the applicable limits specified on your Policy Declaration, and such payment will be reduced by the applicable deductible amount specified on your Policy Declaration.

8.1 Standard Deductible

For loss or damage insured under this Policy due to loss types not described elsewhere in this Section, the Standard Deductible as specified on your Policy Declaration applies per Occurrence.

8.2 Earthquake Deductible

For loss or damage directly or indirectly resulting from Earthquake insured under this Policy, the Earthquake Deductible as specified on your Policy Declaration applies per Occurrence.

9 Additional Conditions

This section describes the General Conditions, Statutory Conditions (required under the Insurance Act of the province of your insured location), and the Standard Mortgage Clause (if applicable) that apply to this Policy.

9.1 Policy Conditions

The following conditions apply to all sections of this Policy.

9.1.1 When coverage applies.

This Policy applies to Occurrences that take place while this Policy is in force.

9.1.2 Duties after loss.

In addition to submitting a proof of loss, each Insured may be required to:

- (a) take all reasonable actions to prevent further loss, damage or liability;
- (b) submit to an examination under oath; or
- (c) provide all documents in your possession or control that relate to the application for insurance and proof of loss, and allow copies of these documents to be made.

9.1.3 Loss settlement.

Each Insured is a separate Insured, but this does not increase the limits of insurance under this Policy for any one Occurrence, even if multiple Insureds are affected.

9.1.4 Subrogation.

- (a) Upon making payment or assuming liability under this Policy, the Insurer will be entitled to assume all your rights of recovery against others and may bring action in your name to enforce these rights.
- (b) The amount recovered, minus the costs of recovery, will be shared in proportion to the loss that you and the Insurer have borne.

9.1.5 Policy administration.

(a) Policy changes.

- (1) The Insurer reserves the right to make changes to the terms of your insurance coverage by advising you thirty (30) days in advance. Changes may involve, but are not limited to, the coverages, limits, deductibles, rates, terms, exclusions or conditions under this Policy. Your monthly billing will automatically reflect premium adjustments once the changes take effect, and the Insurer will issue a

new Policy, which replaces this Policy. As long as you continue to pay the premiums when due, it is deemed that you have accepted these changes.

(2) You may request changes to this Policy at any time. Changes are subject to the Insurer's prior approval.

(b) **Policy term.**

This Policy is continuous until cancelled or replaced under Section 9.1.5(a) or Section 9.1.5(c).

(c) **Policy cancellation.**

(1) You may request cancellation of this Policy at any time. The first Named Insured on the Policy Declaration must authorize cancellation. The Insurer may require this authorization in writing. The Insurer will provide a refund for the excess premium actually paid over the pro-rata premium for the expired time. Refunds may be issued by cheque, e-transfer, mail, or to the original payment method, at the sole discretion of the Insurer.

(2) The Insurer reserves the right to cancel this Policy at any time.

(3) If the Insurer cancels this Policy, Statutory Condition 9.3.5 applies.

9.1.6 Other insurance.

If you have other insurance that applies to an insured loss or would have applied if this Policy did not exist, then this Policy will be considered excess insurance. The Insurer will make no payment for any insured loss under this Policy until the other insurance is used up. When both this Policy and any other insurance provide coverage on the same basis, this Policy will only pay its share of an insured loss. Its share is the portion that this Policy's limit of insurance bears to the total limits, or amounts, of all insurance.

9.1.7 Notice to authorities.

You must notify the police or appropriate authorities immediately when the loss is due to, or is suspected to be due to, malicious acts, burglary, robbery or theft.

9.1.8 Policy language.

It is the express wish of the parties that this Policy and all related documents, including notices and other communications, be drawn up in the English language only. (Il est la volonté expresse des parties que cette Police et tous les documents s'y rattachant, y compris les avis et les autres communications, soient rédigés et signés en anglais seulement.)

9.2 Liability Conditions

The following conditions apply to all Liability Coverages (as described in Section 5) of this Policy.

9.2.1 Duties after a loss.

When an Occurrence takes place, you must promptly provide notice (in writing if requested), detailing:

- (a) your name and policy number;
- (b) the time, place and circumstances of the Occurrence; and
- (c) the names and addresses of witnesses and potential claimants.

9.2.2 Co-operation.

You must:

- (a) help obtain witnesses, information and evidence about the Occurrence and cooperate in any legal actions; and
- (b) immediately provide everything received in writing concerning the loss, including legal documents, to the Insurer.

9.2.3 Loss settlement.

- (a) The Insurer reserves the right to select legal counsel, investigate, negotiate and settle any claims or lawsuits as it may deem appropriate.
- (b) The Insurer's obligation ends once payment of judgments or settlements up to the limit specified on the Policy Declaration have been made.

9.2.4 Unauthorized settlements.

You will not, except at your cost, voluntarily make any payment, assume any obligations or incur expenses, other than first aid expenses necessary at the time of Occurrence.

