



Underwriting Manual

Personal lines – Property

Underwriting company
Province

Aviva Insurance Company of Canada (Aviva)
Ontario

Contact Aviva Connex if you have any questions



1-833-284-8289 (1-833-AVIVA-UW)

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Latest update

| Update number | Effective dates | | Details |
|---------------|-------------------------|-------------------------|--|
| | New business | Renewals | |
| 40 | Nov. 1/21 | Nov. 1/21 | Newly formatted property manual |
| 41 | Jan. 15/22 | Feb. 15/22 | Car and Home Discount and Combined Discount for Tenants |
| 42 | Feb. 23/22 | Apr. 24/22 | Sewer Backup and Overland Water |
| 43 | July 1/22 July 25/22 | July 1/22 July 25/22 | Updated our Binding Authority to include Severe Hazards and Weather-Related Events Payment Plan – Updated to clarify Installment Plans, including Pre-Authorized Chequing Plan and Multi-payment Online/Telephone banking options |
| 44 | Nov. 1/22 | Nov. 1/22 | Update to E-signatures |
| 45 | Dec. 1/22 | Dec. 1/22 | Update to: Superior Oil Tanks Combined Policy Definition Personal Liability Note Actual Cash Value Roof Endorsement Eligibility for Asphalt shingles, composite, tar and gravel, rubber Update to Condominium Deductible Pricing Removed: Non-Smoker Discount Added: Excess Liability Endorsement |
| 46 | April 1, 2023 | April 1, 2023 | Increase new business bind to 60 days |
| 47 | April 15, 2023 | April 15, 2023 | Update to: <ul style="list-style-type: none"> Limitations of Coverage Personal Umbrella Increased Limits |
| 48 | May 1, 2023 | May 1, 2023 | Update to Decline 6.6 Service Line – Change to Premium |
| 49 | October 1, 2023 | October 1, 2023 | Introduction of: Reinstatement Fee Cyber Endorsement Major Renovation Endorsement |

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|----|-------------------|-------------------|--|
| 50 | December 1, 2023 | December 1, 2023 | <p>Update to:</p> <p>Binding Authority Requirements prior to binding</p> <p>E-Bike definition</p> <p>Removal of:</p> <p>Reverse Slope Driveway Surcharge</p> <p>Overland Water and Sewer Back-up Questionnaires</p> <p>➤ All remaining questionnaires to be received prior to binding.</p> <p>Added:</p> <p>E-bikes to Bicycles section of Scheduled Articles</p> |
| 51 | April 1, 2024 | April 1, 2024 | <p>Added:</p> <p>Declination rule for Tenants No Prior</p> <p>Definition for Prior Insurance</p> |
| 52 | September 1, 2024 | September 1, 2024 | <p>Deductibles</p> <ul style="list-style-type: none"> Introduced a minimum Water Damage deductible of \$2500. <p>Sewer Back-up</p> <ul style="list-style-type: none"> Introduced a minimum deductible of \$2500. <p>Overland Water</p> <ul style="list-style-type: none"> New minimum deductible of \$2500. <p>Disappearing Deductible</p> <ul style="list-style-type: none"> Increased rates Amended eligibility. <p>Worry Free Bundle</p> <ul style="list-style-type: none"> Increased rates <p>Removed: Green Home Power endorsement</p> <p>No Longer offering Identity Theft on New Business</p> |
| 53 | June 1, 2025 | June 1, 2025 | <p>Update to:</p> <p>Minimum premiums</p> <p>Prior Insurance</p> <p>Use under Tenants</p> <p>Discounts</p> <p>Property Claim Protector and Worry Free Bundle</p> |

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Underwriting guidelines

Fair treatment of customers

The Canadian Council of Insurance Regulators (“CCIR”) and the Canadian Insurance Services Regulatory Organizations (“CISRO”) issued a guide titled, “Guidance Conduct of Insurance Business and Fair Treatment of Customers.” There are also guidelines issued by some provincial regulators. Aviva supports Fair Treatment of Customers (FTC) and requires all insurance distributors to be aware of, and act in accordance with, all FTC guidelines for their jurisdictions.

The following outlines key points from the guide as they pertain to the Fair Treatment of the Customer. In their conduct of the business of insurance, Insurers and Intermediaries are expected to:

- act with due skill, care and diligence when dealing with Customers;
- maintain good and sound relationships between themselves and with the regulatory authorities;
- establish and implement policies and procedures on fair treatment of Customers, as integral parts of their business culture;
- act in compliance with the laws, regulations and guidelines to which they are subject;
- promote products and services in a clear, fair and not misleading manner;
- provide Customers with timely, clear and adequate pre-contractual and contractual information;
- take into account a Customer’s disclosed circumstances when that Customer receives advice and before concluding insurance contracts;
- avoid or properly manage any potential conflicts of interest before concluding an insurance contract;
- handle complaints in a timely and fair manner;
- have and utilize appropriate policies and procedures for the protection and use of Customer information; and
- have contractual arrangements between each other, that ensure fair treatment of Customers.

Customer complaints – Office of the Ombudsman for Aviva

Insurance companies are mandated by Regulators to have a robust complaint handling protocol and a Consumer Complaint Officer (Ombudsman) to address complaints that have not been resolved by the management within the involved business unit.

Important: if there is a customer complaint about a product or service and the insurance advisor is not able to resolve the concern within their authority and to the satisfaction of the consumer, the first step for the insurance advisor is to contact the appropriate department (underwriting, claims or billing) and escalate as needed.

If the customer feels the issues have not been fully addressed by the business or they remain dissatisfied with the position, you or the customer may contact the Office of the Ombudsman for the Aviva Group of Companies.

The Ombudsman is accountable to act as a trusted intermediary between the complainant and all departments within the Aviva Group of Companies. The Ombuds Team acts as an “Advocate of Fairness” to proactively identify issues and work towards a suitable resolution. They will consider the position as outlined by the business and all matters pertaining to the quality of service received to determine if there was fair and accurate adherence to policy/contract provisions, regulatory guidelines, service standards and internal processes. When the Aviva Group of Companies has acted in accordance with policy wordings and guidelines, the Ombuds Team will become an “Educator” helping the complainant understand the position. If needed, the Ombudsman will issue a Final Position Letter to the complainant on behalf of the Aviva Group of Companies. This letter will outline the final decision and provide the next step in the complaint process, which is to contact the General Insurance OmbudService (GIO).

If the complaint has not been resolved by the applicable business unit, you may contact the Office of the Ombudsman directly as follows:

Phone: 1-877-689-3634

Email: ombuds.ca@aviva.com

Mailing address: Office of the Ombudsman, 10 Aviva Way, Suite 100
Markham, ON L6G 0G1

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Extensions of coverage

| Coverage <i>Applies to all forms unless otherwise specified</i> | Homeowners | Condominiums | Tenants |
|---|------------|--------------|---------|
| Unit additional protection 250% of Coverage C | X | ✓ | X |
| Assessment coverage for property 250% of Coverage C | X | ✓ | X |
| Assessment coverage for liability Limit of liability | X | ✓ | X |
| Credit card, bank card \$5,000 | ✓ | ✓ | ✓ |
| Debris removal 5% | ✓ | ✓ | ✓ |
| Fire department charges No limit | ✓ | ✓ | ✓ |
| Food freezer No limit | ✓ | ✓ | ✓ |
| Improvements and betterments coverage 100% of Coverage C | ✓ | ✓ | ✓ |
| Inflation guard coverage Covered | ✓ | ✓ | ✓ |
| Lock replacement \$500 | ✓ | ✓ | ✓ |
| Mass evacuation \$2,500 | ✓ | ✓ | ✓ |
| Mortgage rate protector Covered | ✓ | ✓ | ✓ |
| Property of parents in a nursing home \$5,000 | ✓ | ✓ | ✓ |
| Property of physically or mentally challenged persons in a facility \$5,000 | ✓ | ✓ | ✓ |
| Recreate PC data \$3,000 | ✓ | ✓ | ✓ |
| Reward coverage \$1,000 | ✓ | ✓ | ✓ |
| Safety deposit box \$10,000 | ✓ | ✓ | ✓ |
| Storage of merchandise \$2500 | ✓ | ✓ | ✓ |
| Students away at school \$10,000 | ✓ | ✓ | ✓ |
| Theft from an unlocked car Covered | ✓ | ✓ | ✓ |

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Extensions of coverage

| Coverage | Primary Homeowners | Secondary Homeowners | Seasonal Homeowners |
|----------|-----------------------------|-----------------------------|-----------------------------|
| By-laws | \$30,000 (Comprehensive) | \$10,000 (Comprehensive) | \$10,000 (Comprehensive) |
| | \$10,000 (Broad) | \$5,000 (Broad) | \$5,000 (Broad) |

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Limitations of coverage

| Coverage <i>Applies to all forms unless otherwise specified</i> | Homeowners | Condominiums | Tenants |
|--|------------|--------------|---------|
| Animals, birds, fish \$2,500 | ✓ | ✓ | ✓ |
| Bicycles, tricycles, unicycles, e-bikes \$1,000 | ✓ | ✓ | ✓ |
| Books, tools, instruments (on premises) \$7,500 | ✓ | ✓ | ✓ |
| Cannabis (personal use) \$500 | ✓ | ✓ | ✓ |
| Collectibles (sports cards and memorabilia) \$5,000 | ✓ | ✓ | ✓ |
| Computer software No limit | ✓ | ✓ | ✓ |
| Garden tractor \$10,000 | ✓ | ✓ | ✓ |
| Golf carts \$5,000 | ✓ | ✓ | ✓ |
| Golf equipment \$3,000 | ✓ | ✓ | ✓ |
| Jewellery, furs \$6,000 | ✓ | ✓ | ✓ |
| Stamps \$2,000 | ✓ | ✓ | ✓ |
| Money or bullion \$500 | ✓ | ✓ | ✓ |
| Numismatic, coins \$500 | ✓ | ✓ | ✓ |
| Renewable energy equipment \$5,000 | ✓ | ✓ | ✓ |
| Securities \$5,000 | ✓ | ✓ | ✓ |
| Spare automobile parts \$1,000 (maximum \$250 per item) | ✓ | ✓ | ✓ |
| Trees and shrubs 5% (maximum of \$1,000 per item) | ✓ | ✓ | ✓ |
| Watercraft \$2,500 | ✓ | ✓ | ✓ |
| Wine, spirits 10% of Coverage C on premises 1% of Coverage C off premises | ✓ | ✓ | ✓ |

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| | | | |
|--|---|---|---|
| Works of art 15% of Coverage C (maximum \$15,000 per item) | ✓ | ✓ | ✓ |
|--|---|---|---|

Binding authority

Brokers have full authority to bind Aviva Insurance Company of Canada (Aviva) for the following risk types up to the amounts shown:

| Risk type | All protection grades |
|---|------------------------------|
| Homeowners <i>Building</i> | \$1,500,000 |
| Secondary Homeowners <i>Building</i> | \$1,500,000 |
| Rented Homeowners <i>Building</i> | \$1,500,000 |
| Seasonal Homeowners <i>Building</i> | \$1,500,000 |
| Tenants <i>Contents</i> | \$300,000 |
| Condominiums <i>Contents</i> | \$300,000 |
| Seasonal Fire & E.C. <i>Building</i> | \$500,000 |
| Rented Fire & E.C. <i>Building</i> | \$500,000 |

| Risk type | All Protection |
|--|-----------------------|
| Rented Condominiums <i>Major appliances</i> | \$50,000 |
| Seasonal Condominiums <i>Contents</i> | \$100,000 |

| Risk type | Amount |
|--|---|
| Scheduled Items <i>Total of all scheduled items</i> | \$50,000 Or 50% of contents whichever is less |
| Watercraft | \$150,000 |
| Personal Liability | \$5,000,000 |
| Umbrella Liability | \$5,000,000 |

Requirements prior to binding

The broker has the authority to quote, bind and issue coverage for the company for all personal property risks in accordance with all the rules within this manual, subject to all of the following restrictions:

1. The broker must not bind any risk that meets the criteria under our **refer rules** before binding, or meets the criteria under our **decline rules**.
2. The broker must not bind any risk(s) that meets the criteria under SPECIFIC LIMITATIONS ON BINDING AUTHORITY – SEVERE HAZARDS AND WEATHER – RELATED EVENTS.
3. The applicant or named insured consents to access to personal information prior to quote.
4. New Business: A fully completed and signed application has been received by the broker and the risk has been submitted to Aviva in writing or by any other means of communication accepted by the Company, including upload to the system within 5 business days. Mid-Term transactions: The updates/changes are to be uploaded into the Broker Portal within 10 business days.
5. For new business and mid-term transactions
 - If the date coverage has been bound and the effective date of the application, or mid-term transaction is the same date, the effective date entered into the system must be 12:01 AM of the following day. The time coverage was actually bound must be clearly documented in the system and/or on the application.
6. The risk is considered to be satisfactory to the broker and one that can be recommended in all aspects.
7. The risk does not have to be referred prior to binding.
8. Coverage must not be backdated.
9. Any misrepresentation or non-disclosure will void the quote, bind, application, and/or policy.
10. The broker must contact underwriting if uncertain about risk eligibility or rating rules.
11. Risks must not be bound for a period of more than 60 days.
12. Premium quotes are valid for 30 days only within the quote term.
 - The quote term is a 30-day period from the day a quote is given to the customer, until the quote expiry date.
 - The quote will be honoured regardless of any rate or eligibility rule changes.
 - Once a quote expires, a new quote becomes valid for another 30 days.
 - The quote will be honoured based on the information provided at the time of the quotation.
 - Changes in risk information within the 30-day quote term would void the quote. If the risk remains eligible, a new quote term would apply.

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SPECIFIC LIMITATIONS ON BINDING AUTHORITY – SEVERE HAZARDS AND WEATHER RELATED EVENTS

WILDFIRE / WILDFIRE EVACUATION OR ALERT

Risks cannot be bound on new business and coverage cannot be increased or added on any new or existing risk, location, or structure within fifty (50) kms of an area under a wildfire classified as “out of control” or an evacuation order or alert has been issued, by the local government / civil authority, or on any property facing immediate or potential threat from an advancing or imminent fire. Do not bind the coverage if you have any doubt about the proximity of a risk to a wildfire. For the purposes of binding, “wildfires” include forest fires, grass fires and bush fires. Whether or not there has been a state of emergency declared, this restriction is in place until the wildfire deemed in control and/or the evacuation alert/order has ended.

SEVERE WEATHER & FLOOD / FLOOD EVACUATION OR ALERT

Risks cannot be bound on new business and Overland Water Coverage and/or Sewer Back Up Coverage cannot be increased or added on any new or existing risk, location or structure that is located within an area that is under any flood evacuation alert or evacuation order by the local government / civil authority or in any weather emergency where there is high probability for significant damage from an insured peril. Whether or not there has been a state of emergency declared, this restriction is in place until the emergency or weather event has ended.

EARTHQUAKE / TSUNAMI / EARTHQUAKE EVACUATION OR ALERT

Risks cannot be bound on new business and Earthquake coverage cannot be amended, increased, or added on any new or existing risk, location or structure which is located within 500 kms of an area under evacuation, or any warning, advisory or watch notice by the local government / civil authority until a period of seven (7) days after the local government/civil authority has ended all notices.

NAMED STORM(S) / HURRICANE

Risks cannot be bound on new business and coverage cannot be increased or added on any new or existing risk, location or structure, where a forecasted storm has been identified and named by the World Meteorological Organization and referenced by Environment Canada, the U.S. National Hurricane Center, or the U.S. National Oceanic and Atmospheric Administration or following the publication or broadcast of a “Tropical Storm/Hurricane watch or warning” by Environment Canada/Canadian Hurricane Centre for any area located along the Canadian Coastline.

