

For those who know

SEASONAL/SECONDARY HOMES

Applicable in the Province of ON, MB, AB, BC

For those who know the best memories are made just a two-hour drive from home.

At GUARANTEE GOLD[®] we offer exclusive coverage for your Secondary and Seasonal homes, and understand the unique risks that come with owning multiple homes.

GUARANTEE GOLD protects your seasonal and secondary homes and through local expertise, we offer uniquely tailored products to protect your homes with the following features:

Complimentary appraisals:

Let us help you understand the true value of your residence(s) and find ways to improve the safety of your home and family through our complimentary in-home appraisal service, which is available to all GUARANTEE GOLD Seasonal/ Secondary Homeowners.

Guaranteed Replacement Cost:

GUARANTEE GOLD will do everything possible to rebuild your home to its original state and the contents within it – which is why we offer the Guarantee Replacement Cost.

Flexible claims settlement:

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

Business Property coverage:

Sometimes, work follows you home and your business and personal property mixes so we offer Business Property coverage of \$50,000 on premises and \$10,000 off premises.

Worldwide Personal liability:

We know you like to travel and we've got you covered. Your personal liability is covered worldwide.

Deductible waiver:

We will waive your deductible when your loss exceeds \$35,000 or when you've taken the steps to protect your belongings with an alarm system..

Unlimited by-law coverage:

If new or stricter by-law affects 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.

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 Scheduled Valuable Articles and watercraft. GUARANTEE GOLD automatically includes Mechanical Breakdown Extension coverage for all Seasonal/Secondary Homeowners.

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