

KEY CHANGES TO YOUR STANDARD CONDOMINIUM POLICY

Definitions applicable to the entire policy

Definition	Definition Changes
Actual Cash Value	<p>This definition has been amended and now reads as follows:</p> <p><i>Actual cash value means the cost of replacement, minus depreciation, to replace damaged or stolen property at the time of the loss. In determining depreciation, we will consider the condition immediately before damage, the resale value and the normal life expectancy.</i></p>
Data	<p>This definition has been amended and now reads as follows:</p> <p><i>Data means the representation of information, concepts, ideas, or opinions in any form and includes images.</i></p>
Dwelling	<p>This definition has been amended and now reads as follows:</p> <p><i>Dwelling means the building, portion of the building or unit described on the Personal Property Declaration page occupied by you, or rented by you to another, as a private residence.</i></p>
Fungi	<p>This definition has been added to the Policy and reads as follows:</p> <p><i>Fungi includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any fungi or spore or resultant mycotoxins, allergens, or pathogens.</i></p>
Roomer or Boarder	<p>This definition has been added to the Policy and reads as follows:</p> <p><i>Roomer or boarder means a person who is not related to you and who:</i></p> <ul style="list-style-type: none"> (a) rents or occupies a shared portion of your premises with you; or (b) is provided with lodging, and in some circumstances meals, on a shared portion of your premises in exchange for some consideration or compensation.
Spore	<p>This definition has been added to the Policy and reads as follows:</p> <p><i>Spores includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any fungi.</i></p>
Tenant	<p>This definition has been amended and now reads as follows:</p> <p><i>Tenant means a person who rents or occupies all of, or a portion of, the premises as a primary, secondary or temporary residence.</i></p>
Unit	<p>This definition has been amended and now reads as follows:</p> <p><i>Unit means the condominium unit, strata lot or exclusive portion described in the Condominium Declaration or Co-ownership Declaration occupied by you, or rented by you to another, as a private dwelling.</i></p>
Vacant	<p>This definition has been amended and now reads as follows:</p> <p><i>Vacant means the occupants have moved off the premises with no intent to return. A newly constructed dwelling or unit is vacant after it is completed and before the occupants move in. The dwelling or unit is also vacant when the occupants move out and before any new occupants move in.</i></p>

SECTION I – PROPERTY COVERAGE

Coverage	Section I – Property Coverage Changes
Deductible Clause	<p>A clause explaining how the deductible applies to your coverage has been added to the Policy and reads as follows:</p> <p><i>Coverage under Section I – Property Coverage is subject to a deductible, unless otherwise stated. The deductible amount is shown on the Personal Property Declaration page. We pay only the amount that the insured loss or damage exceeds the applicable deductible amount for any one occurrence.</i></p>

Partial Damage Clause	<p>A clause outlining how partial damage will be handled has been added and reads as follows:</p> <p><i>If loss or damage occurs to property that consists of several parts, we will pay to repair or replace, whichever is less, only the part(s) that was directly damaged by the Insured Peril. This includes the cost of installation.</i></p>
Obsolete Part Clause	<p>A clause outlining how obsolete parts will be handled has been added and reads as follows:</p> <p><i>If at the time of loss or damage a part is no longer manufactured, or is unobtainable, we will pay the cost of a new part of comparable kind and quality.</i></p>

