CAA AMA Insurance

MOBILE HOME INSURANCE

About the Coverage	Comprehensive Coverage
Type of Coverage	All Risk
Claim payment – Building – Personal Property	 – Replacement cost – Replacement cost
Policy deductible	$1,000
Building Coverage	**Comprehensive Coverage**
Minimum building coverage	$100,000
Replacement cost on building	Included
Detached buildings	15% of building limit
Emergency removal expense	5% of building limit
Sewer backup	Available with the Enhanced Water Endorsement
Personal Property Coverage	**Comprehensive Coverage**
Personal property on premises	75% of building limit
Replacement cost on personal property	Included
Personal property temporarily away from your premises	Personal property limit
Personal property coverage while moving within Canada	30 days or policy expiration date – whichever occurs first
Personal property of a student away from home attending university or college	$10,000
Credit car, forgery and counterfeit money	$5,000
Identity theft	$15,000 per occurrence up to $30,000 per policy term
Food spoilage in your home freezer	$3,000
Building lock rekey or replacement if keys are stolen	$1,000
Auto lock replacement or recoding if keys are stolen	$500
Personal property of family member in health care facility or nursing home	10% of personal property limit up to $10,000
Fire department charges	$5,000
Outdoor trees, shrubs and plants	5% of building limit – up to $1,000 per plant

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Special Limits of Insurance – Higher limits may be available for some items. Contact AMA Insurance for more information.	**Comprehensive Coverage**
Business-related books, tools and instruments on premises	$5,000
Jewellery, furs and watches	$6,000
Silverware	$10,000
Securities	$7,000
Money, bullion	$500
Collectibles such as cards, comic books and memorabilia	$2,500 – up to $250 per item
Coin collections and other numismatic property	$1,000
Manuscripts, stamps and other philatelic property	$2,000
Computer software	$2,500
CD's, DVD's and other media off premises	$200
Bicycles	$1,000 per bike
Garden-type tractors	$5,000
Watercraft	$3,000
Animals, birds and fish on premises	$1,000
Spare automobile parts	$1,000
Cemetery monuments	$3,000
Additional Living Expense Coverage	**Comprehensive Coverage**
Additional living expense limit	20% of building limit
Mass evacuation	$5,000 – 14 days
Liability Coverage – Worldwide Coverage	**Comprehensive Coverage**
Legal liability limit	$2 million
Voluntary medical payments	$5,000
Voluntary payments for property damage	$1,000

This chart provides a summary of AMA's insurance coverage. For complete coverage details, consult a policy wording.

Coverage is subject to standard exclusions and policy conditions that are described in the Policy.

Effective: January 2, 2017