9.2.5 Action against the Insurer.

- (a) You cannot commence a legal action against the Insurer unless:
 - (1) you are in full compliance with all of the terms of this Policy;
 - (2) the amount of your obligation to pay has been determined either by judgment after trial, or by written agreement of you, the injured party and the Insurer; and
 - (3) you have first initiated and participated fully in a mediation conference with a mutually agreed upon mediator, under the mediation rules of the General Insurance OmbudService (or such other mediation rules as agreed upon).
- (b) You must commence any action or proceeding against the Insurer within one (1) year of the date of such judgment or written agreement and not afterwards. If the mediation conference required under sub clause (a) has been formally initiated and scheduled but not concluded at the end of this one (1) year period, then you may not commence action against the Insurer until thirty (30) days after the conclusion of the mediation conference. The mediation conference will be deemed concluded when no further mediation conferences are formally scheduled.

9.3 Statutory Conditions

9.3.1 Misrepresentation.

If a person applying for insurance falsely describes the property to the prejudice of the Insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the Insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

9.3.2 Property of others.

The Insurer is not liable for loss or damage to property owned by a person other than the Insured, unless:

- (a) otherwise specifically stated in the contract; or,
- (b) the interest of the Insured therein is stated in the contract.

9.3.3 Change of interest.

The Insurer is liable for loss or damage occurring after an authorized assignment under the Bankruptcy and Insolvency Act (Canada) or change of title by succession, by operation of law, or by death.

9.3.4 Material change.

- (a) The Insured must promptly give notice in writing to the Insurer or its agent of a change that is
 - (1) material to the risk; and
 - (2) within the control and knowledge of the Insured.

- (b) If an Insurer or its Agent is not promptly notified of a change under subparagraph (a) of this condition, the contract is void as to the part affected by the change.
- (c) If an Insurer or its Agent is notified of a change under subparagraph (a) of this condition, the Insurer may:
 - (1) terminate the contract in accordance with Statutory Condition 9.3.5; or
 - (2) notify the Insured in writing that, if the Insured desires the contract to continue in force, the Insured must, within fifteen (15) days after receipt of the notice, pay to the Insurer an additional premium specified in the notice.
- (d) If the Insured fails to pay an additional premium when required to do so under subparagraph (c) (2) of this condition, the contract is terminated at that time and Statutory Condition 9.3.5 (b)(1) applies in respect of the unearned portion of the premium.

9.3.5 Termination of insurance.

- (a) This contract may be terminated:
 - (1) by the Insured at any time on request.
- (b) If this contract is terminated by the Insurer:
 - (1) the Insurer must refund the excess of premium actually paid by the Insured over the proportionate premium for the expired time; and
 - (2) the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.
- (c) If this contract is terminated by the Insured, the Insurer must refund as soon as practicable the excess premium actually paid by the Insured over the short rate premium for the expired time.

9.3.6 Requirements after loss.

- (a) On the happening of any loss of or damage to the insured property, the Insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9.3.9:
 - (1) immediately give notice in writing to the Insurer;
 - (2) deliver as soon as practicable to the Insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration:
 - (i) giving a complete inventory of that property and showing in detail quantities and costs of that property and particulars of amount of loss claimed;
 - (ii) stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the Insured knows or believes;
 - (iii) stating that the loss did not occur through any willful act or neglect or the procurement, means or connivance of the Insured;
 - (iv) stating the amount of other insurances and the names of other insurers;
 - (v) stating the interest of the Insured and of all others in the property with particulars of all liens, encumbrances and other charges upon the property;
 - (vi) stating any changes in title, use, occupation, location, possession or exposures of the property since the contract was issued; and
 - (vii) stating the place where the property insured was at the time of loss;

- (3) if required by the Insurer, give a complete inventory of undamaged property showing in detail quantities and costs of that property; and
- (4) if required by the Insurer and if practicable:
 - (i) produce books of account and inventory lists;
 - (ii) furnish invoices and other vouchers verified by statutory declaration; and
 - (iii) furnish a copy of the written portion of any other contract.
- (b) The evidence given, produced, or furnished under sub-paragraphs (a)(3) and (4) of this condition must not be considered proofs of loss within the meaning of conditions 9.3.12 and 9.3.13.

9.3.7 Fraud.

Any fraud or willfully false statements in a statutory declaration in relation to the particulars required under Statutory Condition 9.3.6 invalidates the claim of the person who made the declaration.

9.3.8 Who may give notice and proof.

Notice of loss under Statutory Condition 9.3.6(a)(1) may be given, and proof of loss under Statutory Condition 9.3.6(a)(2) may be made:

- (a) by the agent of the Insured, if:
 - (1) the Insured is absent or unable to give notice or make the proof; and,
 - (2) the absence or inability is satisfactorily accounted for; or
- (b) by a person to whom any part of the insurance money is payable, if the Insured refuses to do so or in the circumstances described in clause (1) of this condition.

9.3.9 Salvage.

- (a) In the event of any loss or damage to insured property, the Insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.
- (b) The Insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the Insured under subparagraph (a) of this condition.

9.3.10 Entry, control and abandonment.

After any loss or damage to insured property, the Insurer has:

- (a) an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage; and
- (b) after the Insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but:
 - (1) without the Insured's consent, the Insurer is not entitled to the control or possession of the insured property; and
 - (2) without the consent of the Insurer, there can be no abandonment to it of insured property.