- A “named storm” includes any hurricane, tropical storm, tropical depression, subtropical storm, tropical cyclone, cyclone or typhoon.
- These restrictions will take effect immediately following the publication of the named storm/hurricane watch/warning and remain in force until forty-eight (48) hours after the named storm/hurricane/tropical storm watch/warning has ended.
- For Watercraft Risks – Atlantic and Pacific Oceans:
 - Risks cannot be bound on new business and a navigational extension endorsement (where the endorsement is available) cannot be added where the named storm is south of the 40 degrees North.
 - Risks cannot be bound on new business and all coverage cannot be added or increased where the named storm will be heading north of the 40 degrees North.

EVACUATION NOTICES AND ALERTS

Risks cannot be bound on New Business and coverage cannot be amended, increased or added on any new or existing risk, location or structure located in an area under any active evacuation notice, alert or warning by local government or civil authority. This may include but is not limited to, train derailment, gas leakage or explosion, toxic liquid or gases leakage.

RENEWALS

Renewals will be issued on “as expiring basis” for existing coverage and perils unless otherwise advised. Existing inflation factors will continue to be applied.

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Declination rules (risks not written)

Aviva will not write risks with any of the following:

1. Occupancy/use

- 1.1 Risks with any business or commercial exposures that do not meet our eligibility criteria for home based business.
- 1.2 Rooming or boarding houses where three or more persons rent rooms in the home.
- 1.3 Seasonal residences rented to others.
- 1.4 Risks that are vacant on new business, or vacant for over 120 days on renewal.
- 1.5 Risks with commercial activities on the premises.
- 1.6 Properties with over 20 acres (8.10 hectares) or more in size or where any farming activities are being carried out.

2. Heating, plumbing, electrical

- 2.1 Risks where the primary heating unit is a woodstove.
- 2.2 Risks that are heated by an outdoor solid fuel burning appliance.
- 2.3 Risks with a primary and/or auxiliary heating type that does not meet minimum eligibility requirements as defined (See [Heating](#) section).
- 2.4 Risks built prior to 1952 with knob & tube wiring.
- 2.5 Risks with lead, cast iron, galvanized steel, Kitec, Vanguard or Poly-B plumbing.
- 2.6 Risks where the main electrical service feed is 60 amps or less (except seasonal dwellings).

3. Roofing

- 3.1 Risks with asphalt, composite, tar and gravel, rubber roofs that are 20 years of age or greater, unless a signed [ACV Roof Endorsement](#) (may be applied for a maximum of one year) is attached.
- 3.2 Risks with wood shakes or wood shingles that are 30 years of age or greater, unless a signed [ACV Roof Endorsement](#) (may be applied for a maximum of one year) is attached.
- 3.3 Risks with clay tile, concrete tile, slate, copper, metal tile, steel, tin, or fibreglass roofs that are 50 years of age or greater, unless a signed [ACV Roof Endorsement](#) (may be applied for a maximum of one year) is attached.

4. Risk and location

- 4.1 Risks built on speculation of a future sale owned by a contractor or developer.
- 4.2 Risks with poor maintenance or housekeeping.
- 4.3 Any manufactured home, mobile home, or house/travel trailer.
- 4.4 Row houses built prior to 1975.
- 4.5 Risks that are currently identified, or have been identified in the past as criminal drug production operations, including grow-ops and manufacturing of illegal drugs.
- 4.6 Any risks in the course of construction.
- 4.7 Any risk located within:
 - 50 kilometres of an area that is under a wildfire alert or wildfire evacuation order issued by any civil authority.
 - any area that is under a flood alert or flood evacuation order issued by any civil authority.
 - 500 kilometres of an area under any warning, advisory, or watch notice for earthquake or tsunami issued by any civil authority, until seven days after the civil authority has ended all evacuation and other notices.

5. Watercraft

- 5.1 Any watercraft risks that do not meet the eligibility requirements as defined (see [Watercraft](#) section)
- 5.2 Any watercraft liability extension where there is no boat and motor insured.

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Declination rules (risks not written)

6. Insurance and claims

- 6.1 Risks that have been cancelled, lapsed or declined by any prior insurer in the last five years for reasons other than non-payment.
- 6.2 Secondary, seasonal, or rented dwellings where the primary/principal residence location is not insured within the Aviva group of companies.
- 6.3 Information required by the application form for issuance of the policy or renewal has not been provided.
- 6.4 Applications that are effective prior to the broker/agent signature date.
- 6.5 Any policy with more than one non-standard or private lender on any insured risk location as either a first or second mortgage.
- 6.6 Named Insured with more than two rented dwellings or locations, or more than six rental units combined.
- 6.7 Risks with two or more claims within the last five years.
- 6.8 Risks with more than two mortgages.
- 6.9 Tenants risk where the applicant/named insured has had no prior insurance.

7. Insured

- 7.1 The applicant or named insured has failed to pay overdue premiums owed to any company within the Aviva group of companies.
- 7.2 Any person in the household with a conviction or pending charges for drug trafficking or production, threats of violence, or crimes of dishonesty (theft, fraud, perjury, etc.).
- 7.3 Any applicant/policyholder is verbally or physically abusive (including threats made) to an employee, service provider, contractor or agent of any Insurer owned by Aviva Canada as reported to security and/or the police.

8. Other

- 8.1 Home based business risks with personal umbrella liability coverage.
- 8.2 Any risks, including personal umbrella risks that had a liability claim within the last five years.
- 8.3 Electric powered vehicles that do not meet the definition of e-bike.

Refer rules (risks to be referred)

Risks with any of the following must be referred to Aviva:

1. Risk

- 1.1 Any risk with a total liability limit (including coverage provided under personal umbrella liability) of more than \$7 million.
- 1.2 Any tenant or condominium risk located immediately above a commercial exposure, except in a high-rise, fire resistive building.
- 1.3 Any risk that has been designated as a heritage home, century home, or historical home.
- 1.4 Any location where cannabis is grown for recreational or medical use.
- 1.5 Any risk with a mortgage held by a private lender (individual rather than a standard financial institution) or held by a high risk, non-conventional, or non-standard financial company/institution.
- 1.6 Risks under Major Renovation.
- 1.7 Any risk located on Leased Land
- 1.8 Any risk as part of a Life Lease housing project

2. Ownership

- 2.1 Risks owned by three or more unrelated individuals.
- 2.2 Risks in the name of a company or corporation.
- 2.3 Risks in the name of an estate.

3. Risks with watercraft

- 3.1 Any boat with a value of \$50,000 or less and a deductible less than \$300.
- 3.2 Any boat with a value between \$50,001 and \$100,000 and the deductible is less than \$500.
- 3.3 Any boat with a value between \$100,001 and \$150,000 and the deductible is less than \$1,000.
- 3.4 Any boat with speed exceeding 50 mph/80 kph.

4. Other

- 4.1 New business coverage does not match the insurance application by the insured. A varied terms letter is required from the Company advising the difference in the coverage(s).
- 4.2 Single family dwellings occupied by three or more families, or by three or more unrelated individuals.
- 4.3 **New Business:** Any risk with a Cyber claim payout of \$10,000 or more within 24mos.
- 4.4 Any risk with 2 cyber claims within 24mos.

Heating

Primary heating

| Acceptable | Not acceptable |
|--|--|
| <ul style="list-style-type: none"> Thermostatically controlled central heating systems, including hot water, steam, forced hot air and heat pumps. Furnaces installed on a concrete floor and fueled by natural gas, propane, oil, electricity, or natural ground heat (geo-thermal). Bi-energy combination furnaces (units fueled by a combination of natural gas/wood, oil/wood, electric/wood, electric/natural gas etc.) that have been professionally installed and meet established clearance requirements. Radiant heating systems in the floor or in the ceiling that are CSA/ULC approved and professionally installed. | <ul style="list-style-type: none"> Homemade units Portable units Space heaters Unapproved units Wood stoves Add-on units |

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Auxiliary heating

All auxiliary heating units must be CSA, ULC or Warnock-Hersey approved and professionally installed (where required), or safety inspected and approved with all recommendations completed to meet installation standards.

If three cords of wood or more are burned annually, the wood heat system will be considered the primary heat source. A bush full cord of wood measures 1.2m x 1.2m x 2.4m (4 x 4 x 8 feet). Three face cords of wood equals one bush cord.

| Acceptable | Questionnaire and photograph required prior to binding |
|--|---|
| <ul style="list-style-type: none"> Fireplace fueled by natural gas, propane, wood or oil Fireplace inserts fueled by natural gas, propane, wood or oil Portable space heaters | <p>These types of auxiliary heating will have an impact on the premium charged.</p> <ul style="list-style-type: none"> Fireplace inserts fueled by wood Wood or coal burning stoves/space heaters Corn or wood pellet stoves |

Home heating oil tanks

A fully completed Oil Tank Questionnaire is always required prior to binding (except for tenants in low-rise/high-rise multi-unit buildings). An inspection is always required when the oil tank was not professionally installed.

Acceptable oil tanks

| Standard (steel) | Superior | The following should be automatically declined |
|---|--|--|
| <p>Single wall construction</p> <ul style="list-style-type: none"> Shell thickness of 2.3mm or greater Interior or exterior installation <p>Double-wall or double-bottom construction</p> <ul style="list-style-type: none"> 2.0-2.29mm per shell thickness Interior or exterior installation Without leak detection alarm | <p>Steel tanks or Granby 2-1 tanks</p> <ul style="list-style-type: none"> Inside 30yrs Outside 25yrs Double-wall or double-bottom construction Each shell 2.3mm thickness or greater Interior or exterior installation Without leak detection alarm Double-wall or double-bottom construction Each shell 2.0mm thickness or greater Interior or exterior installation With leak detection alarm <p>Interior or exterior installation of the following:</p> <ul style="list-style-type: none"> Non-metallic construction (fibreglass, for example)– 50yrs Roth brand tanks– 50yrs Other tanks of advanced design as approved by underwriting | <ul style="list-style-type: none"> Underground, recycled or used oil tanks DTE oil tanks, or single-wall steel tanks with wall thickness less than 2.3mm; Double-wall / double-bottom steel tanks where each wall is less than 2.0mm; • Standard Exterior oil tanks aged 15 years or greater, or interior oil tanks aged 20 years or greater; Exterior oil tanks without adequate protection against vehicle impact; Tanks without a looped supply line, or without a shield protecting the supply line and outlet; Tanks that do not have a ULC or CSA approval label; Where photos show signs of tank deterioration, damage, or installation defects, such as: o Installation upon an uneven base; any missing parts; any evidence of shifting or leaning. |

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Payment plans

Premium payment (direct bill)

Customers can pay their premium in full or by installment. This section outlines the payment options available.

A \$50.00 service charge will be applied against payments returned by the bank due to insufficient funds or funds not cleared.

In addition, a \$60 fee will apply to reinstate any policy that is being cancelled by registered letter for non-payment. See [Reinstatement](#) section below.

Pay premium in full (one-time payment)

Premium payment due dates

- New business – payment is required within 30 days of the policy being issued, or on the policy effective date.
- Renewal – payment will be required up to 12:01 am of the policy effective date.
- Mid-term changes – each transaction generates a billing invoice and payment is due at least 30 days from the date of the invoice.

Payment options

| Online and telephone banking <i>Please allow two days processing time for payments to reflect in your customers' account</i> | Credit card <i>Please allow two days processing time for payments to reflect in your customers' account</i> | |
|---|--|--|
| <ul style="list-style-type: none"> • Select Aviva Insurance home and auto from the 'Payee List'. • Add account number for electronic payment. | <ul style="list-style-type: none"> • Visa and Visa Debit, MasterCard, American Express accepted. <p>Customer can pay online via aviva.ca</p> <ul style="list-style-type: none"> • Go to 'Manage my policy' and click on 'Pay by credit card' <p>Customer can pay through their broker <i>Processing a credit card payment on the Broker Portal</i></p> <ul style="list-style-type: none"> • Click on the credit card button from the New Business Summary screen or the Policy Inquiry Billing Screen. • The CVV number must be entered for each type of credit card transaction. | |

Non-payment of premiums

If we haven't received payment, customers will receive reminder notices from us.

- First notice – this is the billing invoice issued.
- Reminder notice – if we did not receive a payment by the policy effective date, this will be issued, giving the customer 14 days to make a payment.
- Registered letter of cancellation for non-payment – if we did not receive a payment after the reminder notice, this letter will be issued (see [Registered letter of cancellation for non-payment](#)).

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Pay premium by installments

Installment plans may be available subject to the following:

| Eligibility | System message |
|---|---|
| <ul style="list-style-type: none"> • Policies with a minimum premium of \$300. • No prior cancellation for non-payment within the past three years. • ‘Yes’ to credit consent. • The system message does not indicate that full payment is required. • If customer was cancelled for non-payment by their previous carrier customer does not qualify for PAC and full-payment is required. | <p><i>The system will generate a message if the installment plan wasn’t accepted and full payment is required.</i></p> <ul style="list-style-type: none"> • When full payment is required based on credit information, the broker <i>must</i> disclose that the installment plan was refused based on credit information. • If the customer requests for their credit information, the broker <i>must</i> tell the customer to contact TransUnion: <div> <div> English Phone: 1-800-663-9980 Mail: TransUnion Attention: Customer Relations P.O. Box 3381, LCD1 Hamilton, ON L8L 7W2 </div> <div> French Phone: 1-877-713-3393 Mail: TransUnion Centre de relations au consommateur CP 1433 Succ. St-Martin Laval, QC H7V 3P7 </div> </div> |

Types of installment plans

| Pre-authorized chequing plan (PAC) | Multi-payment online/telephone banking |
|---|--|
| <p>Annual premium paid monthly automatically through customer’s chequing account</p> <ul style="list-style-type: none"> • Application, sample void cheque and signed withdrawal authorization form required • 3% finance fee applies • Application must be received within 30 days of the policy inception date <p>Two-month down payment required for new business – ‘Cash with application’</p> <ul style="list-style-type: none"> • Must be collected at the time coverage is bound. Payment can be made by credit card (see ‘Pay premium in full (one-time payment)’), or the first payment will be an amount equal to two months payment. • The remaining premium will be collected by PAC. | <p>Annual premium paid in two, three or four equal payments</p> <ul style="list-style-type: none"> • The first payment is due on the policy effective date. There is no service charge. • Subsequent payments are due in 30, 60 and 90 day intervals. • Select Aviva Insurance home and auto from the ‘Payee List’ and add account number for electronic payment. |

Premiums for any mid-term changes will be applied equally to the remaining monthly payments. If there are no remaining monthly payments, premiums must be made in full (see [Pay premium in full \(one-time payment\)](#)).

