

► Prestige standard protection

Personal liability — A minimum of \$3 million in coverage is included to protect you if you are sued by someone who is hurt or whose property is unintentionally damaged because of your actions.

Guaranteed Replacement Cost — You have a beautiful home and want to keep it looking in prime condition. Prestige offers coverage to repair or replace your home with materials of similar kind and quality, even if the cost to do so is more than what you have insured them for.

Loss of use coverage for watercraft — Coverage is included when scheduling watercraft, providing up to 15% of the amount of protection shown on your Cover Page (up to a max of \$1,000 for rental of similar equipment).

Single Limit Coverage — Prestige provides 150% of the coverage to replace your home, allowing you to allocate it towards outbuildings, personal property or additional living expenses. For example, on a dwelling value of \$350,000, you would have \$525,000 worth of coverage to use as you see fit.

Bylaw — We'll handle the costs to meet current building codes as long as the original construction met building code and bylaws at the time of construction.

Your policy has a basic limit of coverage, however you can increase this limit for a little extra.

Higher limits on property with Special Limits of Insurance — You have expensive property and personal belongings that you want to make sure are adequately protected in the event of a loss. Whether you are a home owner who has spent untold hours and thousands of dollars on gorgeous landscaping for your home; a home business owner with costly equipment; an

outdoor sports enthusiast with an eye for expensive toys; or a collector of valuable items — the higher limits provided under Prestige will keep your investment protected.

Higher limits on: (see detachable chart for details)

- Outdoor trees and shrubs
- Outbuildings
- Garden sheds/gazebos on premises
- Lawnmower/garden tractor/snowblower attachments
- Watercraft
- Spare auto parts/accessories
- Each bicycle/tricycle/unicycle/e-bike, including accessories
- Books/tools/instruments/computer hardware pertaining to a business — on and off premises
- Securities
- Money/bullion/gift cards
- Belongings of guests or residence employees
- Credit card/debit card/EFT/cheques/counterfeit money
- Fraud conviction
- Lock replacement
- Identity theft
- Collectibles
- Pets (animals, birds, fish)
- Cemetery property
- Jewelry/watches/gems
- Furs/fur garments
- Manuscripts/stamps or other philatelic property
- Currency/coin collections
- Voluntary medical payments
- Voluntary property damage
- Defense settlement (loss of wages)
- Computer Software — no limit, \$10,000 for re-creation of personal files with an option to increase limits
- Adult unmarried students at school
- Belongings of an unnamed insured while residing in a nursing/care home

► Deductible

- Minimum deductible level of \$1,000
- Higher deductibles are available with corresponding discounts

► Who is eligible?

- Dwelling value minimum of \$350,000
- Home is 35 years old or newer (some exceptions apply)
- Principal locations only
- Home must be owner-occupied
- Home meets Guaranteed Replacement Cost eligibility requirements (is not under construction, not a log home, was not built with post and beam construction or non-traditional building materials)
- Customers with no more than one claim in the past three years

► Optional coverage

Service line coverage

You are covered for costs associated with repairs to underground pipes and wiring from the street to your house when damage occurs on your property.

Sewer Back Up coverage

This option covers you for water or sewage that enters your home by back up, accidental escape or overflow that comes **directly from the sewer discharge or sump or septic tank.**

You will need Water Protection Coverage if any other water enters the dwelling at the same time as the sewer back up.

This coverage is available for an additional premium (subject to restrictions). If a four inch automatic backwater valve was professionally installed in the main sewer drain of the dwelling, you may qualify for a discount.

Water Protection coverage

Our highest coverage option protects you for **damage caused by flood, surface water, ground water and sewer back up.**

This coverage is available for an additional premium (subject to restrictions).

► Are there any exceptions?

We recognize that each home and situation is different and that many high value, older homes are still kept in good condition. We will adjust the age of the home criteria from 35 years to 50 years if the roof is 20 years old or newer and if any of the following apply:

- Dwelling value is \$600,000 or more
- You have a commercial or agro account with SGI CANADA
- You have two or more vehicles insured with SGI CANADA
- You have multiple dwellings on the policy
- You have been claims free under an SGI CANADA home policy for 10 consecutive years



Prestige

Home insurance options for your distinctive lifestyle needs



www.sgicanada.ca

Choosing a better insurance company

SGI CANADA is a subsidiary of a 100% Canadian-owned company that employs 2,000 people in five provinces. We've been doing business for more than 70 years through an independent broker network.