9.3.11 When loss is payable.

Unless the contract provides for a shorter period, the loss is payable within sixty (60) days after the proof of loss is completed in accordance with Statutory Condition 9.3.6 and delivered to the Insurer.

9.3.12 Repair or replacement.

- (a) Unless a dispute resolution process has been initiated, the Insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within thirty (30) days after receiving the proof of loss.
- (b) If the Insurer gives notice under subparagraph (a) of this condition, the Insurer must begin to repair, rebuild, or replace the property within forty-five (45) days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

9.3.13 Notice.

- (a) Written notice to the Insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the Insurer in the province.
- (b) Written notice to the Insured may be personally delivered at, or sent by registered mail to, the Insured's last known address as provided to the Insurer by the Insured.

9.4 Standard Mortgage Clause

This section does not apply to your Policy.

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Insurer: The Mutual Fire Insurance Company of British Columbia

Phone: 1.604.881.1250
Email: info@mutualfirebc.com
Website: mutualfirebc.com/fr

AMF Client Number: 3001227477
lautorite.qc.ca

Agency: Square One Insurance Services

Phone: 1.855.331.6933
Email: info@squareone.ca
Website: www.squareone.ca/en

Product: This is a comprehensive tenant insurance policy and provides coverage for all events not listed as excluded.

This product insures only residential properties located within the province of Quebec.

Coverage and limitations: Coverage limits:

• Identity Theft and Financial Loss:	\$10,000
• Personal Property:	\$15,000
• Tenant's Protection:	\$25,000
• Additional Living Expenses:	\$5,000
• Personal and Premises Liability:	\$500,000

Deductibles:

• Standard:	\$250
• Earthquake:	\$2,500

Special conditions:

- Your landlord is an additional insured under Tenant's Protection and may report a claim under this coverage, up to the limit specified on this Policy Declaration.

This policy contains clauses which may limit the amount payable.

Misrepresentation: Any misrepresentation or concealment of relevant facts or failure to promptly notify the Insurer of material changes in risk by the client or the Insured may nullify the contract at the instance of the Insurer, even in respect of losses not connected with the risk so misrepresented or concealed.

Relevant facts or changes are those which are likely to materially influence the Insurer in setting the premium, appraisal of the risk, or deciding to insure it.

For more information, visit
www.squareone.ca/resource-centres/insurance-glossary/misrepresentation.

Cancellation:

You may cancel this policy at any time by accessing your online account at www.squareone.ca, or by contacting Square One by phone or email:

1.855.331.6933
info@squareone.ca

You also have the right to rescind your policy within 10 days under certain circumstances. For more information, visit www.squareone.ca/cancelling-a-policy.

Claims:

You can report a claim 24 hours a day by calling 1.855.331.6933 or visiting www.squareone.ca/support.

It is your responsibility to report a loss as quickly as possible, whether or not you believe the loss will be covered by this policy.

The Insurer must pay any covered losses no later than 60 days after receiving notice of the loss or after you provide them all requested documentation.

If a claim is denied, any action or proceeding against the Insurer under this policy must be commenced within three years from the date the right of action has arisen.

Premiums and other fees:

Premium	\$253.44
TIP	\$22.80
Annual Total	\$276.24

The premium is subject to change at the Insurer's discretion. Premium changes will be communicated to you no less than 30 days before changes take effect.

If you make changes to your coverage, it may also affect your premium.

Complaints:

If you wish to file a complaint with the Insurer, you can find instructions for doing so at www.squareone.ca/service-concerns.

The head of the appropriate business department will address your complaint. If a resolution is not reached, you can escalate your complaint to an ombudsperson. A full description of the complaint resolution process is available at the above URL.

Insurance Certificate:

A specimen policy is available at www.squareone.ca/sales/doc/en?file_name=Tenant-wordings.pdf.

Refunds:

If you choose to cancel your policy, you will receive a refund of any unearned premiums.

If you change your mind, you can also cancel your policy within 10 days of receiving it for a full refund. To do so, please complete the form found in your policy wordings, and ensure it is sent by registered mail no more than 10 days from when you receive your policy.

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A FIRM

Section 64 of the Insurers Act (chapter A-32.1)

THE INSURERS ACT GIVES YOU IMPORTANT RIGHTS.

The Act allows you to cancel an insurance contract that you entered into without the intermediary of a representative within 10 days after receiving the policy, **without penalty**, unless the contract has expired at that time.

To cancel a contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Caution: You may lose advantageous conditions as a result of this insurance contract. Contact your insurer or consult your contract.

After that period expires, you may cancel the insurance at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

To:

Square One Insurance Services
650 West Georgia Street, Suite 1410
Vancouver, British Columbia
V6B 4N8

Date: _____

Pursuant to section 64 of the Insurers Act, I hereby cancel insurance contract no.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

(name of client)

(signature of client)

Adrian Nguyen
303 - 2045 Bourbonnière Ave
Montréal, QC
H1W3N8