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What you need to know about PAC

| | |
|--------------------------------------|---|
| Monthly payment amount | <p><i>How to calculate the monthly payment</i></p> <p>Annual premium + taxes + finance charge = Total amount due</p> <p>Total amount due ÷ 12 = Monthly payment</p> <p><i>First installment</i></p> <ul style="list-style-type: none"> • Due 30 days before the policy effective date. • May include two or three month's premium depending on the date the PAC authorization is processed. <p><i>Last installment</i></p> <ul style="list-style-type: none"> • Due two months prior to the expiry date of the policy, and the first payment for the renewal policy is due 30 days prior to the inception date. • This means that the customer will have continuous monthly deductions. |
| Monthly withdrawal date | <ul style="list-style-type: none"> • Customers can select any date of the month to have their payment withdrawn. • If the customer does not choose a specific date, we will use the policy effective date. • If the withdrawal date is a weekend or statutory holiday, the withdrawal will be on the next banking day. • Customers can change the withdrawal date at any time: <ul style="list-style-type: none"> - New withdrawal date is in the future within the current month: change is immediate. - New withdrawal date is prior to the current withdrawal date: the next payment will be on the original withdrawal date and the following payment will be on the new date. |
| Mid-term policy changes | <ul style="list-style-type: none"> • Change results in additional premium: <ul style="list-style-type: none"> - Applied equally over the remaining scheduled payments: if the next scheduled payment date is more than 14 days from the date the policy was changed. - Added in full to the first payment of the renewal policy: if the policy was changed after all monthly payments have been billed. - If a renewal is not processed, the full amount will be deducted the following month after the policy change entry date. • Change results in a return of premium: <ul style="list-style-type: none"> - Remaining scheduled payments will be reduced equally: if the next scheduled payment date is more than 14 days from the date the policy was changed. - Deducted from the first payment of the renewal policy: if the policy was changed after all monthly payments have been billed. - If a renewal is not processed, we will issue a refund cheque within 10 business days of the policy change date. |
| Change to banking information | <ul style="list-style-type: none"> • A new void cheque and authorization form must be completed and sent to us at least 14 days prior to the payment date. • Please advise customers to keep sufficient funds in the old account to cover any scheduled withdrawals. |

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Non-payment of premiums

| | |
|--|--|
| New business with prior Non-Payment cancellation | If customer was cancelled for non-payment by their previous carrier then full-payment is required. |
| New business <i>Initial payment</i> | Policy will be cancelled immediately if a payment is returned due to insufficient funds (NSF), or funds not cleared. |
| Payment missed due to: - Insufficient funds (NSF) - Payments not cleared | For the first occurrence within a 12-month period (other than the initial payment on new business): <ul style="list-style-type: none"> • A letter will be issued that includes information about billing the missed payment, next scheduled payment, NSF fee + Reinstatement fee and a new payment schedule. The letter also warns the customer that if another payment is missed within a 12-month period, their policy will be cancelled (see '<i>Registered letter of cancellation for non-payment</i>'). |
| Payment missed due to problem with the customer's bank account, such as: <ul style="list-style-type: none"> • Account closed • Account frozen • Account transferred • Cannot trace | <ul style="list-style-type: none"> • A letter will be sent informing the reasons for the missed payment with a request to provide necessary information within 15 days. • If we don't receive the information within 15 days, the policy will be cancelled for non-payment (see '<i>Registered letter of cancellation for non-payment</i>'). |
| Payment returned due to 'payment stopped' order by the customer | Policy will be cancelled immediately for non-payment. |

Registered letter of cancellation for non-payment of premiums

We will not accept a payment if we receive it after 12:01 am of the date specified on the registered letter of cancellation. A new business policy will be required and new business eligibility will apply.

Reinstatement

- Policies that have been cancelled for non-payment may be reinstated under certain circumstances and require approval from our billing or underwriting department. A \$60 fee will apply to reinstate any policy that is being cancelled by registered letter for non-payment, as indicated below.
- There are strict requirements before a policy can be considered for reinstatement (see [Requirements to consider reinstatement](#)).
- Depending on the reason for the cancellation, there are additional requirements to reinstate a policy (see [Additional requirements to consider reinstatement](#)).

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| Requirements to consider reinstatement | <i>These requirements apply to all policies and must be strictly followed.</i> |
|--|---|
| The policy's cancellation date has not passed. | <ul style="list-style-type: none"> • If the cancellation date has passed, the policy must not be reinstated. • Reinstatements must not be back-dated. • The policy can be quoted as new business and will be subject to eligibility and revised premium. |
| The full outstanding balance or amount in arrears, plus the NSF fee and Reinstatement fee has been paid. | <ul style="list-style-type: none"> • Cash, money order, certified cheque, online, debit payment (installment/full payment) • Credit card (full payment only) |

Additional requirements to consider reinstatement

In addition to our 'Requirements to consider reinstatement,' these requirements apply to all policies and must be strictly followed.

| Reason for cancellation | Additional requirements |
|--|--|
| Payments crossed in the mail | See Requirements to consider reinstatement |
| Invalid banking information | New banking information provided |
| Insurer or bank error | <ul style="list-style-type: none"> • Adequate proof that the intermediary, insurer or bank is fully responsible for the error. • For bank errors, a Bank Fault Letter provided and the bank responsible for NSF fee |
| Cancellation date has passed, payment was received by the intermediary or the insurer before the cancellation date | Confirmation that there has been no claim since the cancellation date |
| Broker bill policy | See Requirements to consider reinstatement |
| Change bill type | <ul style="list-style-type: none"> • New business and renewals, PAC application crossed in the mail: amount in arrears + NSF fee + Reinstatement fee must be paid • PAC policies paid in full can be amended to direct bill + NSF fee + Reinstatement fee. Note: Change to broker bill requires issuance of a new policy – not recommended as an alternative collection tool (accommodation required – broker based business only) • Policies paid in full and re-instated due to non-payment cancellation will not be eligible for any installment plan including monthly or multi-pay for three years • Direct bill policies cannot be amended to an installment plan for three years after a cancellation for non-payment |

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Refunds

- Refunds are automatically issued. Please allow 10 days processing time for payments and charges to have cleared before the refund is issued.
- A refund cheque is issued for all types of payments, except for PAC.
- For PAC, refunds will be deposited to your customer's bank account if the policy is active or if there are remaining scheduled monthly payments. If the account is inactive or the policy has been cancelled, a cheque will be issued.

Cancellation

Calculating earned premium

| Cancellation | Calculation | |
|----------------------|---|--|
| Requested by Aviva | Pro rata | Notice sent to insured |
| Requested by insured | Short rate | Signature, e-signature or voice recording required |
| New business | Flat cancellation not allowed | Signature, e-signature or voice recording required |
| Renewal | Flat cancellation if the policy is returned within 30 days of the renewal date. | Signature, e-signature or Voice recording required |

Short rate cancellation table

| Term | % | Term | % | Term | % | Term | % | Term | % |
|------|----|------|----|------|----|------|----|------|-----|
| 3 | 8 | 88 | 30 | 180 | 54 | 265 | 76 | 349 | 98 |
| 7 | 9 | 92 | 31 | 184 | 55 | 268 | 77 | 353 | 99 |
| 11 | 10 | 96 | 32 | 188 | 56 | 272 | 78 | 365 | 100 |
| 15 | 11 | 99 | 33 | 192 | 57 | 276 | 79 | | |
| 19 | 12 | 103 | 34 | 195 | 58 | 280 | 80 | | |
| 23 | 13 | 107 | 35 | 199 | 59 | 284 | 81 | | |
| 26 | 14 | 111 | 36 | 203 | 60 | 288 | 82 | | |
| 30 | 15 | 115 | 37 | 207 | 61 | 292 | 83 | | |
| 34 | 16 | 119 | 38 | 211 | 62 | 296 | 84 | | |
| 38 | 17 | 122 | 39 | 215 | 63 | 299 | 85 | | |
| 42 | 18 | 126 | 40 | 219 | 64 | 303 | 86 | | |
| 46 | 19 | 130 | 41 | 222 | 65 | 307 | 87 | | |
| 49 | 20 | 134 | 42 | 226 | 66 | 311 | 88 | | |
| 53 | 21 | 138 | 43 | 230 | 67 | 315 | 89 | | |
| 57 | 22 | 142 | 44 | 234 | 68 | 318 | 90 | | |
| 61 | 23 | 146 | 45 | 238 | 69 | 322 | 91 | | |
| 65 | 24 | 149 | 46 | 242 | 70 | 326 | 92 | | |
| 69 | 25 | 153 | 47 | 245 | 71 | 330 | 93 | | |
| 73 | 26 | 157 | 48 | 249 | 72 | 334 | 94 | | |
| 76 | 27 | 161 | 49 | 253 | 73 | 338 | 95 | | |
| 80 | 28 | 165 | 50 | 257 | 74 | 341 | 96 | | |
| 84 | 29 | 169 | 51 | 261 | 75 | 345 | 97 | | |

Term = number of days coverage is in force

% = percentage of annual premium to be charged or retained

For any term not listed, use the next longer term.

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Definitions

Claims

All claims made against the policy will be considered in the rating, including liability and catastrophic losses.

Client loyalty date

This is the earliest effective date that the insured arranged property insurance through a company within the Aviva group of companies and through the same insurance intermediary.

Combined policy

Combines at least one automobile policy and one principle residence policy in the same envelope. This helps to reduce administration costs and also helps the insured coordinate the renewal of their policies, as well as manage their insurance needs on the same day. The combined policy also assists the broker with selling the entire account.

Features of combined policy include:

- [Discount](#) on the principal dwelling location on the property policy.

Eligibility:

- If the Excess liability endorsement is on the Combined policy – must have a minimum \$1 million liability for all risks on both automobile and property policies.
- Auto and property (principal residence) must be insured and in-force with any member of the Aviva group of companies in the same province for the named insured, spouse, common-law or same-sex partner residing in the same household, through the same intermediary. Policies of unrelated individuals or multiple named insureds where the named insured includes more than spouse/partner cannot be combined.
- Effective dates for both automobile and property policies must be aligned within 24mos.
- Each risk must meet individual eligibility and rating requirements.
- Individual policies may be cancelled. All the benefits of combined policy will be discontinued for the supporting policy.
- Not available for policies written through commercial lines, Elite Insurance Company or Ovation.

Condominium unit owners

Condominium ownership may be defined as the individual ownership of a single unit in a multiple unit building, or group of buildings, combined with the shared ownership and use of these parts as the property that are owned in common by all unit owners. The shared portions of a condominium property are generally referred to as the common elements. Condominiums are subject to special provincial legislation establishing guidelines for this type of property ownership.

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Cyber coverage definitions

Computer Attack Coverage:

Coverage for the costs of restoring data and systems following the unauthorized use, access or perpetration of a malware attack on a traditional computing device.

Home Systems Attack Coverage:

Coverage for the costs of restoring data and systems following the unauthorized use, access or perpetration of a malware attack on a connected home device.

Cyber Extortion Coverage:

Coverage for professional assistance from a subject matter expert and payments with prior approval in response to a demand for money or other consideration coupled with a threat to damage, disable, deny access or disseminate content from your device, system or data or an offer to restore access or functionality in connection with an attack on your device, system or data that has already occurred.

Online Fraud Coverage:

Coverage for the amount fraudulently taken from an insured following:

- (1) An identity theft;
- (2) The unauthorized use of a bank card or credit card;
- (3) The forgery or alteration of any check or negotiable instrument;
- (4) Acceptance in good faith of counterfeit currency; or
- (5) An intentional and criminal deception to induce the insured to part voluntarily with something of value. The online fraud must be wholly or partially perpetrated through a computing device or connected home device.

Data Breach:

Coverage for costs for an individual to respond to the loss, theft, accidental release or accidental publication of personally identifying information or personally sensitive information in which you are entrusted. The costs incurred include Forensic IT and Legal Review, the Costs to Notify Affected Individuals as well as the costs of Services to Affected Individuals.

Cyber Bullying:

Coverage for the costs an individual may incur being the victim of a cyberbullying attack. These costs can include psychiatric counseling services; legal expenses; temporary relocation expenses; temporary private tutoring and enrollment expenses; professional cybersecurity consultation services; social monitoring software and web-based products to prevent further bullying.

Identity Recovery:

Coverage includes reimbursement for out-of-pocket identity recovery expenses as well as services of a case manager to help restore identity and credit records to pre-theft conditions.

Deductible

The deductible does not apply to claims in excess of \$25,000 if the policy deductible is \$1,000 or less.

| | |
|-----------------------------|--|
| Standard policy deductible | \$1,000 |
| Other deductibles available | \$300 \$500 \$1,500 \$2,000 \$2,500 \$5,000 |
| Disappearing deductible | See Disappearing Deductible section |
| Water Damage deductible | \$2,500 minimum mandatory all policy forms and risk types. |

Duplex or Triplex

A duplex or triplex is a multi-family home that has two (duplex) or three (triplex) units above ground (not a basement apartment) in one building. Units can be side-by-side or stacked on top of each other. Each unit must have its own separate entrance, kitchen and bathroom.

E-Bikes

E-bike (electric bike) means a bicycle that meets the provincial definition of a power-assisted bicycle, including:

- Two wheeled bicycle
- Designed to carry only one person
- Functional pedals propel the bicycle
- Electric powered assistance
- Wheels are not smaller than 35 cm (13.75 inches)
- Cannot travel at speeds higher than 32 km/h on level ground
- An electric motor not exceeding 500 watts
- Must have working/functional pedals
- Operators must be 16 years of age or older
- Does not require license plates or automobile insurance under provincial laws

Coverage

- Liability is automatically extended from the policy to e-bikes that meet the definition.
- Limit for each e-bike and its equipment and accessories are subject to the same limit as bicycles

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E-signatures

We will accept e-signatures if verified that it is a legal and binding signature. We will not review or approve systems for e-signatures. The broker is responsible for ensuring the electronic methods used are at least equivalent to a complete and signed paper form. To ensure compliance with CSIO eSignatures Vendor Dashboard, choose electronic signature software that fully meets all criteria.

Minimum requirements

- The signatory must consent to accept electronic delivery of documents and must consent to use e-signature where appropriate.
- The signature must be:
 - Unique to the person using it (but does not have to be identical to their handwritten signature).
 - Verifiable as belonging to the signer through authentication of their personal identity.
 - Linked to the document in a way that if the document is later changed the electronic signature is invalidated.
- There must be a tamper-proof audit trail that verifies the time and date of the electronic document and signature.

Types of documents

| Acceptable | Not acceptable |
|---|---|
| <p>Electronic documents that contain all of the same information as approved paper forms for:</p> <ul style="list-style-type: none"> • New business application for insurance • Payment authorization forms • Cancellation request • Any policy endorsement that requires a signature | <ul style="list-style-type: none"> • Any request to change or remove an insured name(s) or to change or remove a mortgagee, lien holder or loss payee. |

Finished basement

The portion (%) of the total basement area that has finished walls, floors and ceilings generally accepted for interior construction (e.g. painted drywall/sheet rock or panelled walls, carpeted or hardwood flooring, etc.) and may include all, or all of the following: bedrooms, bathrooms, recreation rooms and any other living space.

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Fire protection

The following are our risk criteria when entering fire protection grades:

| | |
|----------------------------|---|
| Hydrant Protected | Within 300 meters (1,000 feet) of a fire hydrant and within 8 kilometres (5 miles) of a responding fire hall serviced by roads normally kept open all year |
| Superior Shuttle | Within 8 kilometres (5 miles) of a responding fire hall with Fire Underwriters Survey Superior Shuttle Tanker* (Tanker Service Accreditation) serviced by roads normally kept open all year |
| Fire hall protected | Within 13 kilometres (8 miles) of a responding fire hall serviced by roads normally kept open all year and not being serviced by a hydrant or Superior Shuttle Tanker |
| Unprotected | Not serviced by a hydrant, superior shuttle tanker, or fire hall |

**Superior Shuttle Tanker accreditation is a program of the Fire Underwriters Survey that recognizes a fire department's ability to shuttle water by way of tanker trucks to fight fires in areas far from municipal hydrants. Maintains uninterrupted water flow for two hours.*

Improvements and Betterments

The upgrades made to the unit from the original construction are also covered in an extension of Coverage C (contents) of the condominium policy. The amount of contents must be adequate to include the improvements and betterments.

