



COMPARISON OF RESIDENTIAL COVERAGES
 (NOTE: POLICY COVERAGES CONTAINED IN THIS BROCHURE HAVE BEEN CONDENSED; FOR ACTUAL COVERAGE CONSULT YOUR POLICY)

		DWELLING DP-1*	HOMEOWNERS			
			Form-2	Form-3	Form-4	Form-6**
1	Fire, lightning, windstorm, hail, riot, civil commotion, aircraft	Yes	Yes	Yes	Yes	Yes
2	Explosion, other than steam boiler	Yes	Yes	Yes	Yes	Yes
3	Explosion of steam boiler	No	Yes	Yes	Yes	Yes
4	Bursting of steam of hot water appliances and heating system	No	Yes	Yes	Yes	Yes
5	Damage by vehicles					
	a) Building	Yes	Yes	Yes	No	Yes
	b) Fences, driveways or walks	Yes (except by vehicle owned/operated by you or an occupant)	Yes (except by vehicle owned/operated by you or an occupant)	Yes	No	Yes (except by vehicle owned/operated by you or an occupant)
	c) Trees, shrubs, plants, lawns	Yes (except by vehicle owned/operated by you or an occupant)	Yes (except by vehicle owned/operated by you or an occupant)	Yes	Yes (except by vehicle owned/operated by you or an occupant)	Yes (except by vehicle owned/operated by you or an occupant)
6	Smoke					
	(a) Heating or cooking unit	Yes	Yes	Yes	Yes	Yes
	(b) Commercial operations	No	No	No	No	No
7	Vandalism/Malicious Mischief	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)

*Coverages will depend on the purchase of Extended Coverages and Optional Perils.

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8	Water					
	(a) Flood, surface water	No	No	No	No	No
	(b) Back-up sewers or drains	No	No	No	No	No
	(c) Leaking from plumbing, heating or air conditioning system	No	Yes (with exceptions)	Yes (with exceptions)	Yes (with exceptions)	Yes (with exceptions)
	(d) Rain through faulty roof, windows or doors	No	No	No	No	No
	(e) Freezing of plumbing and heating systems	No	Yes (if heat is maintained and the system is drained)	Yes (if heat is maintained and the system is drained)	Yes (if heat is maintained and the system is drained)	Yes (if heat is maintained and the system is drained)
9	Falling objects	No	Yes	Yes	Yes	Yes
10	Weight of ice/snow	No	Yes (with exceptions)	Yes (with exceptions)	Yes (with exceptions)	Yes (with exceptions)
11	Wind damage to trees and removal	No (except for perils insured against with limits)	No (except for perils insured against with limits)	No (except for perils insured against with limits)	No (except for perils insured against with limits)	No (except for perils insured against with limits)
12	Collapse of building (see additional coverage)	No	Yes (with exceptions)	Yes (with exceptions)	Yes (with exceptions)	Yes (with exceptions)
13	Landslide, mudslide	No	No	No	No	No
14	Earthquake	No	No	No	No	No
15	Damage by animals to building or contents	No	No	No	No	No
16	Glass breakage (optional peril - Vandalism)	No	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)	Yes (except vacant 60 days in a row prior to loss)
17	Power surge (on premises) - electrical appliances	No	Yes	Yes	Yes	Yes

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18	Theft					
	(a) Building materials	No	Yes (except if under construction and prior to occupancy)	Yes (except if under construction and prior to occupancy)	Yes (except if under construction and prior to occupancy)	Yes (except if under construction and prior to occupancy)
	(b) Personal property	No	Yes	Yes	Yes	Yes
	(c) From unattended auto off premises	No	Yes	Yes	Yes	Yes
	(d) Specials limits unscheduled jewelry and furs	No	Yes (see policy for applicable limits for loss by theft)	Yes (see policy for applicable limits for loss by theft)	Yes (see policy for applicable limits for loss by theft)	Yes (see policy for applicable limits for loss by theft)
19	Refrigerated property	No	Yes (limit \$500 per occurrence)	Yes (limit \$500 per occurrence)	Yes (limit \$500 per occurrence)	Yes (limit \$500 per occurrence)
20	Volcanic eruption	Yes	Yes	Yes	Yes	Yes
21	Credit card, forgery and counterfeit currency losses	No	Yes (limit of \$1500 per occurrence)	Yes (limit of \$1500 per occurrence)	Yes (limit of \$1500 per occurrence)	Yes (limit of \$1500 per occurrence)
22	Loss deductibles	Yes (\$250 up to \$2,500)	Yes (\$100 up to \$5000)	Yes (\$100 up to \$5000)	Yes (\$100 up to \$5000)	Yes (\$100 up to \$5000)
23	Liability - bodily injury and property damage	No	Yes (on occurrence basis with \$100,000 to \$300,000 coverage)	Yes (on occurrence basis with \$100,000 to \$300,000 coverage)	Yes (on occurrence basis with \$100,000 to \$300,000 coverage)	Yes (on occurrence basis with \$100,000 to \$300,000 coverage)

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24	Medical payments	No	Yes (per person \$1,000 & per accident \$25,000)	Yes (per person \$1,000 & per accident \$25,000)	Yes (per person \$1,000 & per accident \$25,000)	Yes (per person \$1,000 & per accident \$25,000)
25	Liability coverage off premises for owned recreational motor vehicles	No	No (except as provided under liability incidental coverage)	No (except as provided under liability incidental coverage)	No (except as provided under liability incidental coverage)	No (except as provided under liability incidental coverage)
26	Damage to property of others	No	Yes (limit of \$1000 per occurrence)	Yes (limit of \$1000 per occurrence)	Yes (limit of \$1000 per occurrence)	Yes (limit of \$1000 per occurrence)

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