Coverage C – Personal Property

Coverage	Section I – Property Coverage Changes
* Personal Property in Storage	<p>The description of coverage has been amended to indicate the storage facility must be a monitored facility and reads as follows:</p> <p><i>Personal property stored in a monitored, locked storage facility is only insured for 30 days from the date first stored. To extend coverage in storage for a further period, contact us to purchase an additional endorsement to this Policy.</i></p>
Family Member in a Health Care Facility	<p>This description of coverage has been amended for clarification and now reads as follows:</p> <p><i>You may apply 10% of the limit of insurance on your personal property up to \$10,000, to cover the personal property of your parent, son, daughter, spouse, adult independent partner or dependent who resides in a nursing home, skilled nursing facility, or intermediate or long term care facility.</i></p>
Student Away from Home	<p>This description of coverage has been amended for clarification and now reads as follows:</p> <p><i>We insure the personal property of a relative or dependent under the age of 25 who is otherwise insured under this Policy, and temporarily residing away from home for the purpose of attending school, college or university, up to \$10,000.</i></p>
Moving	<p>The coverage description for personal property being moved has been amended for clarity and now reads as follows:</p> <p><i>We insure your personal property while in transit to and at another location within Canada which is to be occupied by you as your principal residence. Coverage applies for up to 30 consecutive days commencing on the date personal property is removed from your principal residence, but is not extended beyond the date the Policy expires or is terminated regardless of whether the 30 days has expired.</i></p>
Special Limits of Insurance	
Cemetery Monuments and Markers	<p>This is a new coverage added to the Policy:</p> <p><i>11. Cemetery monuments and markers located within Canada identifying the plot, crypt or mausoleum of an Insured's spouse, adult independent partner, child or parent up to \$3,000 in all.</i></p>

Additional Coverages

Coverage	Section I – Property Coverage Changes
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	<p>This description of coverage has been amended for clarification and now reads as follows:</p> <p><i>3. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money...</i></p> <p><i>We do not cover loss caused by the use of your credit card or automated teller card or by forgery or alteration of cheques, drafts or other negotiable instruments by a resident of your household or by a person to whom the card has been entrusted.</i></p>

Insured Perils

Coverage	Section I – Property Coverage Changes
Temperature Sensor Alarms	<p>The policy restriction about being away from your home during the regular heating season for more than four consecutive days has been amended to add an exception to this rule. If your dwelling is equipped with an operational and</p>

	<p>monitored temperature sensor alarm, you will be covered for absences of more than four days.</p> <p>This coverage was previously available by endorsement. It is now included in the Policy and reads as follows:</p> <p>8. <i>Water escape, rupture, freezing:...</i> <i>This peril does not include damage:...</i></p> <p>5. <i>caused by freezing which occurs during the usual heating season if you have been away from your premises more than four consecutive days, unless the following precautions have been taken:</i></p> <p>(a) <i>you arranged for a competent person to enter your dwelling or unit daily to ensure that heating was being maintained;</i></p> <p>(b) <i>you shut off the water supply and drained all the pipes and appliances prior to departure; or</i></p> <p>(c) <i>your dwelling or unit is equipped with a fully functional Temperature Sensor Alarm which is monitored at a central monitoring station. If the monitoring service is discontinued or the alarm is disconnected, you would not be covered....</i></p>
* Tenant's Guests	<p>The exclusion under this peril has been expanded to include (i.e. exclude from coverage) tenant's guests and now reads as follows:</p> <p>11. <i>Theft, including damage caused by attempted theft: This peril does not include loss or damage:...</i></p> <p>(b) <i>caused by a tenant, member of a tenant's household, a tenant's employee or a tenant's guests if the part of the dwelling or unit containing the property insured normally occupied by you is rented to others;...</i></p>

Loss or Damage Not Insured

Coverage	Section I – Property Coverage Changes
* Illegal Property Exclusion	<p>This exclusion has been expanded to include (i.e. exclude from coverage) additional types of illegal property and now reads as follows:</p> <p>3. <i>any property illegally acquired, kept, stored or transported, or property subject to forfeiture:</i></p>
* Vacancy	<p>This exclusion has been amended and now reads as follows:</p> <p>6. <i>loss or damage occurring after your dwelling or unit has, to your knowledge, been vacant, even if partially or fully furnished, for more than 30 consecutive days;</i></p>
* Declared or Undeclared Hostilities	<p>This exclusion has been amended to include (i.e. exclude from coverage) declared or undeclared hostilities and now reads as follows:</p> <p>9. <i>loss or damage caused by war, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution, insurrection or military power;</i></p>
* Marijuana Grow Operations	<p>This exclusion has been expanded to include (i.e. exclude from coverage) any marijuana grow operation, illegal or legal, and now reads as follows:</p> <p>18. <i>resulting directly or indirectly from any marijuana growing operation;</i></p>