Inflation protection

All policies include inflation protection at no charge. On renewal, building amounts are automatically increased by a percentage factor reflecting current inflation trends.

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Insurance to value

Insurance to value is to ensure that an insurance policy adequately covers and protects the value of a property or dwelling in the event of a total or partial loss. It is the calculated cost to replace a building or structure, as close as possible to its original state and ensures that premiums adequately cover the value of the improvements located on the property.

Aviva accepts evaluator tools for new business. An evaluator is solely an assessment method for the current reconstruction cost and should in no way replace an evaluation by a qualified professional. Where an inspection of the risk is required, the replacement cost calculated by the inspector will be the only acceptable amount of insurance for rating purposes. If there is a difference in evaluators, the company will review and advise on accepted amount.

On renewal the values will be automatically adjusted.

| Acceptable | To be included for all evaluator tools |
|--|---|
| By order of priority 1. Valuation from an inspection report 2. IClarify 3. Others <ul style="list-style-type: none"> - ezITV (or RS Means) - e2Value-MCV - MSB-RCT (current version) - PowerSoft-PowerHouse | Debris removal If not included in the evaluator, add 5% as additional cost Foundations If not included in the evaluator, add 5% as additional cost |

Inspection and appraisal

We may require an inspection and appraisal of a risk from time to time to help ensure that your customer is covered appropriately. It also provides us with information about any special features or characteristics of the home, and details about the property that are key to facilitating the claims process.

- Inspections are applicable to homeowner and condominium risks.
- For homeowners, requirements vary regionally and are based on dwelling value, age, and condition.
- For condominiums, inspection is not mandatory, however we retain the right to request it.
- We cover the cost of the inspection and it is done by qualified professionals chosen by us.
- Information gathered during this process is handled confidentially.

Insured

The named insured must be the owner of the property covered by the policy except that there may be included:

- If residents of the household at the principal residence:
 - the spouse of the insured*
 - relatives of either
 - any other person under the age of 21 in the care of an Insured.
- Family corporations, or estates of deceased persons where the building or contents to be insured have not been divided among the beneficiaries.

**Spouse is defined as either of two persons who are married to each other or who have together entered into a marriage that is voidable or void, or either of two persons who are living together in a conjugal relationship outside marriage and have so lived together continuously for a period of three years or, if they are the natural or adoptive parents of a child, for a period of 1 year.*

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Interested parties

Interested parties can be added to all risk types except tenants.

| Interested party | Details |
|---|--|
| Mortgagee A mortgage is a security for the loan that the lender makes to the borrower. | We will consider a Secured Line of Credit as a registered mortgage upon verification the insured property has been used to secure the line of credit. Risks with mortgages held by a private lender or a high risk non-conventional or non-standard financial intermediary/institution will be added as a loss payee. The Mortgage Free Discount does not apply when a financial institution has been added to support a secure line of credit or loss payee. |
| Loss payee A loss payee clause (or loss payable clause) is a clause in a contract of insurance which provides that in the event of payment being made under the policy in relation to the insured risk, payment will be made to a third party (or in proportion to) rather than to the insured beneficiary of the policy. | Refer to Aviva |
| Additional insured Other persons who do not fall under the definition of insured may require coverage. They may be added as an Additional Insured. | Refer to Aviva |

Land Lease

A land lease, also called a ground lease, is a lease agreement that permits the tenant to use a piece of land owned by the landlord in exchange for rent. Most land leases are vacant, allowing the tenant to construct a dwelling at their own cost. Some land leases do already have dwellings on them. The dwelling is owned by the tenant. There are four main sources of land lease properties: First Nations Lands, Crown lands, commercial development and institutional property.

Risks located on leased land must be referred to underwriting

Letters of authorization (LOA)

LOA on renewal

- Must be received prior to the renewal effective date
- A fully completed and signed application is required.
- New evaluators are not required unless we are aware that there have been changes to the dwelling.

LOA at mid-term

- If an insured wishes to change their broker mid-term, the policy will be cancelled pro-rata and a new policy issued.

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Life Lease Housing

In life lease housing, the buyer purchases an interest in that property—which gives the buyer the right to occupy a unit for a long period of time, often for their lifetime. Life lease housing is usually developed and operated by nonprofit or charitable organizations called “sponsors.”

Life Leases housing is only available as a Tenants package policy with additional Loss Assessment coverage.

Risks with a Life Lease Housing must be referred to underwriting.

Loss assessment

This is an assessment of a direct loss caused by an insured peril to the condominium property’s common areas that are collectively owned by the unit owners.

Minimum premium

Homeowners - All Risk Types (excluding Seasonal F&EC) - \$500

Condominium - All Risk Types - \$335

Tenants - \$225

Homeowners Seasonal F&EC - \$240

The minimum earned and retained premium for any policy is \$15.

Minor/Cosmetic Renovations

Coverage is provided under the existing homeowner(s) form(s). Notification to the company is not required.

Applicable to: Homeowner, Condominium: Primary, Secondary, Rented, Seasonal, Fire&EC

Minor/Cosmetic Renovations include but are not limited to:

- Install kitchen or bathroom cupboards without new plumbing
- Completion of basements where prior to start of renovation the wiring is 100% copper and the plumbing must be one of the following: Copper, PVC, PEX
- Replace Flooring
- Installing a fence
- Replacing an exterior roofless deck less than 2ft high

Note: Coverage C limit applies for theft or attempted theft, vandalism or malicious acts for any materials and supplies for use in the construction (building materials on insured’s premises)

Eligibility:

- Square footage is not being increased
- No structural changes are being made (ex: removing an interior wall, opening an exterior wall, digging into or removing portions of the foundation) – see Major Renovation
- Insured continues to reside in the home
- Insured can act as their own contractor except:
 - DIY’s are not acceptable if sign offs are required from a licensed tradesman (ex: electrician, plumber etc.)
 - If permits are required
- Duration of project will not exceed 6 months
- If any of the above is not met, project may qualify for Major Renovation

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Prior Insurance

The applicant/named insured has been previously listed as a named insured on a certificate of property insurance in Canada or the United States with an in force policy for a minimum of 1 year.

Rating

Rates can be obtained from the system or by quoting using authorized third party vendors.

Rental network company

An independent corporation, partnership, sole proprietorship, association or other entity or individual, not owned in whole or in part by you, which operates a rental network for the sole purpose of prearranging short term rental lodging. The rental network company must have underlying insurance.

Rental network

An online enabled application, digital platform, software, website or system operated by a rental network company for the sole purpose of enabling individuals to list, find and rent short term rental lodging.

Rental premises (with Short Term Rental Endorsement)

Condominium policies:

The unit, detached private structures, garages, parking stalls, storage rooms or lockers for which they have exclusive private use and that are situated at the location to which this endorsement is attached.

All other policies:

The dwelling building and detached private structures located within the lot lines of the location to which this endorsement is attached.

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Rental unit (rented out by the insured)

This means the building, or a self-contained portion (living quarters) of the building, occupied by tenants at the insured premises. Each unit has a separate kitchen and bathroom. This includes basement apartments, in-law suites, detached private structures.

Note: Tenants of the rental unit must carry their own contents and liability insurance.

Replacement cost on contents

Replacement cost coverage pays the lesser of the cost of repairing the contents, or buying new items of similar kind, quality and usefulness without any deduction for depreciation.

This is included in all homeowners, condominium (owner occupied) and tenants policies.

Rooming/boarding houses

Rooming and boarding houses are private dwellings in which tenants have their own private bedrooms, share common kitchens, bathrooms and/or common areas and each tenant pays rent individually. Boarding houses, in addition to the above, include daily meals provided by the homeowner.

Note: Rooming and boarding houses are not acceptable risks for personal lines.

Sale of home

Transfers of policies from one insured to the new owner are not permitted.

Term

The maximum term is one year.

Vacant

A risk is considered vacant where, regardless of the presence of furnishings:

1. all occupants have moved out with no intention of returning and no new occupant has taken up residence; or
2. in the case of a newly constructed dwelling, no occupant has yet taken up residence.

Voice recording standards

We will accept voice recordings if the broker ensures that the method used are at least equivalent to a complete and signed paper form. We will not review or approve voice recording systems or broker scripts.

The broker may be held liable by Aviva for any claims that are payable as a result of failing to adequately capture any information that would have been captured in a paper form. We will insist on paper forms for any broker that does not adhere to our minimum requirements.

Minimum requirements

Each voice recording must:

- Establish caller identity at the beginning.
- Recorded continuous with no gaps.
- Have a date and time stamp.
- Be available to Aviva staff, upon request, within 1 business day.
- Advise the caller that their call is recorded for underwriting purposes and may be used in future as evidence.

Caller identity

- Identity must be established by information that is fairly unique to the person (i.e. date of birth, years licensed).
- The caller must provide all information required for identity, without prompting or hints. The CSR must not provide the information and ask for confirmation by the caller.
- If the policy or application is in the name of a business, the name of the business owner must be established, and then verify the owner is the person on the call.
- The caller must be the applicant or the named insured, and not someone else calling on their behalf.

Audit, storage and other requirements

- A written call script should be developed to ensure the process is followed consistently. It is understood that the CSR may vary the order and flow of the script as long as the essential elements of the script are included in the call.
- The broker must conduct regular audits of recorded calls to ensure adherence to these requirements. Evidence of such audits must be available to Aviva upon request, within 1 business day.
- The broker system should capture on the policy note the recording reference number identity of caller(s) and CSR, for easy retrieval of the recording.
- The voice recording must be stored for at least 7 years.
- Storage must be secure and prevent access by unauthorized persons
- There must exist reliable assurance as to the integrity of the voice recording i.e. that the information has remained complete and unaltered from time voice recording was created until the time it is required for use as evidence.
- There must be adequate back-up and disaster recovery measures for stored recordings

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Voice recording of cancellation request

- The voice recorded caller must be the named insured, and not someone else calling on their behalf.
- If there is more than one insured, each insured must be recorded requesting cancellation of the policy.
- Where the insured has more than one policy the recording must confirm the policy to be cancelled. This can be done through information that is unique to the policy, such as policy number, make and model of vehicle etc.
- A telephone voice message requesting cancellation is not sufficient to cancel the policy, the broker must speak directly with the insured(s) and verify the cancellation request by voice recording.
- The broker must add a cancellation note on the policy file. This would include effective date of cancellation, call reference number (for the recording), identity of caller(s) and CSR. It is acceptable to have the note added only to the broker system if it can later be provided to the insurer on request.

Voice recording of insurance application

- The voice recorded caller must be the applicant or the named insured, and not someone else calling on their behalf.
- The voice recording must include complete answers to all relevant questions that would have been answered in a paper application form.
- Aviva reserves the right to require a complete and signed application form when we deem it necessary for underwriting a specific risk. (This may happen as part of our referral process or we may be required to have a signed application for a risk ceded to the Risk Sharing Pool.)
- All legal and regulatory requirements for a paper application form must still be followed. For example, The Insurance Act of Ontario requires that an application is provided with an automobile new business policy.

Water coverage definitions

Backwater valve

A type of check valve in a drainage pipe where the reversal of water flow causes the valve to close, thereby cutting off the water flow back up through the pipe, also known as backflow valve.

“Flood” (meaning waves, wave action, tides, tidal waves, tsunamis or the rising or, the breaking out or the overflow of any body of salt water, whether natural or man-made), spray, storm surge, ice or waterborne objects, all whether driven by wind or not .

"Groundwater/Water Table" means the sudden and accidental entrance through basement walls, foundations or floors of ground water or the rising of the water table in the ground, or by its pressure, leakage or seepage.

Overland water

This means water that accumulates upon or submerges land which is usually dry resulting from:

1. The unusual and rapid accumulation or run off of surface waters from any source, including torrential rainfall.
2. The rising or, breaking out or the overflow of any body of fresh water.

Septic system

An alternate wastewater treatment system used when a home is not connected to a municipal sanitary sewer system. The main components of a septic system are a septic tank and a leaching bed.

Wastewater from a home drains directly into the septic tank, eventually draining into the leaching bed where it is further treated, filtered through natural processes, and ultimately drained back into the soil or ground water.

Regular maintenance and pumping of the septic tank is imperative to ensure efficient operation and to prevent sewer backup losses.

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Sump pump

Automatic – a mechanical pump used to remove water that has accumulated in a sump pit. The water may enter the sump pit through drains funneling into the pit, or it may enter because of rain or because of natural ground water, if the basement is below the water table level.

Electric – the sump pump's mechanical system is powered by the electrical system of the dwelling in which it has been installed. The disadvantage to this type system is the sump pump is rendered inoperable in the event of a power outage.

With battery back up – the mechanical system derives its primary source of power from the electrical system of the dwelling in which it has been installed. The battery backup provides a secondary power source for the sump pump to operate from in the event of a power outage. The limitations of this type of system are the battery life, ensuring the backup battery provides sufficient power to handle anticipated water loads and length of time the sump pump will operate off the battery pack in a power outage.

With water pressure back up – the mechanical system derives its primary source of power from the electrical system of the dwelling in which it has been installed. Pressurized municipal water pushes through the backup system creating a vacuum that draws water from the sump pit. There are no moving or mechanical parts to maintain within this type of system, however, the system should be designed to provide sufficient power to support anticipated water loads and there is a possibility the system could fail if there is loss of water pressure from within the supply line.

Working from home/telecommuting

This means an insured who uses part of their residence as an office to be able to work from home. In this scenario, the insured must work for an employer, the work belongs to the employer, and the insured does not use the home to see clients, produce products or hold any items for sale.

Note: Working from home/telecommuting by the insured as described above is acceptable.

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Policy types

Types of policies available

For coverage limits and details, including extensions, exclusions, and special limits, see the policy wordings.

| Policy | Comprehensive | Broad | Fire & E.C. |
|---------------------|--|---|---------------------------------------|
| Homeowners | All risks building All risks contents | All risks building Named perils contents | Named Perils building and contents |
| Primary | ✓ | ✓ | X |
| Secondary | ✓ | ✓ | X |
| Rented | ✓ | X | ✓ |
| Seasonal | ✓ | ✓ | ✓ |
| Condominiums | All risks contents | Named perils contents | |
| Primary | ✓ | ✓ | X |
| Secondary | X | ✓ | X |
| Rented | ✓ | ✓ | X |
| Seasonal | X | ✓ | X |
| Tenants | All risks contents | Named perils contents | |
| Primary | ✓ | ✓ | X |
| For Seniors | ✓ | X | X |

Coverages

Homeowners – Primary, Secondary, Rented, Seasonal

| Coverage | Primary Comprehensive and Broad | Secondary Comprehensive and Broad | Rented Comprehensive and Fire & E.C. | Seasonal Comprehensive, Broad, Fire & E.C. |
|---|---|---|---|---|
| Coverage A <i>Dwelling Building</i> Must be insured to 100% of current Replacement Cost as calculated by an acceptable evaluator | <ul style="list-style-type: none"> Min \$100,000 coverage | <ul style="list-style-type: none"> Min \$60,000 coverage | <ul style="list-style-type: none"> Min \$60,000 coverage | <ul style="list-style-type: none"> Min \$40,000 coverage Min \$10,000 coverage for Fire & E.C. |
| Coverage B <i>Other Buildings</i> | 15% of Coverage A – Comprehensive and Broad Standard limit may be increased for an additional premium | | | |
| Coverage C <i>Personal Property</i> Standard limit may be increased up to 100% not exceeding the building limit for an additional premium | Standard Limit (% of Coverage A) <ul style="list-style-type: none"> 80% (1 family or 1 plus In-law suite or basement apt.) 40% for duplex (2 families) 35% for triplex (3 families) | 80% of Coverage A | Comprehensive: \$5,000 Landlord's property coverage with option to increase to \$10,000. Above \$10,000 requires underwriting approval. <ul style="list-style-type: none"> \$5,000 minimum on contents (Fire & E.C.) | <ul style="list-style-type: none"> 75% of Coverage A (Comprehensive) 50% of Coverage A (Broad) \$5,000 minimum on contents (Fire & E.C.) |

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Coverages

Homeowners – Primary, Secondary, Rented, Seasonal

| Coverage | Primary Comprehensive and Broad | Secondary Comprehensive and Broad | Rented Comprehensive and Fire & E.C.* | Seasonal Comprehensive, Broad and Fire & E.C.* |
|--|---|---|--|---|
| Coverage D <i>Additional Living Expense</i> Standard limit | 25% of Coverage A | 25% of Coverage A of primary policy | Fair Rental Value: 25% of Coverage A of primary policy not available for Fire & E.C. | 25% of Coverage A of primary policy, not available for Fire & E.C. |
| Coverage E <i>Personal Liability</i> | \$1,000,000 minimum See Personal Liability section to determine additional liability exposures which should be both charged for and stated in the declarations. Standard limit (Comprehensive and Broad) may be increased up to \$5,000,000 for additional premium. | | | |
| Coverage F <i>Voluntary Medical Payments</i> | \$5,000 maximum Standard limit | | | |
| Coverage G <i>Voluntary Property Damage</i> | \$1,000 maximum Standard limit | | | |

*For Fire & EC - Burglary and Vandalism and Malicious Acts are available as options, subject to approval.

