

Wawanesa's Special Limits Enhancement including Home Equipment Breakdown Coverage protects the convenience and security your home systems and equipment provide.

Contact your Insurance Broker for further details and to see if this coverage is right for you.

## Wawanesa Insurance A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and one in the United States. With over \$7 billion in assets, 2 million policies in force and 2,000 employees, Wawanesa is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa an A+ (Superior) rating based on financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



*This is a general description. Actual policy conditions govern. References to "Wawanesa Insurance" mean The Wawanesa Mutual Insurance Company.*

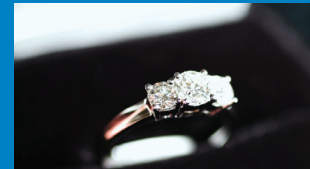
[www.wawanesa.com](http://www.wawanesa.com)



# Wawanesa Insurance

## Special Limits Enhancement

*Enhanced coverage  
for your home*



# Special Limits Enhancement including Home Equipment Breakdown

Wawanesa's unique combination of these two coverages gives you the option to increase the special limits of coverages in your Home or Condo policy, while also providing coverage for home equipment breakdown to your key equipment and systems in your household.

## Special Limits Enhancement

Your Home or Condo policy provides replacement cost coverage for your personal contents. However, some items are subject to a maximum limit of coverage. This enhancement provides higher limits of coverage for many of these items.

The Special Limits Enhancement option provides you with enhanced coverage limits for these items and others:

- Jewellery and Furs
- Personal property of a student away at school
- Watercrafts
- Building Bylaws Coverage
- Fire Department Charges Coverage
- Home Freezer Contents

## Home Equipment Breakdown Coverage

Today, sensitive technology makes most home equipment and key systems you rely on, prone to breakdown.

Most Home or Condo insurance policies do not cover breakdown of key equipment and systems. Home Equipment Breakdown Coverage helps cover costly gaps in coverage and protects you from expensive repair or replacement of these key pieces of equipment and systems.

Home Equipment Breakdown Coverage provides a limit of coverage for equipment and systems, and personal property which includes items such as;

### **Equipment and Systems include:**

- Central air conditioning
- Boilers, furnaces and heat pumps
- Radiant floor heating
- Pool and spa pumps, heating and filtration
- Electrical service panels
- Home security monitoring and control devices

### **Personal Property includes:**

- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals and wireless devices
- Mobile medical equipment
- Portable generators and sump pumps

### **Home Equipment Breakdown Coverage includes:**

- Coverage for accidental breakdown – even if caused by human error, improper installation or lack of maintenance

*An air conditioning compressor operating in an overheated condition for an extended period failed electrically and had to be replaced.*

- Loss of Use

*Lodging costs if you need to move out because your furnace breaks down in the winter months.*

- No age restriction on equipment or systems

*Most warranties have expiry dates or restrictions on the age of the items and have expired by the time a breakdown occurs.*

- Upgrades to environmentally friendly equipment and systems

*An additional amount of coverage to upgrade to more efficient environmentally friendly or safer equipment and systems when they break down.*

The Special Limits Enhancement including Home Equipment Breakdown Coverage endorsement is available on most Homeowner and Condominium Unit Owner policies.