SECTION II - LIABILITY COVERAGE

Definitions applicable to Section II – Liability Coverage

Definition	Section II - Liability Coverage Changes
You and Your	<p>Liability coverage is extended to students living away from home to attend university and family members in a health care facility. This coverage was previously provided by endorsement. It is now included in the Policy and reads as follows:</p> <p><i>You or your in this section have the same meaning as defined in Definitions applicable to the entire policy. In addition, we will insure:</i></p> <p>(a) <i>a relative or dependent under the age of 25 who is otherwise insured under this Policy, and temporarily residing away from home for the purpose of attending school, college or university;</i></p>

	<i>(b) a parent, son, daughter, spouse, adult interdependent partner or dependent of the named Insured, who resides in a nursing home, skilled nursing facility, or intermediate or long term care facility;...</i>
Motorized Vehicle	<p>A definition of motorized vehicle has been added to the Policy and reads as follows:</p> <p><i>Motorized vehicle means:</i></p> <p><i>(a) a vehicle propelled by any power other than muscle power; and</i></p> <p><i>(b) a moped or power bicycle.</i></p>
* Premises	<p>The definition of premises has been amended to remove coverage for individual or family cemetery plots or burial vaults, and to restrict liability coverage to vacant land within Canada and the United States. The definition now reads as follows:</p> <p><i>Premises means all premises where the person(s) named as Insured on the Personal Property Declaration page, or their spouse or adult interdependent partner, maintains a residence or rental property provided such premises are specifically described on the Personal Property Declaration page. This does not include business property or farms.</i></p> <p><i>For the purposes of Section II – Liability Coverage, premises also includes:</i></p> <p><i>(a) all premises where you are residing temporarily as long as you do not own the premises;</i></p> <p><i>(b) vacant land within Canada and the United States you own or rent from others; and</i></p> <p><i>(c) land where an independent contractor is building a one- or two- family residence which is to be occupied by you.</i></p>

Coverage E – Legal Liability

Coverage	Section II - Liability Coverage Changes
Personal Liability	<p>Personal liability coverage has been extended to include the ownership of horses for your personal use. This coverage was previously available by endorsement. It is now included in the Policy and the relevant portion of the Policy reads as follows:</p> <p><i>Legal liability for unintentional bodily injury or property damage arising out of your personal actions anywhere in the world. This includes legal liability arising from the ownership or use of a draft or saddle animal owned by you for your personal use provided you own no more than 10 such animals in total.</i></p> <p><i>You are not insured for claims made against you arising from:</i></p>
Premises Liability	<p>Premises liability coverage has been extended in the event of encroachment upon federal or municipal land. This coverage was previously available by endorsement. It is now included in the Policy and the relevant portion of the Policy reads as follows:</p> <p><i>Legal liability arising out of your ownership, use or occupancy of the premises defined in Section II – Liability Coverage. This insurance also applies if you assume, by a written contract, the legal liability of other persons in relation to your premises.</i></p> <p><i>We will extend premises liability to the Crown, a Municipality, city or town, as a result of encroachment upon their land.</i></p> <p><i>You are not insured for claims made against you arising from:...</i></p>

Special Limitations

Coverage	Section II - Liability Coverage Changes
Motorized Vehicles You Own	<p>The size of allowable lawn mowers, snow blowers and garden type tractors has been increased to 30 H.P. and now reads as follows:</p> <p><i>You are insured against claims arising out of your ownership, use or operation of the following including their trailers or attachments provided they are not used for compensation or hire:</i></p> <p><i>1. self-propelled lawn mowers, snow blowers, garden type tractors of not more than 30 H.P., used or operated primarily on your property;</i></p>
* Motorized Vehicles You Do Not Own	<p>A clause has been added stating that vehicles which are covered under an automobile policy are not covered under this Policy and reads as follows:</p> <p><i>You are insured against claims arising out of your use or operation of any motorized vehicle used on land, amphibious vehicle or air cushion vehicle including their trailers which you do not own, provided that:</i></p> <p><i>5. the vehicle is not an automobile or motor vehicle as described under a standard automobile policy, S.P.F. No. 1.</i></p>
* Business and Business Property	The business uses covered under this Policy now include only:

