

TENANTS – *EXTENDED PERILS*

SECTION ONE - PROPERTY

a. What is covered?

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

1. an *extended peril*;

to:

2. **COVERAGE C – *PERSONAL PROPERTY***,

meaning *your personal property* while:

- a. located on *your premises*;
- b. temporarily stored in an offsite fully enclosed locked building for up to 60 (sixty) consecutive days,
- c. temporarily away from *your premises* anywhere in the world; or
- d. any betterments or improvements *you* make or acquire with respect to the *dwelling* or *detached private structure*, in whole or in part, in which *you* are residing and renting;

and

3. **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 dwelling* in which *you* are residing and renting;
 - i. as a result of loss or damage to a neighbouring premises caused by a peril not otherwise excluded, we will pay the resulting:
 - A. *additional living expenses*,
 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:
 - ii. a *flood*, or
 - iii. an *earthquake*;
 - c. if *you* are evacuated from *your 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 expense 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 evacuation due to:
 - iii. a *flood*, or
 - iv. an *earthquake*.

COVERAGE EXTENSIONS AND SPECIAL LIMITS

1. If Coverage C – *Personal Property* is 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 *your personal 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 *your personal property* damaged in an *occurrence*.
2. 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. while in transit to and at another location within Canada which is to be occupied by *you* as *your* primary *dwelling* for up to:
 - i. 30 (thirty) consecutive days commencing on the date that *your personal property* is removed from *your premises*, or
 - ii. before the end of the current *policy* period;
 whichever occurs first;
 - b. while temporarily removed from *your dwelling* or *detached private structure* to protect such property due to an immediate threat of:
 - i. *an extended peril*;
 for a maximum of:
 - ii. 60 (sixty) consecutive days commencing on the date that *your personal property* is removed from *your dwelling* or *detached private structure*, or
 - iii. before the expiry of this *policy*;
 whichever occurs first;
 - c. while temporarily stored in a storage warehouse for a maximum of:
 - i. 60 (sixty) consecutive days commencing on the date that *your personal property* is removed from *your dwelling* or *detached private structure*, or
 - ii. before the expiry of this *policy*;
 whichever occurs first; and
 - d. while temporarily away from *your premises* for the purpose of being on exhibit, but we will only pay for loss or damage directly caused by:
 - i. a *limited peril*.
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, marbledware, 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*, the following special limits are included within the limit of insurance shown on the *coverage summary*:
- a. \$25,000 (twenty-five thousand dollars) for *your personal property* stored within a safety deposit box located inside a financial institution in Canada;
 - b. \$25,000 (twenty-five thousand dollars) for *your child's personal property* while *they* are temporarily residing away from *your* home to attend an educational institution full time and while living on the campus of the educational institution;
 - c. \$25,000 (twenty-five thousand dollars) for *your* spouse, child, parent, or grandparent's *personal property* while *they* are residing in an assisted living facility in Canada;
 - d. \$10,000 (ten-thousand dollars) per item for *works of art* but we will not pay:
 - i. more than 10% (ten percent) of *your* limit of insurance shown on the *coverage summary* for *personal property* for all *works of art*, or
 - ii. for loss or damage caused by breakage;
 - e. \$10,000 (ten-thousand dollars) for *your*:
 - i. motorized wheelchair or wheelchair-scooter having more than two (2) wheels and specifically designed for the carriage of a person who has a physical disability,
 - ii. motorized lawn mower, snowblower, or snow removal equipment, provided that it is not used in whole or in part for *farming operations*, or *business*, commercial, industrial, or manufacturing operations or purposes;

- f. \$10,000 (ten-thousand dollars) for *your* jewellery, watches, semi-precious and precious stones, and garments made in whole or in part with fur, but this limit only applies to loss or damage directly caused by:
 - i. mysterious disappearance,
 - ii. theft, attempted theft, or *burglary*;
- g. \$10,000 (ten-thousand dollars) for *your* wine or spirits located on *your premises* but *we* will not pay for loss or damage caused by:
 - i. spoilage, or
 - ii. breakage;
- h. \$500 (five-hundred dollars) for *your* wine or spirits located away from *your premises* and while in *your* care, custody, and control, but *we* will not pay for loss or damage caused by:
 - i. spoilage, or
 - ii. breakage;
- i. \$5,000 (five-thousand dollars) for *personal property* owned by *your residence employees* while they are residing in *your dwelling*;
- j. \$5,000 (five-thousand dollars) for *watercraft* and its equipment and accessories;
- k. \$5,000 (five-thousand dollars) for *business property* but only while located within *your dwelling*;
- l. \$5,000 (five-thousand dollars) for grave markers or mausoleums that mark the grave of *your* spouse, child, parent, or grandparent for loss or damage directly caused by:
 - i. a *limited peril*;
- m. \$5,000 (five-thousand dollars) in aggregate for stamp collections, coin collections, sports, and entertainment memorabilia, and comic books but only to a maximum of \$500 (five-hundred dollars) per stamp, coin, sport or entertainment memorabilia item, or comic book for loss or damage caused by:
 - i. a *limited peril*, or
 - ii. theft, attempted theft, or *burglary*;
- n. \$5,000 (five-thousand dollars) for medical, drug, and boarding fees incurred by *you* as a result of the death, destruction, or injury of *your* household pets, birds, or fish, but *we* will only pay for loss or damage caused by:
 - i. an *extended peril*;
- o. \$5,000 (five-thousand dollars) for *personal property* in or on a *vehicle* while away from *your premises* for 72 (seventy-two) consecutive hours or more, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*;
 - ii. vandalism, or
 - iii. malicious acts;
- p. \$2,500 (twenty-five hundred dollars) for *personal property* in or on a *vehicle* while away from *your premises* for less than 72 (seventy-two) consecutive hours or less, but this limit only applies to loss or damage directly caused by:
 - i. theft, attempted theft, or *burglary*;
 - ii. vandalism, or
 - iii. malicious acts;
- q. \$2,500 (twenty-five hundred dollars) for *your* perishable food while contained in any domestic refrigeration cooling unit located within *your 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;
- r. \$2,000 (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*;
- s. \$1,000 (one-thousand dollars) books of accounts and evidence of debt or title, currency, money, cash cards, bullion, precious metals, securities, stamps, tickets, and tokens;
- t. \$1,000 (one-thousand dollars) for utility trailers;
- u. \$1,000 (one-thousand dollars) for spare *vehicle* parts; and

- v. \$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. books of accounts and evidence of debt or title, currency, money, cash cards, bullion, precious metals, securities, stamps, tickets, and tokens while located away from *your premises*;
 - b. expenses incurred as a result of the acquisition of perishable food;
 - c. *vehicles*, recreational *vehicles*, all-terrain *vehicles*, or aircraft;
 - d. 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,
 - iii. manual or accidental disconnection of a domestic refrigeration unit within *your premises*;
 - e. *personal property* of any roomer, boarder, or tenant;
- nor for
- f. any property used in whole or in part for *farming operations*, or *business*, commercial, industrial, or manufacturing operations or purposes.

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.