

## For those who know the combined value of luxury and convenience.

GUARANTEE GOLD® customers know the value of being insured with a company that specializes in solutions for the high net worth market. Our GUARANTEE GOLD Condominium policy provides customers with innovative coverages for their chosen lifestyle.

Through local expertise, we offer uniquely tailored products to insure your home with the following features:

### **Worldwide personal liability:**

We know you like to travel and we've got you covered. Your personal liability coverage has you protected no matter where in the world you travel.

### **Flexible claims settlement:**

We know that when an item is damaged or stolen, you want to replace it quickly. GUARANTEE GOLD offers Cash Settlement – with no obligation to repair or replace.

### **Generous basis of payment:**

GUARANTEE GOLD aims to restore your personal property in the event of a loss. With our Single Inclusive Limit amount of insurance, claims experts have the flexibility needed when settling your claim.

### **Generous coverage for your improvements and betterments:**

GUARANTEE GOLD automatically provides you with an additional limit equal to 140% of your personal property insurance amount for the improvements and betterments you have made to your unit.

### **Unlimited Additional Living Expenses:**

When it matters most, we want to help maintain your lifestyle. GUARANTEE GOLD will pay necessary additional expenses you incur if your dwelling becomes unfit for occupancy and you need to temporarily move out of your residence while repairs are being made.

### **Business Property coverage:**

Sometimes your work will follow you home. We offer Business Property coverage of \$50,000 on premises and \$10,000 off premises.

### **Contents extension:**

We extend up to 15% of the total amount of insurance to cover your personal property kept at any other location you own, rent or lease.

### **Unlimited by-law coverage:**

If new or stricter by-laws affect your home during a rebuild, you may incur high additional expenses to remain up to code. We provide unlimited coverage for those costs to keep you and your family safe.

### **Students living away from home:**

If the student(s) of your family are living away from home, you want to protect them from expenses incurred following a loss. GUARANTEE GOLD provides extended protection for their personal property and liability, \$10,000 for covered Additional Tuition Expense and up to \$5,000 each for Additional Living Expense and Mass Evacuation Expense.

### **Parents in a Nursing Home:**

We care about your extended family too and will provide \$15,000 of coverage in the event of a covered loss to your parents' personal property while they are residing in a nursing home or similar facility. We also cover up to \$15,000 each for necessary Additional Living Expense and Mass Evacuation Expense should their facility become uninhabitable due to certain conditions.

### **Condominium corporation deductible coverage:**

We offer up to \$25,000 resulting from the application of a deductible in the Condominium Corporation's insurance policy. Options to buy-up are available.

### **Special assessments:**

We will pay up to two times the Single Inclusive Limit subject to a maximum amount of \$1,000,000 of your share of any special assessment. Additionally, we will pay up to two times the Single Inclusive Limit in the event your corporation's insurance is not adequate or no insurance covers the collective unit owners, up to \$1,000,000.

### **Additional value coverages:**

We understand the value of your special items and offer a variety of extensions of coverage to meet your needs such as high valued Automobiles and Scheduled Valuable Articles. GUARANTEE GOLD automatically includes Personal Legal Expense Insurance for all Condominium policyholders.

**Personal Property (Contents)**

- Single Inclusive Limit (140% of contents amount)
- No obligation to repair/replace – cash settlement
- Student’s personal property
- Property temporarily away from premises
- Personal property normally kept at another location you own, rent or lease 15% of amount of insurance
- Personal property stored in a warehouse
- Business Property
  - On premises: \$50,000
  - Off premises: \$10,000
- Fine arts and silverware (can also be individually scheduled)

**Improvements & Betterments**

- Additional 100% of the Single Inclusive Limit
- In-ground Swimming pool (including freezing)
- Temporary car shelters (including rented shelters)
- Trees, Shrubs, Plants and Lawns (\$10,000 per tree and up to 2.5% of the Single Inclusive Limit)

**Unit**

- Additional 200% of the Single Inclusive Limit (in the event the Corporation’s insurance is not adequate or no insurance covers the collective unit owners)

**Special Assessments**

- Up to \$1,000,000
- Condominium Corporation deductible loss \$25,000

**Additional Living Expense and Fair Rental Value**

- Unlimited
- Mass evacuation when ordered by civil authorities – 30 days

**Deductible Waiver**

- When loss exceeds \$35,000 and deductible is \$10,000 or less (except if under construction/ renovation/vacant)
- When a centrally monitored alarm system is armed at the time of loss
- Loss occurs whereby a water shut off valve affords protection

**Special Limits – Subject to policy deductible**

- Jewellery \$25,000
- Money/Bullion \$2,500
- Cost for gathering personal data for Computer software \$5,000
- Securities \$25,000
- Numismatic and/or philatelic property \$25,000
- Trailers including those used as boat trailers \$5,000
- Watercraft, motors and their equipment \$5,000

**Personal Liability**

- Worldwide Coverage
- \$1,000,000 including pools, students and residence employees
- Voluntary Medical Payments \$25,000
- Voluntary Property Damage \$15,000
- Voluntary Compensation for residence employees \$200/wk

**Umbrella Liability**

- \$1,000,000
- For all residences located in Canada, automobiles registered in Quebec and boats less than 26 feet and 50 HP owned by the insured
- Coverage may be increased up to \$10,000,000 or higher as required

**Extensions of Coverage**

- Personal Legal Expense Insurance \$25,000 — Annual aggregate of up to 5 times this amount
- Identity Fraud Expense (per occurrence) \$50,000
- Moving to another home covered Included
- Damage caused by leakage of your domestic heating above ground oil reservoir Included
- Students Away from Home ALE & Mass Evacuation \$5,000
- By-law Coverage Unlimited
- Debris Removal 100% of the Single Inclusive Limit
- Personal property of parents in a nursing home \$15,000
- Parents in a nursing home ALE & Mass Evacuation \$15,000
- Credit Cards/Debit Cards \$25,000
- Fire & Police Department Charges (no deductible applies) Included
- Food Freezer (includes \$5,000 for wine) Included
- Gravestone \$25,000
- Lock Replacement (loss or theft of keys) \$5,000

**Insured Perils**

- All Risks subject to limitations and exclusions
- Earthquake on personal property and improvements and betterments
- Sewer Back-Up (Improvements & Betterments and Personal Property)
- Damage by squirrels/raccoons

**Additional Coverages Available**

- When we insure the principal residence we can also insure: Secondary Homeowners, Rented Dwellings, Scheduled Valuable Articles, high valued Automobiles and Recreational Vehicles and Florida properties
- Endorsement covering above ground swimming pools that are 10 years old or less
- Endorsement pertaining to water damages caused by the seepage of surface or ground water derived from natural sources (Coverage available: \$25,000, \$50,000, \$75,000, \$100,000)
- GUARANTEE GOLD Guard
- Blanket coverage available for jewellery and furs \$35,000

Please contact your independent insurance broker for a Guarantee Gold® quote today.