

SEASONAL DWELLING – EXTENDED PERILS

SECTION ONE - PROPERTY

a. What is covered?

If *Seasonal Dwelling – Extended Perils* is shown on the *coverage summary*, we will pay for loss or damage directly caused by:

an *extended peril*;

to:

1. COVERAGE A – DWELLING,

meaning *your seasonal dwelling*, and:

- a. all structures attached thereto;
- b. fixtures and glass forming part of *your seasonal dwelling* and structures attached thereto;
- c. outdoor equipment permanently installed on *your seasonal premises*; or
- d. a swimming pool, hot tub, sauna, and its attached equipment on *your seasonal premises*;

2. COVERAGE B – DETACHED PRIVATE STRUCTURES,

meaning *your buildings or structures on your seasonal premises* separated from *your seasonal dwelling* by a clear space, but this does not include any building or structure:

- a. included under Coverage A – *Dwelling*;
- b. attached to *your seasonal dwelling* by a fence, utility line, or similar connection; or
- c. used in whole or part for *farm operations*, or *business*, commercial, industrial, or manufacturing operations or purposes;

3. COVERAGE C – PERSONAL PROPERTY,

meaning *your personal property*:

- a. which is normally kept throughout the year at *your seasonal dwelling*; and
 - b. while temporarily away from *your seasonal premises* anywhere in the world;
- and,

4. COVERAGE D – ADDITIONAL LIVING EXPENSES,

meaning:

- a. *additional living expenses* incurred as a direct result of an *occurrence*;
- b. if an order by a *civil authority* prohibits access to *your seasonal dwelling* while *you* are residing in *your seasonal dwelling* as a result of loss or damage to a neighbouring premises caused by a peril not otherwise excluded, we will pay the resulting:
 - i. *additional living expenses*; and

but only for a period not exceeding 14 (fourteen) consecutive days, and we will not pay for any claim arising from prohibited access due to:

 - i. a *flood*; or
 - ii. an *earthquake*;
- c. if *you* are evacuated from *your seasonal dwelling* while *you* are residing in *your seasonal dwelling* by an order of evacuation by a *civil authority* as a direct result of a sudden and accidental emergency, we will pay the necessary and reasonable increase in living expense incurred by *you*:
 - i. for a period of up to 21 (twenty-one) cumulative days from and including the date of the order of evacuation, for up to \$3,000 (three-thousand dollars);

and, if the order of evacuation is extended beyond the 21 (twenty-one) cumulative days already provided,

 - ii. we will pay the necessary and reasonable increase in living expenses incurred by *you* for an additional period not exceeding 14 (fourteen) cumulative days for an additional amount of up to \$2,000 (two-thousand dollars), but only up to a maximum of \$5,000 (five-thousand dollars) in total and 35 (thirty-five) days cumulatively in total;

but we will not pay for any claim arising from an evacuation due to:

 - iii. a *flood*, or
 - iv. an *earthquake*.

