

## For those who know a home isn't just made up of floors, ceilings, and walls.

GUARANTEE GOLD® customers know the value of being insured with a company that specializes in products for high net worth homeowners. GUARANTEE GOLD Homeowner policies protect the precious items and people that matter most to our customers. Additional coverages make our GUARANTEE GOLD Homeowner policy among the most comprehensive in Canada.

Through local expertise, we offer uniquely tailored products to insure your home 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, available to GUARANTEE GOLD Homeowners.

### **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 home while repairs are being made.

### **Flexible coverage options:**

You have the choice of selecting a policy with individual coverage limits for your home, contents and outbuildings or our most generous policy with a global Single Inclusive Limit.

### **Guaranteed Replacement Cost:**

By having a policy with Guaranteed Replacement Cost, in the event of a claim - whether a total or partial loss - you have the peace of mind knowing our goal is to rebuild your home to its original state.

### **Flexible claims settlement:**

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

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

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

### **Worldwide Personal liability:**

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

### **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 also extend up to 10% of the amount(s) of insurance to cover your personal property kept at any other location you own, rent or lease.

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

If the student(s) in 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 as well as \$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.

### **Additional value coverages:**

We offer a variety of extensions of coverage to meet your needs such as Scheduled Valuable Articles and Watercraft. GUARANTEE GOLD automatically includes Personal Legal Expense Insurance and Equipment Breakdown coverage for all Homeowner policyholders.

**Dwelling**

- Guaranteed Replacement Cost
- Choice of global Single Inclusive Limit or individual limits policy
- No obligation to repair/replace — cash settlement
- Solar panels included
- Trees, Shrubs, Plants and Lawns (\$10,000 per tree and up to 2.5% of the Single Inclusive Limit or amount of insurance or if no Single Inclusive Limit 10% of the dwelling amount)

**Detached Private Structures**

- Included in global Single Inclusive Limit or detached private structures amount as shown if individual limits policy
- Guaranteed Replacement Cost

**Personal Property (Contents)**

- Included in global Single Inclusive Limit or Personal Property amount as shown if individual limits policy
- All Risks including Replacement Cost
- No obligation to repair/replace — cash settlement
- Student's personal property Temporarily away from premises
- Personal property normally kept at another location you own, rent or lease: 10% of the total amount(s) 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)

**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 the deductible is \$10,000 or less (conditions may apply if under construction/renovation/vacant or sewer back up loss)
- When a centrally monitored alarm system is armed at the time of loss

**Special Limits – Subject to policy deductible**

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

**Personal Liability**

- \$1,000,000 Worldwide
- Options: \$2,000,000 / \$5,000,000
- Includes: Non-Profit Directors' & Officers' Liability, Tenants Legal, Premises, Employers, Personal Injury

- Voluntary Medical Payments \$25,000
- Voluntary Property Damage \$15,000
- Voluntary Compensation for residence employees Included

**Umbrella Liability**

- When we insure the principal residence
- Available by Rider — refer to Company prior to binding
- Limits available of \$1,000,000 up to \$10,000,000 or higher if required

**Extensions of Coverage**

- Equipment Breakdown (on any one accident) \$50,000
- 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 Included
- Students Away from Home ALE & Mass Evacuation \$5,000
- By-Law Coverage Unlimited
- Damage caused by leakage of your domestic heating oil reservoir Included
- Debris Removal 100% of the total amounts of insurance Included
- Personal property of parents in a nursing home \$15,000
- Parents in a nursing home ALE & Mass Evacuation \$15,000
- Credit Card/Debit Card \$25,000
- Fire & Police Department Charges (no deductible applies) Included
- Food spoilage (including \$5,000 for wine) Included
- Gravestone \$25,000
- Lock Replacement (loss or theft of keys) \$5,000
- Tree Removal (wind, hail, sleet, or the weight of ice and snow) \$5,000

**Insured Perils**

- All Risks subject to exclusions and limitations
- Earthquake on personal property (excluded in BC with option to purchase)
- Sewer Back-Up (dwelling and personal property)
- Damage by squirrels/raccoons

**Additional Coverages Available**

- When we insure the principal residence, we can also insure Secondary Homeowners, Rented Dwelling, Scheduled Valuable Articles, high valued Automobiles and Recreational Vehicles and Florida properties
- GUARANTEE GOLD Guard
- Option to purchase Earthquake on dwelling

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