Ask your broker.

Make sure you have the right protection when you need it.

Your SGI CANADA broker is an independent insurance professional who provides:

- friendly, personal and expert advice
- insurance coverage that's right for you
- helpful claims assistance

See your broker to discuss which SGI CANADA Prestige home insurance coverage options are right for you.

This is a general description of coverage available. Actual policy conditions govern.

SGI CANADA SGI offers competitive property and casualty insurance products under the trade name SGI CANADA in Saskatchewan, Alberta, Manitoba and British Columbia, and under SGI CANADA and Coachman Insurance Company in Ontario. Operations outside Saskatchewan are held by the subsidiary company, SGI CANADA Insurance Services Ltd. Visit www.sgicanada.ca for more information.

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Prestige

Home insurance options for your distinctive lifestyle needs

You value your home and your lifestyle, and you've made a substantial investment in your property. You've also invested a lot of time and money in your belongings. You need the right coverage and expect exceptional service. Find the coverage, protection and service you're looking for with Prestige.

Whether you're a home business owner or a specialty items collector; a savvy investor or have a garage full of expensive toys for recreation; Prestige has the right coverage for you.

The Prestige difference

Prestige allows you to tailor coverage to your distinctive lifestyle needs, offers higher limits of coverage AND brand new, exclusive standard features not traditionally found in any other home insurance package.

Lifestyle coverage options

Lifestyle Option A: Home Business Owner

When you run your business from home, you open yourself up to extra risks as well as extra income. In addition to the coverage provided under your Prestige policy, Option A provides additional protection for:

- books, tools and instruments for your business — on and off premises
- business computers
- enhanced coverage for credit card/cheques or damages from counterfeit money
- increased limits on voluntary medical and property damages and loss of wages

Lifestyle Option B: Collectibles & Treasures Protection

Whether it's comic books or jewelry, your collection tends to grow in value — and becomes more difficult to replace — over the years. Make sure your lifetime of memories is not lost in an emergency by selecting the option that covers:

- protection for priceless sports cards, memorabilia and comic books
- enhanced protection for jewelry, watches or gems
- extra coverage for furs, manuscripts, stamps or coin collections

Lifestyle Option C: Family & Security

Your most valuable possessions may not be in plain sight. Get additional protection for the security that matters to you with Option C:

- enhanced limits on identity theft protection
- additional coverage for securities and bonds
- protection on bullion, money and gift cards
- additional coverage for childcare costs or loss of income to attend to a home insurance claim
- enhanced coverage for cemetery property such as burial plots

Lifestyle Option D: Recreational Protection

You take extra care of your quality of life and the cosmetic features of your home, and you need protection to match. Prestige Home Option D provides:

- increased limits on shrubs and outdoor trees
- enhanced boat and motor coverage
- increased protection for pets
- enhanced protection for bicycles, tricycles or similar, including accessories
- enhanced coverage for yard machines (lawnmowers, snowblowers or tractors, etc.)
- increased lock replacement coverage

Prestige exclusive features

Priority claims service — Access to dedicated Prestige adjusters will provide you with a faster, elevated level of service.

- Toll-free number to report claims 24-hours a day, 7 days a week (1-844-839-4671)
- Guaranteed contact within 30 minutes of notice of claim on weekdays, 8 a.m. - 5 p.m.
- Priority claims handling and faster payment process

Removal of standard obsolescence clause — If matching materials are no longer available, Prestige provides replacement of the entire roof and eaves troughs, down spouts, soffit/fascia, exterior siding materials, floor coverings or sets of vehicle entry doors in the event of a claim.

Roof snow removal — If an ice dam forms and water enters the attic, it can damage the roof, ceilings, walls and contents of your home. With Prestige you have access to \$1,000 to have the snow removed from your roof following a loss.