Eligibility

Homeowners – Primary, Secondary, Rented, Seasonal

| Eligibility | Primary* | Secondary | Rented | Seasonal |
|---------------------------|---|---|---|--|
| | | Primary residence must be insured within Aviva group of companies | Primary residence must be insured within Aviva group of companies | Primary residence must be insured within Aviva group of companies |
| Occupancy | Private residential purposes as principal residence | <ul style="list-style-type: none"> Not unoccupied for more than 60 consecutive days per year Single family only Owner-occupied for private residential purposes as a secondary residence | <ul style="list-style-type: none"> Owned dwelling rented to others Completed questionnaire is required prior to binding | <ul style="list-style-type: none"> Unoccupied for more than 60 consecutive days/year Single family only Owner-occupied for private residential purposes as a seasonal residence For Fire & EC - Typically occupied in the summer months, closed in the fall, re-opened in spring |

*For Primary Homeowners risks only: May include incidental occupancy by the Insured or spouse as an office, a school for up to 3 children under the age of 12, daycare/babysitting up to 5 children under the age of 12 (including the Insured's own children), and storage of merchandise up to \$2,500. Refer to Comprehensive [Additional Liabilities](#) section to identify which risks require an additional premium.

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Eligibility

Homeowners – Primary, Secondary, Rented, Seasonal

| Eligibility | Primary | Secondary Primary residence must be insured within Aviva group of companies | Rented Primary residence must be insured within Aviva group of companies | Seasonal Primary residence must be insured within Aviva group of companies |
|--|--|---|--|---|
| Building characteristics | <ul style="list-style-type: none"> Not a house trailer or mobile home, even if on a temporary or permanent foundation Roof, plumbing, heating and electrical systems must be fully updated (see Decline rules) | <ul style="list-style-type: none"> 3 years claims free Not a house trailer or mobile home, even if on a temporary or permanent foundation Foundation must be fully enclosed masonry, or pressure-treated wood on masonry footings Standard heat only as principal heat source Professionally installed non-standard auxiliary heat will be surcharged Min 100 amp electrical service Built within the last 25 years or updated Homes over 25 years: Roof, plumbing, heating and electrical systems must be fully updated (see Decline rules) Access by responding fire department by means of public road kept open year round | <ul style="list-style-type: none"> Not a house trailer or mobile home, even if on a temporary or permanent foundation All heating types permitted except substandard as primary heat Minimum 100 amp electrical service Built within the last 30 years and in excellent condition. If built more than 30 years ago, complete updates are required | <ul style="list-style-type: none"> 3 years claims free Not a house trailer or mobile home, even if on a temporary or permanent foundation Foundation must be fully enclosed masonry, or pressure-treated wood on masonry footings Standard heat only as principal heat source Professionally installed non-standard auxiliary heat will be surcharged Min 100 amp electrical service Built within the last 25 years or updated Homes over 25 years: Roof, plumbing, heating and electrical systems must be fully updated (see Decline rules) Access by responding fire department by means of public road kept open year round <p>eligibility for Fire & E.C.</p> <ul style="list-style-type: none"> Must be maintained in good condition Access to location may be limited during the winter months if roads are not kept open Deductible must match primary location |

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Eligibility

Homeowners – Primary, Secondary, Rented, Seasonal

| Eligibility | Primary | Secondary | Rented | Seasonal |
|-------------|--|--|---|--|
| | | Primary residence must be insured within Aviva group of companies | Primary residence must be insured within Aviva group of companies | Primary residence must be insured within Aviva group of companies |
| Use | <ul style="list-style-type: none"> No manufacturing, commercial, boarding, or lodging Not situated on premises used for farming unless the farming conducted is incidental to occupancy of the premises and farming is not the occupation of the Insured. For home based business by the insured or spouse, see home based business | <ul style="list-style-type: none"> No business use Not situated on premises used for farming unless farming is incidental to the occupancy of the premises and not the occupation of the insured | <ul style="list-style-type: none"> No manufacturing, commercial, boarding, or lodging Not situated on premises used for farming unless farming is incidental to the occupancy of the premises and not the occupation of the insured | <ul style="list-style-type: none"> No business use Not situated on premises used for farming unless farming is incidental to the occupancy of the premises and not the occupation of the insured |

Coverages

Condominiums – Primary, Secondary, Rented, Seasonal

| Coverage | Primary | Secondary | Rented | Seasonal |
|---|--|------------------|--|------------------|
| | Comprehensive and Broad | Broad | Comprehensive and Broad | Broad |
| Coverage C Personal Property (Contents) Limit must reflect total amount of contents in the unit | <ul style="list-style-type: none"> \$25,000 minimum (Broad) \$35,000 minimum (Comprehensive) | \$40,000 minimum | <ul style="list-style-type: none"> \$10,000 minimum limit for major appliances only Burglary or theft coverage is limited to loss or damage to refrigerators, stoves, freezers, dishwashing and laundry machines | \$40,000 minimum |
| Coverage D Additional Living Expense | 50% of Coverage C Standard limit | | | |

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Coverages

Condominiums – Primary, Secondary, Rented, Seasonal

| Coverage | Primary Comprehensive and Broad | Secondary Broad | Rented Comprehensive and Broad | Seasonal Broad |
|---|--|--------------------|--------------------------------------|-------------------|
| Coverage E <i>Personal Liability</i> | \$1,000,000 minimum Standard limit See Personal Liability section to determine additional liability exposures which should be both charged for and stated in the declarations. Standard limit may be increased up to \$5,000,000 for additional premium | | | |
| Coverage F <i>Voluntary Medical Payments</i> | \$5,000 maximum Standard limit | | | |
| Coverage G <i>Voluntary Property Damage</i> | \$1,000 maximum Standard limit | | | |

Eligibility

Condominiums – Primary, Secondary, Rented, Seasonal

| Eligibility | Primary* | Secondary Primary residence must be insured within Aviva group of companies | Rented Primary residence must be insured within Aviva group of companies | Seasonal Primary residence must be insured within Aviva group of companies |
|-------------|---|--|---|---|
| Occupancy | Private residential purposes as principal residence | <ul style="list-style-type: none"> Not unoccupied for more than 60 consecutive days at any one time of any one year Single family only Owner-occupied for private residential purposes as a secondary residence Office/small retail store occupancies permitted in condo development | <ul style="list-style-type: none"> Not rented by more than one family Completed Questionnaire required prior to binding | <ul style="list-style-type: none"> Occupied by owner intermittently for all or part of the year Owner-occupied for private residential purposes as a seasonal residence Single family only Office/small retail store occupancies permitted in condo development |

*For Primary Condominium risks only: May include incidental occupancy by the Insured or spouse as an office, a school for up to 3 children under the age of 12, daycare/babysitting up to 5 children under the age of 12 (including the Insured's own children), and storage of merchandise up to \$2,500. Refer to Comprehensive [Additional Liabilities](#) section to identify which risks require an additional premium.

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Eligibility

Condominiums – Primary, Secondary, Rented, Seasonal

| Eligibility | Primary | Secondary | Rented | Seasonal |
|--------------------------|--|---|---|---|
| | | Primary residence must be insured within Aviva group of companies | Primary residence must be insured within Aviva group of companies | Primary residence must be insured within Aviva group of companies |
| Building characteristics | <ul style="list-style-type: none"> • All heating types permitted except substandard as primary heat <p>Not directly over commercial premises used for:</p> <ul style="list-style-type: none"> • Bar/saloon/tavern • Restaurant/night club/dance hall • Pool room/bowling alley • Upholsterer • Warehouse • Dry cleaning plant • Any manufacturing or repair shop/garage <p>Access by responding fire department by means of public road kept open 12 months of the year.</p> | | | |
| Use | <ul style="list-style-type: none"> • No manufacturing, commercial, boarding, or lodging • Not situated on premises used for farming unless farming is incidental to the occupancy of the premises and not the occupation of the insured • For home based business by the named insured or spouse, see home based business • Not more than one loss in the last five years | | | |

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Coverages

Tenants – Primary, For Seniors

| Coverage | Primary Comprehensive and Broad | For Seniors Comprehensive |
|---|--|------------------------------|
| Coverage C Personal Property (Contents) Limit must reflect total amount of contents in the unit | <ul style="list-style-type: none"> \$25,000 minimum (Broad) \$35,000 minimum (Comprehensive) | \$10,000 minimum |
| Coverage D Additional Living Expense | 40% of Coverage C Standard limit | |
| Coverage E Personal Liability | \$1,000,000 minimum Standard limit See Personal Liability section to determine additional liability exposures which should be both charged for and stated in the declarations. Standard limit may be increased up to \$5,000,000 for additional premium | |
| Coverage F Voluntary Medical Payments | \$5,000 maximum Standard limit | |
| Coverage G Voluntary Property Damage Standard limit | \$1,000 maximum Standard limit | |

Eligibility

Tenants – Primary, For Seniors

| Eligibility | Primary* | For Seniors |
|--|--|---|
| Occupancy | <ul style="list-style-type: none"> Private residential purposes as primary residence Not more than two unrelated individuals as named insureds | Occupied by persons at least 60 years old for private residential purposes as primary residence |
| Building characteristics | <ul style="list-style-type: none"> Not a house trailer or mobile home, even if on a temporary or permanent foundation Not directly over commercial premises used for the following: <ul style="list-style-type: none"> Bar/saloon/tavern Restaurant/night club/dance hall Pool room/bowling alley Upholsterer Warehouse Dry cleaning plant Any manufacturing or repair shop/garage Note: Do not bind any risks over premises as listed above. Refer to Company. For Seniors: rent a self-contained unit, including a unit in a retirement home or nursing home | |
| Use | <ul style="list-style-type: none"> No manufacturing, commercial, boarding, or lodging Not situated on premises used for farming unless the farming conducted is incidental to occupancy of the premises and farming is not the occupation of the Insured For home based business by the named insured or spouse, see home based business Not more than one loss in the last five years | |

*For Primary Tenants risks only: May include incidental occupancy by the Insured or spouse as an office, a school for up to 3 children under the age of 12, daycare/babysitting up to 5 children under the age of 12 (including the Insured's own children), and storage of merchandise up to \$2,500. Refer to Comprehensive [Additional Liabilities](#) section to identify which risks require an additional premium.

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Discounts (A-C)

- One or more discounts may apply to a location.
- If the Discount percentage is not shown below the amounts vary by risk characteristics of each location and will be included in the total premium.
- Some Discounts are applicable to: endorsements (Home Business Extension and Sewer Back-up, Optional Coverage (Earthquake and Rental Income) and; Liability extensions
- Discounts do not apply to scheduled articles, watercraft, and umbrella liability.

| Discount <i>The discount applies to all policy forms unless otherwise specified</i> | Homeowners | Condominiums | Tenants |
|--|---------------------------------------|---------------------------------------|---------------------------------------|
| Alarm (monitored burglar and fire) <ul style="list-style-type: none"> • 24-hr monitoring by central alarm station • Full perimeter protection (except for fire alarm only) • U.L.C/ U.I. or Warnock-Hersey approved equipment | ✓ | X | X |
| Car and home <ul style="list-style-type: none"> • Private passenger automobile of the Named Insured or their spouse insured with any member of the Aviva group of companies through the same intermediary • Not part of Combined Policy | ✓ 10% | ✓ 10% | ✓ 2% |
| Centrally monitored water alarm <ul style="list-style-type: none"> • Professionally installed sensors with water shut off systems installed to all water appliances (e.g. water heater, washing machine, dishwasher) • Alarm and shut off system operational during power outage • 24-hr monitoring by central alarm station | ✓ | ✓ | X |
| Claim free <ul style="list-style-type: none"> • Applicant has been insured on a property policy as a Named Insured immediately prior to this policy with no gap in insurance coverage and claims free for at least 5 years. Brokers must be able to verify information with the previous insurer(s) and document within the policy system. | ✓ Automatically provided in rating | ✓ Automatically provided in rating | ✓ Automatically provided in rating |

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Discounts (C-W)

| Discount <i>The discount applies to all forms unless otherwise specified</i> | Homeowners | Condominiums | Tenants |
|--|------------|--------------|---------|
| Combined (See Definition for eligibility) <i>Must insure principle risk, excluding Ovation and Elite Insurance Company</i> | ✓ 20% | ✓ 15% | ✓ 5% |
| Mortgage free <ul style="list-style-type: none"> No mortgage on the property. Not applicable when a financial institution has been added to support a credit line. | ✓ | X | X |

Surcharges

| Surcharge | % |
|--|-----|
| Rental unit Single family homeowner risk with a rental unit, not applicable to in-law suites | 10% |

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Optional coverages

Personal liability

Aviva Insurance offers the following Liability Limits

\$1,000,000
\$2,000,000
\$3,000,000
\$4,000,000
\$5,000,000

NOTE: All risks on the same policy must carry the same liability limits. Liability premiums vary by individual risk characteristics and will be determined when the policy is uploaded.

Additional liabilities

Personal liability extension

This coverage extends the primary policy's comprehensive personal liability coverage for an additional premium.

| Coverage | Limits available | | | | |
|---|------------------|------------------|------------------|------------------|------------------|
| | \$1,000,000 | \$2,000,000 | \$3,000,000 | \$4,000,000 | \$5,000,000 |
| Each additional family | \$7 | \$9 | \$23 | \$27 | \$31 |
| School or music lessons/tutoring by Insured <i>Not more than three students at any one time under the age of 12</i> | \$25 per student | \$32 per student | \$44 per student | \$50 per student | \$56 per student |
| Babysitting or day care by Insured <i>Not more than five children at any one time (including insured's children) under the age of 12</i> | \$30 per child | \$40 per child | \$52 per child | \$58 per child | \$64 per child |
| All other business use/pursuits | Refer to Aviva | | | | |

Personal umbrella

The personal umbrella policy must be written in conjunction with a primary residence property policy that is insured with Aviva. The personal umbrella policy provides additional coverage and higher limits for property, watercraft and automobile insurance policies with us.