COVERAGE EXTENSIONS AND SPECIAL LIMITS

1. If Coverage A – *Dwelling*, or Coverage B – *Detached Private Structures*, or Coverage C – *Personal Property* are shown on the *coverage summary*, we will pay for loss or damage directly caused by an *extended peril* for:
 - a. the reasonable cost charged for the necessary the debris removal of insured property but only;
 - i. within the limit of insurance shown on the *coverage summary*, or
 - ii. when the limit of insurance has been exhausted, we will pay an additional 10% (ten percent) in addition to the limit of insurance shown on the *coverage summary*;
 whichever occurs first; and
 - b. the cost of cleaning insured property damaged in an *occurrence*.
2. If Coverage A - *Dwelling* or Coverage B - *Detached Private Structures* is shown on the *coverage summary*, in the event of loss or damage directly caused by a peril not otherwise excluded:
 - a. *you* may apply up to 5% (five percent) of the limit of insurance shown on the *coverage summary* for *your* planted lawn, tree, plant, or shrub used in *your* landscaping on *your* seasonal *premises*, to a maximum of \$1,000 (one-thousand dollars) per tree, plant, or shrub, but we will only pay when the loss or damage is directly caused by:
 - i. a *limited peril*;
 but we will not pay for any planted lawn, tree, plant, or shrub grown for *farming* operations or industrial or commercial purposes;
 - b. we will pay up to an additional 20% (twenty percent) of the limit of insurance shown on the *coverage summary* for:
 - i. any increase in the cost of replacement of *your* seasonal *dwelling* or *detached private structure* directly or indirectly resulting from the enforcement of any regulation, bylaw, ordinance, or law; but we will not pay more than the minimum amount required to comply with an enforceable law; and
 - c. in the event that the keys to the exterior doors of *your* seasonal *dwelling* or *detached private structure* are stolen, we will pay:
 - i. up to \$1,000 (one-thousand dollars) for the cost to rekey the lock cylinders, or if necessary,
 - ii. replace the locks on *your* seasonal *dwelling* or *detached private structure*;
 and no *deductible* will apply to this coverage.
3. If Coverage C- *Personal Property* is shown on the *coverage summary*, and without increasing the limit of insurance shown on the *coverage summary* for Coverage C – *Personal Property*, we will pay for breakage of *your* glassware, chinaware, porcelainware, marbleware, and other articles that can be broken easily, but we will only pay for breakage occurring on *your premises* and directly caused by:
 - a. a *limited peril*, and
 - b. theft, attempted theft, or *burglary*.
4. If Coverage C- *Personal Property* is shown on the *coverage summary*, and without increasing the limit of insurance shown on the *coverage summary* for Coverage C – *Personal Property*, we will pay for loss or damage directly caused by an *extended peril* to *your personal property*:
 - a. loss or damage to *your personal property* while in transit to and at another location within Canada which is to be occupied by *you* as *your* permanent seasonal *dwelling* directly caused by:
 - i. an *extended peril*;
 for up to:
 - A. 30 (thirty) consecutive days commencing on the date that *your personal property* is removed from *your* seasonal *premises*; or
 - B. before the end of the expiry of this *policy*;
 whichever occurs first.
5. If Coverage C- *Personal Property* is shown on the *coverage summary*, the following special limits are included within the limit of insurance shown on the *coverage summary*:
 - a. \$5,000 (five-thousand dollars) for *your*:
 - i. motorized golf cart used within the gated community of *your* seasonal *dwelling*, or
 - ii. *your* motorized lawn mower, snowblower, or snow removal equipment, provided that it is not used in whole or in part for any farming, commercial, manufacturing, or *business* pursuits; and
 we will only pay for loss or damage directly caused by:

- A. a *limited peril*, and
- B. theft, attempted theft, or *burglary*;
- b. \$5,000 for *your* watercraft and its equipment and accessories;
- c. \$2,500 (two-thousand-and-five-hundred dollars) for *your* perishable food while contained in any domestic refrigeration cooling unit located within *your* seasonal *dwelling*, but *we* will only pay for loss or damage directly caused by:
 - i. spoilage due to outside power failure, or
 - ii. spoilage due to mechanical breakdown of the domestic refrigeration cooling unit;
- d. \$1,000 (one-thousand dollars) for *your personal property* in or on a *vehicle* while away from *your* seasonal *premises*, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*,
 - ii. vandalism, or
 - iii. malicious acts;
- e. \$1,000 (one-thousand dollars) for utility trailers;
- f. \$1,000 (two-thousand dollars) per *bicycle* and its equipment and accessories, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*; and
- g. \$500 (five-hundred dollars) for *your drone* used solely for recreational use, but *we* will not pay for loss or damage caused by or resulting from the use of *your drone*.

b. What is not covered?

