

For those who know a house doesn't need to be owned to be called home.

Specializing in products for high net worth customers, GUARANTEE GOLD® offers comprehensive coverage for Tenant policyholders to fit their busy lifestyles, while protecting their unique items.

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

Generous basis of payment:

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

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 – for contents related claims.

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.

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

Stored contents:

We're committed to protecting all of your contents - not just the ones in your home, which is why GUARANTEE GOLD offers all risk coverage for your contents in storage – not subject to a policy sublimit.

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 protected.

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.

Higher limits for improvements and betterments:

We offer an additional 120% of your contents limit for the dwelling improvements and betterments acquired or made by you.

Additional value coverages:

We understand the value of your special items and offer a variety of extensions to meet your needs such as Scheduled Valuable Articles and Watercraft. GUARANTEE GOLD automatically includes \$50,000 of Identity Fraud Expense coverage for all Tenant policyholders.

Personal Property (Contents)

- Single Inclusive Limit (120% 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 the 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

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 (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

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| • 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

- \$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 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

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| • 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 |
| • Damage caused by leakage of your domestic heating oil reservoir | Included |
| • Damage to building caused by theft | 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 Card/Debit Card | \$25,000 |
| • Fire & Police Department Charges | Included |
| | (no deductible applies) |
| • Food Freezer (including \$5,000 for wine) | Included |
| • Gravestone | \$25,000 |
| • Lock Replacement (loss or theft of keys) | \$5,000 |
| • Trees, Shrubs, Plants and Lawns | \$10,000 per tree up to 2.5% of the Single Inclusive Limit |

Insured Perils

- All Risks subject to limitations and exclusions
- Earthquake on personal property and improvements and betterments (excluded in BC with option to purchase)
- 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 Dwelling, Scheduled Valuable Articles, high valued Automobiles and Recreational Vehicles and Florida properties
- GUARANTEE GOLD Guard

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