



economical[®]

HOME INSURANCE



PROTECTING WHAT MATTERS TO YOU

Your home is more than just the four walls and a roof. Whether you rent or own, or if you have tenants or multiple properties, we're here to cover what matters most to you — 24/7. Backed by exceptional claims service, you can rest easy knowing you've made the right insurance choice to protect your belongings and your space.



SIMPLE AND COMPREHENSIVE — YOU CAN HAVE IT ALL

We've made things easier for you with clear coverage that offers great value.

YOU'LL BE COVERED FOR:

HOME AND PERSONAL BELONGINGS

For the Enhanced policy, you'll receive the actual replacement cost for your home, personal belongings, and detached structures like sheds or garages — no specific dollar limit. For additional options, speak to your broker.

EXPENSES DURING HOME REPAIRS

Whether you choose to live in a hotel or stay with a friend or family member when you've experienced an insured loss, we'll cover your reasonable expenses. This could include costs that are higher than your usual household expenses, such as storage of your belongings off-site, hotel costs, or higher food bills when you're displaced from your home. If you currently rent all or part of your house to a tenant, this coverage will also cover you for the loss of rental income until your house can be repaired.

SPECIAL BELONGINGS

A single maximum limit of \$3,000 per item and a combined limit of \$10,000 per claim for things like bicycles, jewellery, collectibles, and silverware.

ENVIRONMENTALLY FRIENDLY UPGRADES

Up to \$25,000 in additional costs when you upgrade to environmentally friendly and energy-efficient materials when you're rebuilding after a loss.

UPGRADES TO COMPLY WITH BY-LAW

Up to \$100,000 for upgrades you make to your home when you're rebuilding after a loss, to help comply with current by-laws and building codes.

HOME IMPROVEMENTS

If you're making improvements to your home or your rental property, you only need to let us know when you're increasing the square footage, or if you or your tenants are living elsewhere while the home is under construction.

FIRE DEPARTMENT SERVICE

Up to \$10,000 for service charges.

FOR CONDOS

Single combined limit of \$500,000 for Property Loss Assessment, Unit Contingency, and Unit Improvements.

SEWER BACKUP AND OVERLAND WATER

Range of limits from \$10,000 to full coverage. Talk to your broker about qualifying regions and proximity to water.



ADDITIONAL COVERAGE

No two homeowners are alike. You can choose from a range of options to build a policy that suits your unique needs. You can also include umbrella coverage easily, without having to submit any additional applications.

CHOOSE COVERAGE FOR:

FINE ART

This includes accidental breakage floating coverage up to a maximum of \$50,000 per item, with no deductible.

HOME-BASED BUSINESS

Choose from two coverage options for your business belongings: \$15,000 or \$30,000 (subject to underwriting rules and eligible classes).

PROPERTY IN STORAGE

Up to \$50,000 in value for a maximum of two storage terms, with deductible options of \$250, \$500, or \$1,000.

SCHEDULED ITEMS

Up to a maximum of \$50,000 with no deductible. This includes, but is not limited to:

- Collectible items such as stamps, coins, comics, and sports memorabilia
- Furs
- Home electronics
- Jewellery
- Musical instruments
- Computers
- Personal medical equipment
- Silverware and tableware

SPORTS AND EXERCISE EQUIPMENT

This includes accidental breakage coverage and replacement costs, with a maximum of \$50,000 and deductible options of \$100, \$250, and \$500.

WATERCRAFT

You'll receive the replacement cost for boats and sailboats which are less than two years old.

You'll receive the actual cash value for boats and sailboats over two years old.

VACATION TRAILER

The settlement cost for trailers less than 15 years old will be based on the cost to replace the trailer. For trailers 15 years or older, the settlement cost will be based on the trailer's actual cash value.

The coverage also includes contents, detached structures, lock replacement, and a vacation expense allowance. Ask your broker for the sublimit details.

VACANCY PERMIT

You can add this permit if your property is vacant. For rental properties, this can be included if the property isn't being rented.



ABOVE & BEYOND BUNDLE

You can get even more value for less, depending on the additional protection you need. Consider bundling to save!

- No deductible for any claim over \$10,000
- Claims will be paid based on the replacement cost, even if you decide not to repair or replace the items
- Your first claim won't impact your rate
- Condo Special Coverage will increase from \$500,000 to \$1,000,000
- You'll be able to increase your Personal Belongings Special Limit, with per item/per claim limit options of:
 - \$10,000/\$50,000
 - \$20,000/\$75,000
 - \$30,000/\$100,000



SAVE EVEN MORE!

Answer YES to any of these questions and you could qualify for additional savings:

- Is your home protected with an alarm or security system?
- Are you bundling more than one policy with us for home and car?
- Are you bundling more than one location with us on your home policy?
- Are you a long-term customer of Economical?
- Are you a claims-free homeowner?
- Are you a mortgage-free property owner?



INSURANCE THAT WORKS FOR YOU

We know insurance can feel complex, but it doesn't have to. Your broker can give you the advice you need to make the choices that work best for you — simply and quickly. And we make this promise to you: we'll be there when you need us most.



CONNECT WITH US

We're here for you — before and after a claim. You can also visit our blog for refreshingly clear insurance info and tips to learn how to better protect yourself and your home:

economical.com/blog