	<ol style="list-style-type: none"> 1. the rental of a portion of your premises to a total of not more than two occupants, so long as the same premises remains occupied in part by you as a residence; 2. the rental to others, or holding for rent, of not more than three car spaces or stalls in garages or stables; 3. your personal actions during the course of your trade, profession or occupation which are not related directly to your trade, profession or occupation; and 4. the temporary or part-time business pursuits of an insured person under the age of 21 years. <p>The business uses shown below are <u>no longer covered</u>. A Business Floater is required to provide proper coverage.</p> <ol style="list-style-type: none"> 1. your work for someone else as a sales representative, collector, messenger or clerk, provided that the claim does not involve injury to a fellow employee; 2. your work as a teacher, provided the claim does not involve physical disciplinary action to a student or injury to a fellow employee; 4. the rental of space in your residence to others for incidental office, school or studio occupancy; <p>Claims arising from the following business pursuits are insured only if the properties or operations are declared on the Personal Property Declaration page:</p> <ol style="list-style-type: none"> 1. the rental of residential buildings containing not more than six dwelling units; 2. the use of part of your residence by you for incidental office, school or studio occupancy.
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Loss or Damage Not Insured

Coverage	Section II - Liability Coverage Changes
* Oil Tanks and Outdoor Hot Water Heating System	<p>An exclusion has been added to the Policy to exclude damage from an oil tank or outdoor hot water heating system and reads as follows:</p> <ol style="list-style-type: none"> 2. the release, discharge or dispersal of pollutants from the use or operation of an oil tank, outdoor hot water heating system, or otherwise;
* Professional Services	<p>This exclusion has been amended to include (i.e. exclude from coverage) all professional services whether paid or volunteered and now reads as follows:</p> <ol style="list-style-type: none"> 4. the rendering or failure to render any professional service, paid or otherwise;
* Aircraft	<p>This exclusion has been amended to include (i.e. exclude from coverage) all activities related to an aircraft and now reads as follows:</p> <ol style="list-style-type: none"> 5. the ownership, use, operation or maintenance of: <ol style="list-style-type: none"> (a) any aircraft; or (b) premises used as an airport or landing facility; and all activities related to either.
* Communicable Diseases	<p>This exclusion has been amended and now reads as follows:</p> <ol style="list-style-type: none"> 9. bodily injury: <ol style="list-style-type: none"> (a) caused by the transmission of any communicable or sexually transmitted disease, including Acquired Immune Deficiency Syndrome; or (b) arising out of the failure to take steps to prevent the transmission or spread of any communicable or sexually transmitted disease, including Acquired Immune Deficiency Syndrome; by any person insured by this Policy;
* Abuse	<p>This exclusion has been amended and now reads as follows:</p> <ol style="list-style-type: none"> 10. bodily injury arising out of the actual or alleged: <ol style="list-style-type: none"> a) sexual, physical, psychological or emotional abuse, molestation, harassment or corporal punishment by, at the direction of, or with the knowledge of any person insured by this Policy; or b) failure of any person insured by this Policy to take reasonable steps to prevent sexual, physical, psychological or emotional abuse, molestation, harassment or corporal punishment. This also applies to the action(s) of a residence employee while acting outside the scope of their employment.
* Electronic Communication	<p>An exclusion for electronic communication has been added to the Policy and reads as follows:</p>

	11. <i>bodily injury or property damage arising out of electronic communication or negligent supervision;</i>
* Distribution of Materials Online	An exclusion for the distribution of materials online has been added to the Policy and reads as follows: 12. <i>bodily injury or property damage arising out of the distribution or display of data by means of an Internet Website, the Internet, an intranet, an extranet, or similar device designed or intended for electronic communication of data;</i>
* Roomers or Boarders	An exclusion for the personal actions of a tenant or a roomer or boarder has been added to the Policy and reads as follows: 14. <i>resulting directly or indirectly from the actions or omissions of a tenant or a roomer or boarder while residing on the premises or by a guest of any such tenant or roomer or boarder;</i>
* Treatment Facilities	An exclusion for personal actions while obtaining treatment in a facility for behavioral issues or substance abuse has been added to the Policy and reads as follows: 15. <i>resulting directly or indirectly from the actions or omissions of anyone insured under this Policy while residing away from home in a group home or other type of treatment facility for the purpose of obtaining treatment for behavioral issues or substance abuse;</i>
* Dayhome Operations	An exclusion for operations of a day care or day home has been added to the Policy and reads as follows: 16. <i>resulting directly or indirectly from the operation of a day care or day home;</i>
* Drones	An exclusion for the operations of a drone or UAS has been added to the Policy and reads as follows: 17. <i>resulting directly or indirectly, in whole or in part, from the ownership, use or operation of an Unmanned Aerial System (UAS) or drone.</i>

