

Included Coverage:

- All Risk coverage, subject to policy exclusions & deductible
 - Deductible waiver on losses over \$50,000
- Enhanced Personal Liability Coverage
- Sewer and Drain backup
- Guaranteed Replacement Cost on dwelling - no maximum limit
- Replacement Cost on Personal Property - with no obligation to replace
- Personal Property at Another Uninsured Residence - 20% of Personal Property limit
- Inflation Protection
- Power Surge

Limits of Coverage

Dwelling Building	Limits
Personal Property	Guaranteed Replacement Cost
Outbuildings	Up to 80% of dwelling sum insured
Additional Living Expense	10% of dwelling sum insured
Personal Liability (including personal injury)	20% of dwelling sum insured
Voluntary Medical Payments (each person)	\$5,000,000
Voluntary Payment to Damage to Property	\$25,000
Coverage E - Personal Liability Coverage	\$1,000

Additional Policy Limits for:

Fire Department Service Charges	No Maximum Limit
Rebuilding to Code (bylaw coverage)	No Maximum Limit
Debris Removal	No Maximum Limit
Excavation & Land Stabilization	Maximum 10% of covered losses
Identity Fraud	\$25,000
Lock Replacement	\$20,000
Credit Card, Debit Card and Fraud	\$15,000
Food Spoilage	\$5,000
Reward Coverage	\$1,000

Specific Limits included in Policy:

Jewellery	\$15,000
Money, Bank notes, Securities & Bullion	\$15,000
Fine Art (maximum \$50,000 per item)	\$250,000
Computer Software	\$20,000
Animal, birds or fish	\$5,000
Fur Garments	\$10,00

Specific Limits Continued:

Wine Collection (maximum \$1000 per bottle)	\$25,000
Silverware, goldware and pewterware	\$100,000
Coin Collections and numismatic property	\$10,000
Stamps and Philatelic property	\$10,000
Business Property	\$25,000
Outdoor trees, plants and shrubs	5% of dwelling maximum / \$1,500 per plant

No Limitations On:

- Theft of personal property from a vehicle
- Bicycles
- Hearing aids
- Student property
- Personal computer hardware
- Property in storage elsewhere
- Property in vacation trailer
- Property off premises / worldwide (except if at another residence owned, rented or used by insured)

Optional Coverages:

- Earthquake including Tsunami
- Overland Water from unusual or rapid accumulation or runoff of surface waters from any source including waves, tidal wave, tides, tidal water or overflow of any body of water
- Home Based Business
- Scheduled Items, subject to appraisal
- Mechanical Breakdown
- Service Line Coverage
- Short Term Rental
- Seasonal Coverage
- Secondary/Rented Dwellings

Standalone Policies Available For:

- Earthquake Deductible Buy-Down
- Umbrella Liability

Exclusive Services of Guardian Risk Managers:

- In-house claims department
- In-house monthly premium payment program
- Quick turn-around time
- Competitive pricing
- Cost of Home Evaluations covered