You must call underwriting in each instance where the underlying policy is being issued with personal umbrella on initial set-up, and any policy changes to the underlying policies in order to add the underlying information to the Certificate of Insurance.

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You can bind an umbrella policy in excess of \$2,000,000 up to \$5,000,000, subject to a \$250 deductible under the following conditions:

| Personal umbrella – policy requirements | Property – eligibility | Automobile – eligibility |
|---|---|--|
| <ul style="list-style-type: none"> Completed and signed application form. All underlying coverages are insured with minimum \$1,000,000 liability in the name of the applicant or their spouse. No liability claims in the past five years, whether payment was made or not. Insured must not be a professional entertainer, broadcaster, television personality, professional athlete, high profile politician, labour leader. Insured has never been sued for libel or slander. Insured does not own any aircraft, powered or not. All risks must meet eligibility criteria for Aviva Insurance to qualify for Personal Umbrella coverage. | <ul style="list-style-type: none"> No home based business in any insured residence. No more than 1 rental property with a maximum annual gross income of \$20,000 per year. No property located outside of Canada. No property in multiple names other than the Named Insured and spouse. | <ul style="list-style-type: none"> Principal driver must be licensed minimum of five years, no accidents in the past five years, maximum one minor conviction by each driver. Occasional driver must be licensed minimum of three years, no accidents in the past three years and one minor conviction by each driver. All underlying private passenger rated automobile policies must include an OPCF44 endorsement. |

Additional premium

| Liability limit | \$1,000,000 | \$2,000,000 | \$3,000,000 | \$4,000,000 | \$5,000,000 |
|-----------------|-------------|-------------|-------------|-------------|-------------|
| Premium | \$125 | \$175 | \$235 | \$250 | \$275 |

Coverage included

| Personal umbrella | Automobile | Property | Watercraft |
|---|---|--|--|
| <p>First dollar liability coverage not normally provided by the primary policies such as:</p> <ul style="list-style-type: none"> Personal injury - libel, slander, false arrest, wrongful eviction and defamation of character, etc. Watercraft - coverage beyond that which is normally provided by the comprehensive personal liability form, if primary insurance is in force and specified in the Declarations. Liability assumed under a personal contract - written or oral. Legal defence costs when coverage provided by the personal umbrella policy is not insured by the primary policies. <p>Other features</p> <ul style="list-style-type: none"> Automatic coverage for additional exposures acquired by the Insured after the policy inception date. Extensions of coverage to officers or members of non-profit organizations (excluding condominium corporations or associations) Excess automobile coverage outside Canada and the United States of America subject to a primary limit requirement. Additional liability protection provided under this policy and not covered under the primary policies. | <p>Liability coverage for two private passenger rated automobiles owned, leased or regularly used by the Insured, including private passenger vehicles owned, leased or registered in a company name when used by Insured for personal use.</p> | <p>Liability coverage for up to two residences or farms located in Canada that are owned or occupied by the Insured. Properties located outside Canada are not included in the basic premium charge.</p> | <p>Liability coverage for power boats, sail boats and other watercraft owned, leased or operated by the Insured, 8 metres (26 ft.) or less in length, equipped with any eligible motor of less than 38 kW (50 H.P.).</p> |

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Personal umbrella

Charges for additional risk/exposure

| Automobile | Property | Watercraft |
|---|--|---|
| \$30 for each: <ul style="list-style-type: none"> • additional private passenger rated automobile including Family Protection Endorsement OPCF 44 on each additional private passenger rated automobile over the basic • recreational motor vehicle | \$30 for each: <ul style="list-style-type: none"> • additional residence or farm located in Canada • 1 or 2 dwelling rented unit \$5 for office/business exposure in the main residence, operated by the Insured (not covered by a primary business liability policy but covered under the primary personal liability policy). | \$30 for each: <ul style="list-style-type: none"> • non-powered boat over 8 metres (26 ft) • power boats (outboards, inboards, and inboard/outboard) from 38 kW (50 hp) to 152 kW (200 hp) Refer to Aviva any power boats (outboards, inboards, and inboard/outboard) over 152 kW (200 hp). |

Important to note

- Personal umbrella coverage applies worldwide and supplements the required \$1,000,000 primary coverage on private passenger rated automobile (including Family Protection Endorsement OPCF #44 if provided by the primary coverage), comprehensive personal and watercraft liability policies.
- Only a fully completed and signed application will be considered. With the automatic coverage policy feature, the coverage should be reviewed annually, and a new application is required every three years. An umbrella policy that is over \$5,000,000 must be referred and coverage will not be in effect until approved by Aviva.
- For properties, automobiles, recreational vehicles or watercraft insured by the underlying policies that are located outside of Canada, approval is required before you can bind.

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Endorsements (A-C)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|---|--|---|--|
| Actual Cash Value (ACV) Roof Endorsement <ul style="list-style-type: none"> Limits coverage to ACV for the roof of the building Does not cover damage to the interior of the building and personal property as a result of damage to the roof | All risk types except Condominium and Tenants | <ul style="list-style-type: none"> New business – we will not insure the dwelling if the roof is over the recommended life expectancy. Renewals – the endorsement will be added to Coverage A the year before the roof reaches the recommended life expectancy. The named insured will have one year to provide the required information in order to lift the endorsement. If the information is not received this may result in the deletion of the risk and/or cancellation of the policy. <p>Asphalt roll, other: 10 years Asphalt shingles, composite, tar and gravel, rubber: 20 years Wood shakes/shingles: 30 years Clay/concrete/metal tile, slate, copper, steel, tin, fiberglass: 50 years</p> | No charge |
| Additional Insured – premises liability <ul style="list-style-type: none"> Provides coverage when there is an additional interest to premises liability | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented | Refer to Aviva for approval. | \$50 |
| Additional Insured – contents, additional living expenses, liability <ul style="list-style-type: none"> Provides coverage when there is an additional interest to contents, additional living expenses and liability | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Condominium Tenants Rented Seasonal Fire & E.C. | Refer to Aviva for approval. | \$50 |
| Burglary coverage on contents <ul style="list-style-type: none"> Provides burglary coverage on Fire & E.C. policies | Fire & E.C. | | \$6 per \$1,000 of contents |
| By-law coverage <ul style="list-style-type: none"> Deletes the by-law exclusion or increases the limit automatically included Covers repair costs associated with complying with by-laws | All Risk types except Tenants | By-law coverage is included in our base policy wordings for homeowners: Primary – Comprehensive \$30,000/Broad \$10,000 Secondary – Comprehensive \$10,000/Broad \$5,000 Seasonal – Comprehensive \$10,000/Broad \$5,000 Increased by-law coverage limits available: \$5000/\$10,000/\$25,000/\$50,000/\$75,000/\$100,000 | \$5,000 - \$9.00 \$10,000 - \$12.00 \$25,000 - \$35.00 \$50,000 - \$50.00 \$75,000 - \$75.00 \$100,000 - \$100.00 |
| Claim Prevent <ul style="list-style-type: none"> Provides \$2,500 to purchase an approved device (after a covered claim) proven to assist in preventing future similar loss Includes HALO Assistance Program: Access to professionals to assist in answering common questions: legal assistance and home repair assistance | Homeowners <ul style="list-style-type: none"> Primary Secondary Condominium <ul style="list-style-type: none"> Primary Secondary | Devices may include a main line normally open back flow valve, backup power source for a sump pump, water shut off devices, hail resistant roofing materials, and systems such as fire alarm, fire suppression, security, lightning suppression, back-up power. | \$35 |

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Endorsements (C-D)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Limit/Premium |
|---|--|--|--|
| Condominium single limit of insurance <ul style="list-style-type: none"> Provides a single limit of insurance equal to the total of the separate limits insured under Loss Assessment, Unit Improvements and Betterments and Unit Additional Protection | Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal Rental | <ul style="list-style-type: none"> Automatically added Coverage is equal to 600% of Coverage C | No charge |
| Increased condominium single limit of insurance <ul style="list-style-type: none"> Provides a single limit of insurance equal to the total of the separate limits insured under Loss Assessment, Unit Improvements and Betterments and Unit Additional Protection | Condominium <ul style="list-style-type: none"> Primary | <ul style="list-style-type: none"> 600% Coverage C limit included in the base policy Coverage can be increased from 600% to 700%, 600% to 800% or 600% to 900% of Coverage C for an additional premium Premium is calculated per \$1,000 difference between the percentage of coverage | 700%: \$0.10 per \$1,000 contents 800%: \$0.20 per \$1,000 contents 900%: \$0.30 per \$1,000 contents |
| Coverage for condominium corporation deductible <ul style="list-style-type: none"> Provides options to increase the base limit of the policy | Condominium | Options to increase the base policy limit of \$25,000 for loss assessment made necessary by a deductible in the insurance policy of the condominium corporation | \$50,000 - \$95 \$75,000 - \$145 \$100,000 - \$195 |
| Cyber <ul style="list-style-type: none"> This endorsement provides coverage for loss or damage caused by a cyber related event. The coverage elements are part of a package available to be purchased on the primary property location. <p>Provides Coverage for:</p> <ul style="list-style-type: none"> Computer attack Home systems attack Cyber extortion On-line fraud Data breach Cyber bullying Identity recovery <p>Deductible: \$1,000</p> <p>Note: The Disappearing Deductible does not apply to any loss covered by this endorsement</p> | Homeowners <ul style="list-style-type: none"> Primary Condominium <ul style="list-style-type: none"> Primary Tenants Primary <p>Not Available for:</p> <ul style="list-style-type: none"> Homeowners Secondary Seasonal Rented Condominium <ul style="list-style-type: none"> Secondary Seasonal Rented Seasonal Fire & EC | <p>Not available if:</p> <p>More than 2 cyber claims within 24mos</p> <p>**You cannot purchase the Cyber Endorsement with the Identify Theft Expense endorsement and must remove the Identity Theft Expense endorsement to be eligible.**</p> <ul style="list-style-type: none"> Coverage Limit \$25,000 per policy term and is reduced by prior claims during the same term Cyber extortion is subject to a 10% sublimit of the above "Coverage Limit" <p>Identity Recovery has a separate limit of \$25,000 in addition to the "Coverage Limit".</p> | \$75 |

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|--|--|--|--|
| <p>Disappearing deductible</p> <ul style="list-style-type: none"> • Reduces the location and Water Damage deductible by 20% for each consecutive claim-free year until it is \$0 (five years claims free) • After a loss, the deductible returns to the original amount and reduces again by 20% for each claim-free year provided the endorsement continues to be purchased. | <p>All Risk types except Fire & E.C. Forms</p> | <ul style="list-style-type: none"> • Available for new business and renewal policies with a location deductible of \$500 or \$1,000 • New business must provide previous insurer and policy number in order to qualify for a reduced policy deductible for the number of years insured and claims free. • Does not apply to the following endorsements: <ul style="list-style-type: none"> • Cyber endorsement • Earthquake endorsement • Overland Water endorsement • Roof and Siding Limitation endorsement • Can be purchased as part of the Worry Free Bundle on the primary location only. | <p>\$500 deductible: \$75</p> <p>\$1,000 deductible: \$100</p> |
|--|--|--|--|

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Endorsements (E-G)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|---|--|---|--|
| Earthquake coverage <ul style="list-style-type: none"> Provides coverage for loss or damage arising from the peril of earthquake | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Condominium Tenants Fire & E.C | <ul style="list-style-type: none"> Use the combined amounts of insurance coverage according to the risk type for rating purposes: <ul style="list-style-type: none"> Homeowners – combined amounts for Coverage A, B, C and D (with or without a single limit) Condominiums – combined amounts for Coverage C and D Tenants – combined amounts for Coverage C and D Fire & E.C – combined amounts for Coverage A, B, C and D The deductible is applied as a percentage of the total coverage amount. | 2% deductible: \$0.60 per \$1,000 of combined coverage amount 5% deductible: \$0.50 per \$1,000 of combined coverage amount |
| Excess Liability This endorsement provides an additional \$1,000,000 Liability coverage for the Personal Property, Personal Automobile and Personal Watercraft policies issued to the Named Insured and Spouse of the Named insured through the Aviva group of companies. | Homeowners <ul style="list-style-type: none"> Primary Condominium Primary Tenants | <ul style="list-style-type: none"> Only available for a Combined Policy as defined within the manual Both primary home and auto must be insured through the same intermediary with the Aviva group of Companies Minimum of \$1 million liability must be on all risks attached to both the Automobile and Personal Property policies. No Property Liability losses in the last 5 years No in-force Umbrella policy within the Aviva group of companies Primary residence and Automobile policies must be the Named Insured and Spouse, no unrelated individuals or multiple named insureds where the Named Insured includes more than the spouse/partner. | \$20 |
| Glass – reduced deductible | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Fire & EC (only if Glass-Breakage is purchased) | <ul style="list-style-type: none"> Option to reduce the deductible to \$100 for this coverage Not available if building is vacant or unoccupied | \$20 |
| Glass breakage <ul style="list-style-type: none"> Provides coverage for non-package policies | Fire & E.C. <ul style="list-style-type: none"> Rented Seasonal | <ul style="list-style-type: none"> Option to add this coverage at policy deductible Not available if building is vacant or unoccupied | \$25 |

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| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|--|--|---|------------------------------------|
| Golf cart <ul style="list-style-type: none"> Provides liability coverage while the golf cart is being operated by the insured on a golf course or within the confines a private gated community provided the insured premises is located therein | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal | <ul style="list-style-type: none"> Golf cart used only by insured Not available if the golf cart is rented to others No golf cart drivers under 25 years of age | \$30 |
| Green Assure Endorsement <ul style="list-style-type: none"> Provides coverage to help pay for the increased cost to replace lost or damaged items with environment friendly or energy star rated options of similar kind and quality | Homeowners <ul style="list-style-type: none"> Primary Condominium <ul style="list-style-type: none"> Primary | <ul style="list-style-type: none"> Loss or damage must be as a result of an insured peril Environment friendly options such as cork flooring, energy star rated appliances, insulation that provides a higher thermal resistance, etc. Items pertaining to roof top gardens or patios are not covered | \$25,000 - \$25 \$50,000 - \$50 |
| Guaranteed Replacement Cost on Dwellings | Homeowners except the following risk types: <ul style="list-style-type: none"> Log construction (whole or partial) With heritage, historical or century home designations | <ul style="list-style-type: none"> Available for policies with minimum \$100,000 Coverage A amount Coverage amount must be 100% of the amount calculated Acceptable evaluator tools for new business (by priority): <ul style="list-style-type: none"> Inspection report IClarify Others: ezITV (RS Means), e2Value-MCV, MSB-RCT (current version), PowerSoft-PowerHouse Values will automatically adjust on renewal. Aviva will review differences between evaluators and advise the accepted amount. | No charge |

