

TENANTS PACKAGE INSURANCE

TENANTS PACKAGE FORM

- Standard – Named perils
- Comprehensive – All risks coverage on contents

See '**Binding Authority**' for '**Risks You Must Refer Before Binding**' & '**Risks We do Not Write**'

Coverage or additional perils may not be increased, added or bound for any new or existing risks or structure in the imminent path of a major weather event, earthquake, forest fire, hurricane or flood when significant damage from the insured peril is highly probable; or if the area is under a mandatory evacuation notice or alert. **** Refer to the Binding Authority section for Specific Limitations ****

COMPREHENSIVE AND STANDARD TENANT'S PACKAGE ELIGIBILITY

CLIENT LOSS HISTORY

- No more than 1 claim in the past 5 years.

OCCUPANCY

- Single family and used for private residential purposes
- Secondary Tenant locations are eligible when we insure the primary location if:
 - Occupied by the Named Insured for a minimum of two separate times per month on a year-round basis
 - Occupied by immediate family member (*parent or child*), as a principal residence on a year-round basis
 - The secondary residence form must be equivalent or less than the principal residence
 - Principal residence must be insured with IFC
 - If the principal residence is insured with Intact and is in a different province or is outside of Canada, a professional management company or caretaker must be in place, responsible for all upkeep and maintenance of the dwelling
 - All other eligibility guidelines for Tenants package are met
- Incidental office use, using part of the premises strictly for office work, is permitted.

HEATING

- Approved primary heating required.
- Refer to Heating section for details.

MINIMUM AMOUNT OF INSURANCE

- Comprehensive - \$25,000
- Standard - \$20,000

DEDUCTIBLE OPTIONS

The standard policy deductible is \$500 and applies to all physical damage losses unless otherwise stated in the policy wording.

- Other deductible amounts available are: \$300, \$1,000, \$2,000 and \$2,500

FRANCHISE DEDUCTIBLE

- The Comprehensive Tenants Package includes a franchise deductible clause.
- This clause waives the deductible if the amount of loss exceeds \$30,000.

RATING CATEGORIES

- Fire resistive units
- 1 - 6 dwelling units
- All other apartment buildings
- Commercial / Mercantile occupancies

RATES

Please ensure a comparative rating engine is used to determine rates through the online rating tools, and consent is provided to obtain credit for all named insureds to provide the most competitive rate.

COVERAGE COMPARISON CHART

The following charts are general in nature; refer to policy wordings for specific details.

PERIL	STANDARD	COMPREHENSIVE
Damage caused by bears	Covered	Covered
Earthquake	Optional	Optional
Electricity	Covered	Covered
Escape of oil	Covered	Covered
Explosion	Covered	Covered
Falling object	Covered	Covered
Fire	Covered	Covered
Impact by aircraft	Covered	Covered
Impact by land vehicle	Covered	Covered
Lightning	Covered	Covered
Melting ice or snow	Covered	Covered
Overland Water (included in EWDP) ¹	Optional	Optional
Riot	Covered	Covered
Sewer Back Up (included in EWDP) ¹	Optional	Optional
Smoke damage from a fire place	Covered	Covered
Theft including damage caused by attempted theft	Covered	Covered
Transportation	Covered	Covered
Vandalism & malicious acts	Covered	Covered
Water damage (per policy)	Covered	Covered
Weight of ice, sleet or snow	Covered	Covered
Windstorm and hail to outdoor antennae	Not covered	Covered

Note 1 – Enhanced Water Damage Package (EWDP) is available for an additional charge (refer to Endorsement section for details)

PERSONAL PROPERTY	STANDARD	COMPREHENSIVE
Moving personal property to another home	60 days	90 days
Damage to Dwelling	\$1,000	\$5,000
Replacement Cost	Included	Included
Temporarily removed - worldwide location	Full contents limit	Full contents limit
Permission to remove property	90 days	90 days
Trees, shrubs and plants (excluding cannabis plants)	5% of personal property amount	5% of personal property amount

LOSS OF USE OF DWELLING	STANDARD	COMPREHENSIVE
Additional living expense - prohibited access by civil authority	40% of contents	40% of contents

PERSONAL INSURANCE PRODUCT MANUAL

TENANT

SPECIAL ADDITIONAL COVERAGES	STANDARD	COMPREHENSIVE
Arson or theft conviction reward	\$1,000	\$1,000
Credit card and cheque forgery	\$ 5,000	\$10,000
Fire department charges	No Special Limit	No Special Limit
Freezer foods	Full contents amt	Full contents amt
Lock repair or replacement	\$1,000	\$1,000
Mass Evacuation	Up to 30 days	Up to 30 days
Tenants Improvements and Betterments	Included*	Included*

*The value of all improvements and betterments must be included in Coverage C-Personal Property amount

SPECIAL LIMITS	STANDARD	COMPREHENSIVE
Business property on premises	\$7,500	\$7,500
Cannabis in all consumable forms and cannabis plants (except for medical use)	\$500	\$500
Money, bullion or cash cards	\$500	\$1,000
Securities	\$3,000	\$6,000
Spare automobile parts	\$1,000	\$1,000
Utility trailer	\$1,000	\$1,000
Watercraft	\$3,000	\$3,000
If loss is caused by theft; (or mysterious disappearance – Comprehensive form only):		
Bicycles (limit each bicycle)	\$1,000	\$1,000
Coin Collections	\$1,000	\$1,000
Collectible Cards (sports cards) & Comic Books	\$5,000	\$5,000
Jewellery, watches, furs	\$3,000	\$6,000
Luggage, pet carriers and handbags (including but not limited to, purses, wallets, totes, clutches, carrier bags and other items of a similar nature)	\$10,000	\$10,000
Stamp Collections	\$1,000	\$2,000

LIABILITY COVERAGES	STANDARD	COMPREHENSIVE
Standard limit	\$1,000,000	\$1,000,000
Draft or saddle animals	Included	Included
Inboards up to 50 hp	Included	Included
Inboard/Outboard up to 50 hp	Included	Included
Legal liability to employees	Included	Included
Outboards up to 25 hp	Included	Included
Swimming pools	Included	Included
Voluntary compensation for residence employees	Included	Included
Voluntary medical payments	\$2,500	\$5,000
Voluntary property damage	\$1,000	\$1,000
Watercraft up to 26 feet in length	Included	Included