Conditions

Coverage	Section II - Liability Coverage Changes
Notice of Accident or Occurrence	This policy condition has been amended for clarity and now reads as follows: <i>When an accident or occurrence takes place, you must:</i> (a) <i>provide prompt written notice including all available particulars involving the loss or damage; and</i> (b) <i>forward immediately to us every letter and document received by you concerning the loss or damage.</i>
Co-operation	This policy condition has been amended for clarity and now reads as follows: <i>You are required to:</i> (a) <i>aid in securing information and evidence and the attendance of any witness;</i> (b) <i>cooperate with us:</i> (i) <i>in the investigation of any loss or claim; and</i> (ii) <i>in the defence of any action or proceeding.</i>

Items marked with an asterisk (*) note coverage restrictions. Changes are effective on the date of your policy renewal. Please be advised this chart only provides a summary of the changes to your policy coverage. Please review your policy wording to determine full coverage.

OTHER POLICY ENDORSEMENTS

The following charts outline changes to various endorsements which may or not apply to your policy. An endorsement would have been added to your policy if it was applicable or if it was purchased. (Please see your previous Personal Property Declaration page for a list of endorsements previously applicable to your Policy.) In order to simplify your Policy, some of the endorsements have been eliminated, and some have been included in the Policy as outlined below.

Endorsements Applicable to Section I – Property Coverage

Endorsement	Endorsement Coverage Change
Heating Appliance Exclusion	Damage caused by heating appliances is covered under the Policy.
Identity Theft Coverage Increase	The option to purchase increased coverage for Identity Theft is no longer available.
Reduce Glass Deductible to \$50	The option of reducing your glass deductible is no longer available.
Waterbed/Aquarium Extension	The accidental escape of water from a waterbed or aquarium is covered under the Policy.

Endorsements Applicable to Section II – Liability Coverage

Endorsement	Endorsement Coverage Change
Business Operations Exclusion	The allowable businesses within the home have been clarified in the wording of the Policy and this endorsement is no longer required.
Business Liability Exclusion	The allowable businesses within the home have been clarified in the wording of the Policy and this endorsement is no longer required.
Foster Children Liability Extension	Foster children under the age of 21 are covered in the Policy.
Incidental Office or Studio Liability Extension	An extension of liability coverage for incidental office or studio is no longer available. A business floater should be purchased to provide proper business coverage.
Swimming Pools and Ponds Liability Extension	Swimming pools and ponds are covered within the Policy.
Trampoline Liability Extension	Trampolines are covered in the Policy.
Tree House Liability Extension	Tree houses are covered in the Policy.
Unrelated Dependents Exclusion	Unrelated dependents under the age of 21 are covered in the Policy.

Endorsements Applicable to Watercraft Floaters

Watercraft Coverage	Coverage Change
Collision with a Submerged Object Applicable to the Named Perils Watercraft Floater	Coverage for a collision with a submerged object has been added to the floater as an Insured Peril. This endorsement is no longer required. The Policy now reads: <i>Insured Perils</i> <i>You are insured against...</i> <i>6. Collision with submerged object.</i>
Loss of Use Increase Applicable to the All Risk Watercraft Floater	Coverage in the policy for loss of use has been increased from \$150 to \$1,500. This endorsement is no longer required. The floater now reads: <i>Loss of Use</i> <i>We will pay up to \$1,500 in total for the rental of a substitute boat or motor of equivalent size and/or speed, lost or damaged by an Insured Peril.</i>