Endorsements (H-I)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|--|--|---|---------------------------------|
| Home Protect Bundle <ul style="list-style-type: none"> Combines the following endorsement in one bundle for premium savings: <ul style="list-style-type: none"> Claim Prevent Endorsement Home Repair Assure Endorsement | Homeowners <ul style="list-style-type: none"> Primary Secondary Condominium <ul style="list-style-type: none"> Primary Secondary | <ul style="list-style-type: none"> Home Repair Assure Endorsement has a \$50 deductible. | \$125 |
| Home Repair Assure Plan Endorsement <ul style="list-style-type: none"> Coverage for repairs to the following systems after the product warranty has expired: <ul style="list-style-type: none"> Air conditioning/heat pump Heating system/built-in wall unit Interior plumbing Interior electrical Internal gas supply lines Owned water heater (excluding tank less) Roofing Pest removal Pest removal and security assistance also included | Homeowners <ul style="list-style-type: none"> Primary Secondary Condominium <ul style="list-style-type: none"> Primary Secondary | <ul style="list-style-type: none"> \$2,000 limit per claim \$5,000 limit per policy term The endorsement must be added to each risk on the policy Claims made under this endorsement will not affect the claims free discount, disappearing deductible or the claims free protector endorsement | \$50 deductible: \$98 |
| Identity Theft Expense No longer offered on New Business effective Sept 1, 2024 <ul style="list-style-type: none"> Coverage for expenses incurred as a result of identity theft: <ul style="list-style-type: none"> Increased credit card, automated teller card, forgery and counterfeit money limit to \$15,000 Reimbursement of the costs associated with the restoration of an insured person's identity Credit card/important document registry, with 24 hour hotline Legal assistance hotline \$5,000 towards financial loss due to confirmed ID Theft Credit Alert Service after a covered claim | Homeowners <ul style="list-style-type: none"> Primary Condominium <ul style="list-style-type: none"> Primary Tenants | <ul style="list-style-type: none"> The maximum aggregate limit is \$ 40,000. Policy deductible does not apply. Claims made under this endorsement will not affect the Insured's claims record <p>NOTE: The Cyber Endorsement cannot be purchased with the Identity Theft Expense Endorsement.</p> | \$30 |

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Endorsements (L- R)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|---|---|---|---|
| Loss Assessment <ul style="list-style-type: none"> Coverage for the Insured's share of any special assessment valid under the condominium corporation's governing rules for a covered claim | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented | <ul style="list-style-type: none"> For dwellings located on land owned by a condominium corporation | \$22 |
| Major Renovation <ul style="list-style-type: none"> This endorsement permits continuation of homeowner's coverage during major renovations. Examples of Major Renovations include but are not limited to: <ul style="list-style-type: none"> First Floor Addition or extension Adding another floor Adding a garage or replacing an existing garage (attached or detached) Removal of load bearing walls Opening an exterior wall Kitchen, bathroom, basement renovations or any of the included Major renovations that require any of the following: <ul style="list-style-type: none"> Building Permit is required or any other permits that are required by regulation, Structural architect Renovations of the building/dwelling that make it temporarily unlivable during the renovations. <p>Policy Deductible Applies</p> <p>Endorsement removes: Guaranteed Replacement Cost Single Limit</p> <p>We will remove the following: Umbrella Excess Liability</p> <p>Note: Insured will be required to set up a tenants pkg if they will be living at another location during the renovations beyond 90 days.</p> | Comprehensive Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented | <ul style="list-style-type: none"> Refer all risks before binding Primary location must be insured within the Aviva Group of Companies Must be a Comprehensive Homeowners: Primary, Secondary, Rented, Seasonal Must be an existing property insurance customer Renovations must be completed by a general contractor (insured cannot act as their own general contractor) General Contractor must carry CGL coverage Duration of project must not exceed 12 months Questionnaire is completed and submitted to company for approval Must obtain a copy of the building permit to determine renovation value Major Renovation endorsement must be from the effective date of the renovation New Evaluator is required when the endorsement is applied and amounts and characteristics are updated in the system. If there is a change in the renovation details or the renovation value (if more than 20% of the initial declared value) then an updated evaluator is required Endorsement is only valid if there are no changes to the renovation plan, amount or duration We must be notified immediately if there is any change to the renovation plan, amount or duration in order to re-underwrite and re-rate the policy. <p>Risks Not Eligible:</p> <ul style="list-style-type: none"> New Business Policy Removing the existing dwelling to the foundation and rebuilding Any disturbance to the existing foundation New Builds Moving the existing dwelling Removing the existing dwelling off its foundation Risks purchased for renovation and resale (flip) Renovations to exceed 12 months Risks that do not meet eligibility see policy/product type section | Renovation Value Less than \$50,000 - \$75 \$50,001 to \$100,000 - \$150 \$100,001 to \$200,000 - \$300 More than \$200,001 - \$450 |

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| | | | |
|---|--|--|--|
| Malicious damage coverage <ul style="list-style-type: none"> This endorsement adds malicious damage coverage to Seasonal Fire & E.C. policies | Seasonal Fire & E.C. | <ul style="list-style-type: none"> The base Seasonal Fire & E.C. policy does not include malicious damage coverage. | \$2.30 per \$1,000 of the dwelling coverage amount |
| Manuscript endorsements | All risk types | <ul style="list-style-type: none"> Refer all risks requiring manuscript endorsements | No charge |
| Personal Property Claim Protector Protects the first claim <ul style="list-style-type: none"> Available under the Worry Free Bundle | Homeowners <ul style="list-style-type: none"> Primary Condominium <ul style="list-style-type: none"> Primary Tenants | <ul style="list-style-type: none"> Applicant has been a Named insured on a previous property insurance policy immediately prior to this policy with no gap in insurance coverage. No claims within the past five years Available for new business and renewals After the first covered claim, the endorsement must remain on the risk If there is a second covered claim within five years, it will be used for rating and eligibility. | Homeowners: \$67 Condo and Tenants: \$40 |
| Personal Property in Storage Endorsement <ul style="list-style-type: none"> Named perils coverage for the Insured's personal property located in a secured storage facility | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal Tenants | <ul style="list-style-type: none"> Refer all risks before binding Personal Property in Storage Endorsement questionnaire must be completed before binding | \$8.80 per \$1,000 of contents |
| Rental Income Endorsement <ul style="list-style-type: none"> Coverage for rental income that a Named Insured earns as a result of renting out a part or whole of a location | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal Rented | <ul style="list-style-type: none"> The coverage amount must be for the full annual rental income of the rented premises Policy deductible applies | \$2 per \$1,000 of rental income |

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Endorsements (S-V)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|--|--|---|--|
| Service Line Coverage <ul style="list-style-type: none"> Coverage for the following underground service lines: <ul style="list-style-type: none"> Sewer/septic line Watermain Electrical Telecommunications Geothermal plumbing (ground loop piping) | Homeowners <ul style="list-style-type: none"> Primary Secondary Rented – excluding Fire & EC | <ul style="list-style-type: none"> Policy deductible applies Claims made under the endorsement will affect the policy Applies only to the risk to which it was added to | \$10,000 - \$40 \$25,000 - \$60 |
| Short Term Rental Endorsement <ul style="list-style-type: none"> Coverage when the Named Insured rents out their premises whether in part or whole on a short-term basis through a rental network company or by an independent professional property management company For short term rental to multiple different individuals over the course of a single policy term See Definitions section for definitions that apply to this endorsement | Homeowners <ul style="list-style-type: none"> Primary Secondary Rented Condominium <ul style="list-style-type: none"> Primary Secondary Rented | <ul style="list-style-type: none"> Maximum rental period (other than rented dwellings): 90 or 180 days Rented dwellings: maximum rental period (or if the named insured resides at the location while renting out the premises): no maximum limit Total combined liability coverage (including umbrella) must not exceed \$2,000,000 For rented dwellings, the risk must meet all eligibility requirements for this endorsement and all other requirements contained in this manual If the named insured does not occupy any portion of the premises during the rental period, the total combined rental period of the entire premises for a single policy term must not exceed the maximum period selected: 90 or 180 days The insured may rent out their entire rental premises or a portion of the rental premises (i.e. a single room or a self-contained apartment). | <ul style="list-style-type: none"> Varies by risk characteristics and is included in the total premium Represents an average annual risk level. If the endorsement is removed, it cannot be added back for at least 12 months. |
| Single Limit of Insurance <ul style="list-style-type: none"> Combines the limits of insurance under Coverages A, B, C, and D for the applicable location provided guaranteed replacement cost coverage applies | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal | <ul style="list-style-type: none"> Added automatically | <ul style="list-style-type: none"> No charge |
| Vacancy Permit Provides coverage up to the amount stated on the Certificate of Insurance when the dwelling is vacant up to a maximum of 120 days | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal Rented | <ul style="list-style-type: none"> The risk must not be a new risk to Aviva Aviva insured the building/dwelling before it was vacated Vacancy permit questionnaire is required prior to binding Refer before binding \$1,000 deductible applies Permits are issued in 30-day increments up to a maximum of 120 days The policy is amended to Fire & E.C. from 90 to 120 days (fire following vandalism coverage is included) | Day 1 to 30: No charge Day 31 to 59: \$50 Day 60 to 89: \$100 Day 90 to 120: \$150 |

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Endorsements (W)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|---|--|--|---------------------|
| Water coverage Sewer Back-up <ul style="list-style-type: none"> Coverage for loss or damage caused by the sudden and accidental backing up or escape of water or sewage from a sewer, sump pump, or septic system No flood water or overland water has entered the building from an entry point other than the sewer back-up There is no coverage if flood water or overland water is found to have entered the building from another entry point Includes \$1,000 coverage for the purchase of approved mitigation devices after a covered claim to avoid future sewer back-up losses, such as: <ul style="list-style-type: none"> Main line normally open back flow valve Back up power source for a sump pump Higher capacity sump pump | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Tenants Not Available for: Seasonal Fire & EC | <ul style="list-style-type: none"> Minimum \$2,500 deductible applies For new business and newly added risks: <ul style="list-style-type: none"> refer to company risks with one sewer back-up loss in the last five years in any territory in order to qualify for coverage over \$25,000, risk must have professionally installed back-up valve, sump pump or septic tank system For renewals: <ul style="list-style-type: none"> if there has been a sewer back-up loss in the last 12 months, coverage amount will be reduced to \$25,000 in order to qualify for coverage over \$25,000, risk must have a professionally installed back-up valve, sump pump or septic tank system Coverage is based on territories determined by postal code <ul style="list-style-type: none"> Territories 1 to 6 – normal sewer back-up risk <ul style="list-style-type: none"> Maximum coverage: policy limits Lower coverage amounts available: \$5,000/\$10,000/\$15,000/20,000/\$25,000 \$50,000/\$75,000/\$100,000 Territories 7 to 8 – high sewer back-up risk <ul style="list-style-type: none"> Maximum coverage - \$100,000 Lower coverage amounts available: \$5,000/\$10,000/\$15,000/\$20,000 \$25,000/\$50,000/\$75,000 | Varies by territory |

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Endorsements (W)

| Endorsement <i>Applies to all policy forms unless otherwise specified</i> | Availability | Eligibility/details | Premium |
|---|--|---|--|
| Water coverage Overland Water Endorsement <ul style="list-style-type: none"> Coverage for the actual loss or damage caused by overland water, including the sudden and accidental backing up or escape of water or sewage from a sewer, sump pump, or septic system Coverage for the sudden and accidental entrance through basement walls, foundations, or floors of ground water or the rising of the water table in the ground or by its pressure, leakage and seepage Overland water has entered the building from an entry point other than the sewer back-up There is no coverage for loss or damage caused by: <ul style="list-style-type: none"> flood or storm surge or; the escape of water that results from any intentional breach of dams, dikes, levees or any other similar structure whether man-made or not | Homeowners <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Condominium <ul style="list-style-type: none"> Primary Secondary Seasonal Rented Tenants <p>Not Available for: Seasonal Fire & EC</p> | <ul style="list-style-type: none"> Refer to Aviva: <ul style="list-style-type: none"> New business and newly added risks on new business or renewal – Any risk with one or more overland water losses or occurrences at the same location Risks with two or more overland water losses or occurrences at the same location must be declined The risk must: <ul style="list-style-type: none"> Not be in an area named in a government flood warning until 30 days after that warning has ended Qualify for and have the Sewer Back-Up Endorsement on the policy <p>Deductible options available: \$2,500/\$5,000/\$10,000/\$50,000</p> <p>Coverage is based on risk zones determined by postal code</p> <ul style="list-style-type: none"> Risk zone 1 to 9 – normal overland water risk <ul style="list-style-type: none"> Maximum coverage: policy limits Lower coverage amount of \$25,000 available with \$2,500 deductible for homeowners (primary, secondary, seasonal and rented) only Risk zone 10 to 12 – high overland water risk <ul style="list-style-type: none"> Maximum coverage: policy limits Lower coverage amount of \$25,000 available with \$2,500 deductible for homeowners (primary, secondary, seasonal and rented) only Risk zone 13 to 15 – very high overland water risk: coverage is not available | <ul style="list-style-type: none"> Varies by risk zone Represents an average annual risk level. If the endorsement is removed, it cannot be added back for at least 12 months. |
| Worry Free Bundle <ul style="list-style-type: none"> Combines the following endorsement in one bundle for premium savings: <ul style="list-style-type: none"> Personal Property Claim Protector Disappearing Deductible | Homeowners <ul style="list-style-type: none"> Primary Condominium <ul style="list-style-type: none"> Primary Tenant | <ul style="list-style-type: none"> Available for policies with \$500 or \$1,000 location deductible No claims within the past five years Available for new business and renewals After the first covered claim, the endorsement must remain on the risk If there is a second covered claim within five years, it will be used for rating and eligibility. | <p>\$500 deductible: Homeowners: \$132</p> <p>Condo and Tenant: \$105</p> <p>\$1,000 deductible: Homeowners: \$157</p> <p>Condo and Tenant: \$130</p> |

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Home based business extension

- Available for primary comprehensive: homeowner, condominium and tenants policies only.
- Designed to fit the needs of the small business entrepreneur operating their business from the primary dwelling.
- Signed application form is required before binding.
- If higher limits or broader coverage is required, a commercial insurance policy should be considered.