Home systems protection — You have high-end, top-quality systems to keep your home running smoothly. In the event of a sudden and accidental mechanical breakdown of this home equipment, you could be facing thousands of dollars in repairs or replacements. Prestige provides coverage up to a limit of \$50,000 (subject to a \$1,000 deductible) for:

- furnaces
- pool pumps
- central air conditioners
- pool heating equipment
- deep well pumps
- electrical power panels
- television and sound systems

Loss of income and childcare expense — You will be paid up to \$250 per day (maximum 10 days) for loss of income to attend to a claim, plus additional childcare expenses of \$50 per day (maximum 10 days) while you attend to a claim.

Same site building clause doesn't apply — With Prestige, you don't have to rebuild your home on the same site after a loss. This is unusual, as most home insurance policies, including SGI CANADA's regular Home Paks (with Guaranteed Replacement Cost), require that the same location be used.

Legal Expense insurance

Prestige includes Legal Expense coverage, which empowers you when you are faced with unexpected legal issues by paying your legal costs to pursue or defend your legal rights for:

- employment disputes
- tax protection
- contract disputes
- employee legal defence
- bodily injury
- auto contract disputes
- property protection

Legal advice when you need it

Receive UNLIMITED access to our free telephone legal advice helpline. You can speak with a lawyer to receive general legal advice for any legal questions you have, whether or not it is included in your coverage.

Legal Advice Helpline 1-855-953-1430

Compare your current coverage with Prestige

Enhanced features	Prestige standard protection	Lifestyle coverage options	Your current policy
Single Limit Coverage applies to: • outbuildings • belongings • additional living expenses	150% of dwelling limit		
Bylaw coverage	\$30,000		
Personal liability	minimum \$3 million included		
Fraud conviction	\$5,000		
Unmarried students at school	policy limit		
Belongings of an unnamed insured while residing in nursing/care home	policy limit		
Garden sheds/gazebos on farm premises	\$5,000		
Spare auto parts and accessories	\$2,500		
Belongings of guests and residence employees	15% of belongings		
Ice damming snow removal	\$1,000		
Home systems protection — equipment breakdown	\$50,000		
Books/tools/instruments/computer hardware pertaining to a business	\$10,000	\$25,000 on premises \$5,000 off premises	
Credit card/debit card/EFT/cheques/counterfeit money	\$25,000 term	\$50,000 term	
Voluntary medical payments	\$10,000	\$25,000	
Voluntary property damage	\$10,000	\$25,000	
Defense settlement — loss of wages	\$250 day	\$500 day	
Collectibles, such as sports cards, memorabilia and comic books	\$5,000 total	\$10,000 total	
Jewelry/watches/gems	\$25,000	\$35,000	
Furs/fur garments	\$25,000	\$35,000	
Manuscripts/stamps/philatelic property	\$10,000	\$15,000	
Numismatic property/coin collections	\$10,000	\$15,000	
Identity theft	\$30,000	\$50,000	
Securities	\$10,000	\$25,000	
Money/bullion/gift cards	\$1,000	\$2,500	
Cemetery property	\$10,000	\$25,000	
Additional childcare expense	\$50 day/10 days	\$100 day/10 days	
Loss of income to attend to claim	\$250 day/10 days	\$500 day/10 days	
Lock replacement (keys stolen)	\$3,000	\$5,000	
Outdoor trees and shrubs	5% of dwelling limit \$2,500 item	10% of dwelling limit \$5,000 item	
Watercraft	\$10,000	\$25,000	
Computer software	policy limit - \$10,000 for re-creation of personal files	policy limit - \$15,000 for re-creation of personal files	
Animals/birds/fish	\$5,000	\$10,000	
Lawnmower/garden tractor/snowblower/attachments	\$15,000	\$25,000	
Each bicycle/tricycle/unicycle/e-bike including accessories and attached equipment	\$5,000	\$10,000	

A — Lifestyle Option A
Home Business Owner

B — Lifestyle Option B
Collectibles & Treasures

C — Lifestyle Option C
Family & Security

D — Lifestyle Option D
Home & Recreation