1. *We* will not pay for loss or damage to:
 - a. *works of art*;
 - b. motorized wheelchair or wheelchair-scooters;
 - c. jewellery, watches, semi-precious and precious stones, and garments made in whole or in part with fur;
 - d. stamp collections, coin collections, sports, entertainment memorabilia, and comic books;
 - e. books of accounts and evidence of debt or title, currency, money, cash cards, bullion, precious metals, securities, stamps, tickets, and tokens;
 - f. *vehicle* parts;
 - g. currency, money, *cash cards*, or bullion while located away from *your* seasonal *premises*;
 - h. *vehicles*, recreational *vehicles*, all-terrain *vehicles*, or aircraft;
 - i. perishable food due to loss or damage caused by:
 - i. inherent vice or natural spoilage,
 - ii. the operation of an electrical circuit breaker or fuse, or
 - iii. manual or accidental disconnection of a domestic refrigeration unit within *your* seasonal *premises*.
 - j. *personal property* of any roomer, boarder, or tenant;
 - k. property used in whole or part for *farm operations*, or *business*, commercial, industrial, or manufacturing operations or purposes.
2. *We* will not pay for loss or damage caused by:
 - a. mysterious disappearance.
3. *We* will not pay for loss or damage caused by or resulting from:
 - a. water damage, meaning loss or damage caused by:
 - i. waves, tidal waves, tsunamis, storm surge, seiche, spray, ice, waterborne ice, shoreline ice build-up, or waterborne objects, whether any of these are driven by wind or not;
 - ii. *ground water*;
 - iii. *flood*, unless one (1) or more of the following perils immediately ensues and then only for the resulting loss or damage directly caused by:
 - A. fire,
 - B. explosion,
 - C. escape of a substance from *fire protective equipment*,
 - D. the water escape from or rupture to a watermain or *your outdoor plumbing system*, or

- E. the water escape from or rupture to a swimming pool or its *attached equipment*;
- iv. leakage, seepage, or influx of water by the backing up of or escape of water from a:
 - A. sewer,
 - B. sump,
 - C. septic tank,
 - D. drain,
 - E. weeping tile,
 - F. eavestrough, or
 - G. downspout;
 unless directly caused by a peril not otherwise excluded;
- but we will pay for:
 - A. the escape of water from a watermain or *outdoor plumbing system* on *your premises*,
 - B. the escape of water from within a plumbing system, *outdoor plumbing system*, or a water container located within a *dwelling*, or *detached private structure*,
 - C. a sudden opening caused by an insured peril not otherwise excluded, or
 - D. the back up or escape from an eavestrough due to the accumulation of ice or snow;
- b. freezing of a plumbing system, *outdoor plumbing system*, heating or misting or air conditioning system, water container, household appliance, waterbed, or aquarium, unless:
 - i. when *you* are away from *your dwelling*, or *detached private structure* for 15 (fifteen) consecutive days or more *you*:
 - A. arranged for a competent person to inspect the interior of *your dwelling*, or *detached private structure* daily to ensure the heat was being maintained,
 - B. *you* shut off the main water supply and drained all pipes, fixtures, and appliances located within *your dwelling*, or *detached private structure*, or
 - C. *your dwelling*, or *detached private structure* was protected by an accredited third party 24 (twenty-four) hour monitoring service to ensure that heat was being maintained in *your* absence and at the time of the loss.
- 4. In the event that *you* have left *your seasonal dwelling* unoccupied for a period of 72 (seventy-two) consecutive hours or more, we will not pay for loss of damage caused by:
 - a. vandalism or malicious acts; or
 - b. theft, attempted theft, or *burglary*.

SECTION TWO – CONDITIONS OF THIS FORM

1. Except where modified by this form, all other terms of *your policy* apply and are incorporated by reference.

SECTION THREE – DEFINITIONS

For the purpose of this form and the coverage contained herein:

Premises

means the land and *dwelling* or *detached private structures* contained within the lot lines on which the *dwelling* described on the *coverage summary* is situated.