Eligibility

| | |
|------------------------|---|
| Home and policy | <ol style="list-style-type: none"> 1. Occupied by the insured as a principal residence. 2. Comprehensive personal liability must not exceed \$2,000,000. 3. No personal umbrella coverage on the policy. 4. No more than one home based business extension per policy. 5. For new business or renewals, no more than one claim in the past five years on business or personal property. 6. For new business, no insurer has cancelled, denied, or refused to renew or issue any property insurance for the past five years. |
| Business | <ol style="list-style-type: none"> 1. Maximum annual gross sales of \$150,000. 2. Operated solely out of the home and no part of the operation extends to any other location. 3. The business is a type listed under 'Classifications.' 4. No other business operating under, or connected to the stated business name. <p>The following operations are not permitted:</p> <ol style="list-style-type: none"> 1. Sale of products or services outside of Canada. 2. Importing of foreign products. 3. Repackaging and selling of products under the insured's own label. 4. Internet sales or services. 5. Manufacturing, distribution, sales or use of hazardous materials or products. 6. Daycare or babysitting. 7. Deep fat frying, furniture refinishing, upholstery, woodworking or regular use of flammable polluting agents. 8. Electrolysis, tanning or waxing. |

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Classification and premiums

A risk cannot be bound if the occupation does not appear on the classification list, or if complete underwriting information is not provided.

| Category A Offices | | Coverage and premium |
|-----------------------|---|----------------------|
| | Accounting | \$20,000 - \$150 |
| | Actuarial | \$25,000 - \$200 |
| | Adjuster | |
| | Appraiser | |
| | Arbitration firm | |
| | Calligrapher | |
| | Computer consulting/training (excl. software development) | |
| | Children's entertainer incl. clown, magician | |
| | Dietician (consulting) | |
| | Draughtsman | |
| | Driver training school | |
| | Employment agency | |
| | Estate planner | |
| | Engraver | |
| | Event planning | |
| | Expert witness consultant | |
| | Financial planner | |
| | Framer (picture) | |
| | Genealogist | |
| | Graphic design | |
| | Human resources consultant | |
| | Image consultant | |
| | Income tax consultant | |
| | Interpreter & translator | |
| | Insurance broker/consultant | |
| | Interior decorator | |
| | Kitchen design consultant | |
| | Lawyer office | |
| | Loss prevention consultant | |
| | Management consultant | |
| | Market research and analysis | |
| | Marriage and family counsellor | |
| | Mortgage broker | |
| | Photographer/photography studio | |
| | Public relations firm | |
| | Residential inspection service | |
| | Secretarial service | |
| | Solicitation Service | |
| | Telephone answering service | |
| | Tele-marketing/telephone solicitation service | |
| | Transcribing service | |
| | Trophy sales | |
| | Video taping service | |
| | Writer/author | |

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Classification and premiums

A risk cannot be bound if the occupation does not appear on the classification list, or if complete underwriting information is not provided.

| | | |
|---|--|---|
| Category B Sales | Advertising consultant | Coverage and premium \$20,000 - \$200 \$25,000 - \$250 |
| | Aquarium sales | |
| | Architect and Engineer | |
| | Art studio and supplies | |
| | Bait shop | |
| | Barber | |
| | Barber/beauty supplies | |
| | Book sales/magazine distribution | |
| | Bookkeeping service | |
| | Cosmetic sales | |
| | Crafts | |
| | Dance school | |
| | Fabric store | |
| | Florist and floral arranger | |
| | Gift or souvenir sales | |
| | Glassware shop (no manufacturing) | |
| | Hairdresser/barber | |
| | Hearing aid specialist/outlet | |
| | Hobby and model supply (excluding explosives and propellants) | |
| | Home party sales (clothing, cosmetics, food products, household goods, toys) | |
| | Jewellery (costume jewellery only) | |
| | Manicurist/pedicurist | |
| | Musical instrument repair | |
| | Pet grooming (no kenneling) | |
| | Religious Goods | |
| | Seamstress/tailoring | |
| | Shoe repairs | |
| | Speech/language pathologist | |
| | Stationary and paper goods | |
| | Surveyor | |
| | Electronics repair | |
| | Travel agent | |
| Category C Services and crafts | Antique gallery/shop | \$20,000 - \$250 |
| | Residential janitorial/maid service | \$25,000 - \$300 |
| | Painting and paper hanging (excluding sandblasting) | |
| | Toy and hobby sales | |

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Home based business extension – primary residence policy features and coverages

This section outlines how the home based business extension applies to the primary residence policy's features and coverages.

| Primary residence policy features and coverages | Home based business extension |
|---|---|
| Deductible | <ul style="list-style-type: none"> Same as the primary residence unless stated otherwise Disappearing deductible is included |
| Discounts | <ul style="list-style-type: none"> Eligible for some discounts Varies by risk characteristics of each location and will be included in the total premium |
| Earthquake coverage | <ul style="list-style-type: none"> If purchased on the primary location, coverage is extended at no charge |
| Professional liability | <ul style="list-style-type: none"> Coverage can be added for the following: <ul style="list-style-type: none"> Barber Hairdresser Manicurist/pedicurist <p>Coverage and premium: \$1,000,000 - \$50 \$2,000,000 - \$75</p> |
| Scheduled articles and optional coverage | <ul style="list-style-type: none"> Stock, contents, or articles used, made or sold in conjunction with the business cannot be added to scheduled articles and optional coverage |
| Secondary locations | <ul style="list-style-type: none"> Not available for seasonal or year round vacation locations and secondary homes |
| Sewer back up coverage | <ul style="list-style-type: none"> If purchased on the primary location, coverage is extended at no charge |
| Single limit endorsement | <ul style="list-style-type: none"> Not extended and not available to purchase |
| Property coverage | <ul style="list-style-type: none"> Business contents including stock, tools, equipment, exterior signs and electronic data processing equipment and media up to a maximum of \$20,000 or \$25,000 for replacement cost No Inflation coverage Building damage by theft up to \$5,000 Business contents temporarily off premises or in transit up to \$5,000 Clean up expenses for on premises pollutants up to \$10,000 Consequential loss assumption on stock up to \$5,000 Debris removal and removal of property for safekeeping Growing plants, trees, shrubs or flowers in the open up to \$5,000 Personal property of officers or employees up to \$5,000 Loss of business income actually sustained Accounts receivable up to \$5,000 Valuable papers and records for \$5,000 Auditors and professional fees for \$5,000 |
| Crime (money and securities) coverage | <ul style="list-style-type: none"> Coverage A - loss inside the premises up to \$2,500 (\$1,000 when premises are closed) Coverage B - loss outside the premises up to \$2,500 Coverage C - money orders and counterfeit paper currency up to \$2,500 Coverage D - depositors forgery up to \$2,500 |

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Home based business extension – primary residence policy features and coverages

| Policy features and coverages | Home based business extension |
|--|---|
| Commercial general liability coverage | <ul style="list-style-type: none"> • Included in the limit shown on the Certificate of Insurance • Minimum \$1,000,000 applies on an occurrence basis • Products and completed operations included • Personal injury included • Tenants legal liability subject to \$500 deductible included • Medical payments limited to \$1,000 per person |
| Umbrella coverage | <ul style="list-style-type: none"> • Not available • If required, this can be arranged with our commercial insurance team |

Increased limits

| Item | Availability | Rate |
|---|--|--|
| Increased contents <ul style="list-style-type: none"> • Increase coverage beyond the 80% included in the policy • Increased coverage beyond the building limit must be referred to the company | Homeowners <ul style="list-style-type: none"> • Primary • Secondary | Varies by risk characteristics and will be included in the total premium |
| Increased improvements and betterments <ul style="list-style-type: none"> • Increase coverage beyond the 100% included in the policy • Increased coverage must be referred to the company | Condominium <ul style="list-style-type: none"> • Primary • Secondary • Seasonal • Rented | Varies by risk characteristics and will be included in the total premium |
| Increased jewellery limit <ul style="list-style-type: none"> • Increase from \$6,000 included in the policy to \$10,000 | Homeowners Condominium Tenants (Pimary only for all) | \$50 |
| Increased loss assessment coverage <ul style="list-style-type: none"> • Increase coverage beyond the 250% included in the policy | Condominium <ul style="list-style-type: none"> • Primary • Secondary • Seasonal • Rented | Varies by risk characteristics and will be included in the total premium |
| Increased outbuilding coverage <ul style="list-style-type: none"> • Increase coverage beyond the 15% included in the policy • Increased coverage beyond the building limit must be referred | Homeowners <ul style="list-style-type: none"> • Primary • Secondary • Seasonal • Rented | Varies by risk characteristics and will be included in the total premium |
| | | |

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Scheduled articles

Scheduled articles coverage is available in primary: homeowners, condominium and tenants policies as follows:

- All risks coverage for personal articles and fine art with no deductible.
- All items should be individually described to include (as applicable):
 - number of carats, cut and mounting
 - make, model, serial number
 - title, artist, manufacturer
 - any other unique identifying features
- All items should be individually valued – minimum value of \$250, amount of insurance must include sales tax.
- Breakage Coverage – Applies only when not in use for: Camping equipment, Fine Arts, Fishing Equipment, Golf Equipment, Hockey Equipment and Skis.
- Scheduled items that total over \$50,000 or 50% of the total contents coverage amount of the policy must be referred to the company before binding.

Appraisals

- Must be less than one year old and include the insured's name and address.
- Bills of Sale are acceptable on newly purchased items without appraisal.
- Current Canadian appraisal is required for items purchased outside of Canada.
- Appraisals should be submitted with request for coverage.
- For new business and newly added items – appraisals in Canadian funds, dated within the past 12 months are required for any item valued at \$10,000 or more.
- For renewals – appraisal is not required. Insured can submit a new appraisal at any time to increase the amount of the scheduled item.

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Scheduled articles

| Item | Rate (\$) Per \$100 value of item |
|--|--------------------------------------|
| Bicycles and E-Bikes (see definition for eligibility) <ul style="list-style-type: none"> Serial number required | 4.40 |
| Cameras and camera equipment | 2.00 |
| Collectibles of a common theme <ul style="list-style-type: none"> Including but not limited to coins, stamps, silverware, goldware, pewterware, and sports cards May be scheduled on a blanket basis up to \$5,000 subject to a limit of \$250 on any item If coverage is required in excess of the above amount, the items are to be scheduled individually Individual items valued in excess of \$1,000 must be supported by a Canadian appraisal completed by a recognized authority | 1.50 |
| Computers <ul style="list-style-type: none"> Desktop, laptops, and tablets used for personal or business Hardware and commercially produced software | 3.00 |
| Fine arts <ul style="list-style-type: none"> Includes works of art or rarity, historical value or artistic merit, including stained glass and hanging tapestries Does not include stamp or coin collections, ordinary silverware, chinaware, musical instruments, floor rugs and other similar property | 1.00 |
| Firearms <ul style="list-style-type: none"> All gun collections, whether antiques or not, are subject to the same underwriting guidelines Make, model, serial number, replacement value and use of each item is required All firearms must be stored and locked according to regulations We will not insure any restricted or prohibited firearm Completed questionnaire is required prior to binding | 1.50 |
| Furs <ul style="list-style-type: none"> Garments trimmed with fur Garments consisting principally of fur | 1.00 |
| Garden tractors <ul style="list-style-type: none"> Maximum 45 horsepower Utility vehicles such as gators are not eligible Used only on the Insured's Premises | 1.50 |
| Golf cart <ul style="list-style-type: none"> Premium is charged from the first dollar to account for a lower deductible than the policy deductible Maximum coverage is \$20,000 | 4.00 |

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Scheduled articles

| Item | Rate (\$) Per \$100 value of item |
|--|--------------------------------------|
| Hearing aids | 5.50 |
| Jewellery <ul style="list-style-type: none"> Subject to appraisal rules | 2.00 |
| Miscellaneous scheduled articles <ul style="list-style-type: none"> For items that do not fall under a specific category Excluded items: any animals, medical equipment, stock and equipment related to a business Refer to the company prior to binding | 6.00 |
| Musical instruments (non-professional and professional) <ul style="list-style-type: none"> Subject to appraisal rules Sound systems, amplifiers, speakers, or public address systems are excluded Refer the following to the company prior to binding: <ul style="list-style-type: none"> Instruments used in the home for music lessons for paying students (additional liability coverage is required) Used by professionals Instruments used for a symphony or orchestra: provide type of instrument, serial number, make and model | 3.50 |
| Sports equipment <ul style="list-style-type: none"> Includes, but not limited to equipment used for camping, fishing, golf, hockey, skis, skiing Excludes firearms and bicycles Breakage coverage applies when not in use only | 3.50 |
| Wheelchair <ul style="list-style-type: none"> Manual and power wheelchair, and power scooter used as a mobility aid | 2.50 |

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Watercraft

Coverage for boats and motors is available in primary homeowners, condominium and tenants policies as follows:

- All risks coverage with certain exclusions.
- Coverage anywhere on the coastal waters, tributaries, inland lakes and rivers, or land of Canada and of the continental United States, excluding Alaska.
- Claims are paid on a replacement cost basis. In case of a total loss, payment will be based on actual cash value if the watercraft will not be replaced.

Eligibility/details

| | |
|--|---|
| Boats and motors | <p>Available for:</p> <ul style="list-style-type: none"> • Inboard/outboard up to 260 horsepower • Outboard motors up to 140 horsepower <p>Maximum coverage amount:</p> <ul style="list-style-type: none"> • Combined boat and motor - \$50,000 • Non-powered boat - \$100,000 <p>Requirements</p> <ul style="list-style-type: none"> • Hull coverage must be at least 50% of the boat's original list price new, and no less than present market value • Marine survey required for power boats 15 years or older, and for sailboats 20 years or older • 10% discount for Power Squadron course (copy of certificate required) |
| <p>Power/length guidelines</p> <p>Based on conservative family boats, and depending on make/model may not apply due to the performance nature of the boat. These are guidelines and do not imply the acceptability of the boat.</p> | <p>Outboard (boat length/horsepower)</p> <ul style="list-style-type: none"> • 0 to 13'11"/45 horsepower • 14' to 14'11"/65 horsepower • 15' to 15'11"/75 horsepower • 16' to 16'11"/90 horsepower • 17' to 17'11"/125 horsepower • 18' and up/140 horsepower <p>Inboard/outboard (boat length/horsepower)</p> <ul style="list-style-type: none"> • 0 to 15'11"/150 horsepower • 16' to 17'11"/175 horsepower • 18' to 18'11"/200 horsepower • 19' and up/260 horsepower <p>Boats with more horsepower for the corresponding length must be referred.</p> |

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Eligibility/details

| | |
|---|--|
| Declination rules (risks not written) | <p>Types of boats</p> <ul style="list-style-type: none"> • Jet boats, hydroplanes, flat bottom river boats, sea doos, jet skis • Houseboats, live-aboard, used for full-time accommodation • Speedboats, racing, competition ski boats, California ski hulls, high performance craft in general • Chartered, commercial or registered in a company name • Kit made, homemade, converted boats <p>Other criteria</p> <ul style="list-style-type: none"> • Capable of speeds in excess of 50 m.p.h. or 80 k.p.h. and/or those exceeding D.O.T. limit • Wooden hulls over 10 years old • Not part of a package policy, or where we do not insure the principal residence • Insured for less than the current market value or valued over \$150,000 • Kept in apartment or condominium parking lots (above or below ground) • Outboard boats with shallow "v" or flat hulls • Outboard motor without also insuring the hull • With propane fuel, if the tanks are located below deck or not installed by a professional • With propane fridges, appliances with pilot lights, or cooking with white gas • Operator or applicant convicted of impaired driving or any criminal code offence • Principal operator with less than two years of experience operating the same size and type of boat, or a smaller but similar type of boat |
| Premium and deductible | <p>Minimum deductible applies based on value of the boat as follows:</p> <ul style="list-style-type: none"> • \$50,000 or less - \$300 • \$50,001 to \$99,999 - \$500 • \$100,000 to \$149,999 - \$1,000 <p>Premiums are calculated per \$100 of coverage</p> <ul style="list-style-type: none"> • \$100 deductible - \$3.50 • \$200 deductible - \$3.15 • \$500 deductible - \$2.80 • \$1,000 deductible - \$2.50 • \$2,500 deductible - \$2.25 • \$5,000 deductible - \$2.00 |
| Liability Comprehensive personal liability coverage available | <p>Available for:</p> <ul style="list-style-type: none"> • Non-powered boats up to 26 feet in length • Any type of eligible motor over 50 horsepower (other than those powered by a jet-pump propulsion system) <p>Premiums vary and is determined based on individual risk characteristics and type, length and horsepower following these increments:</p> <p>Outboard (of twin combine horsepower)</p> <ul style="list-style-type: none"> • 51 to 75 horsepower • 76 to 100 horsepower • 101 to 150 horsepower • 151 to 200 horsepower • Over 200 horsepower <p>Inboard and inboard/outboard (speed)</p> <ul style="list-style-type: none"> • 0 to 16 mph/0 to 13.9 knots/0 to 25.9 kph • 17 to 30 mph/14 to 26 knots/26 to 48 kph • Over 30 mph/26 knots/48 kph <p>Non-powered boats (length)</p> <ul style="list-style-type: none"> • 27 to 30 feet • 31 to 35 feet • 36 to 40 feet • 41 to 45 feet • 46 to 50 feet |

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