

Prestige

Home insurance options for your distinctive lifestyle needs

Protect your home and lifestyle

You've worked hard for your home and belongings. Prestige home insurance offers you protection for your higher-valued home and choice to tailor coverage to meet your needs.

Whether you are a home business owner or a specialty items collector; whether you are a savvy investor or buy toys for recreation; Prestige has the right coverage for you.

Prestige standard protection

All Prestige home insurance policies include the following coverage:

- **Lifestyle Coverage Options** – allowing you to tailor your insurance protection to your specific lifestyle needs; choose one or choose them all.
- **Priority Claims Service** – access to dedicated Prestige adjusters to provide you with faster service, including a 30-minute guaranteed response time.
- **Roof/Siding/Flooring** – if matching materials are no longer available, your entire roof, siding, soffitt, fascia, eavestroughs, downspouts connected to eavestroughs, flooring or sets of vehicle entry doors will be replaced in the event of a claim.
- **Home Systems Protection** – coverage for the sudden and accidental mechanical breakdown of home equipment such as furnaces, central air conditioners, deep well pumps, pool pumps and heating equipment, electrical power panels, and more.
- **Guaranteed Replacement Cost** – coverage to repair or replace your home or outbuildings with materials of similar kind and quality, even if the cost to do so is more than what you have insured them for.
- **Higher Limits on Property with Special Limits of Insurance** – increased coverage for items such as tools, spare auto parts, business instruments and computers, securities coverage, computer software protection, lawnmowers, tractors, snow blowers, jewelry and furs, and much more.
- **Legal Expense insurance** – You are automatically covered under Prestige when you are faced with unexpected legal issues. Your Prestige home insurance will pay your legal costs to pursue or defend your legal rights for:
 - employment disputes
 - contract disputes
 - bodily injury
 - property protection
 - tax protection
 - employee legal defence
 - automobile contract disputes

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

- **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).
- **Personal Liability Coverage** – \$3 million in coverage to protect you if you are sued by someone who is hurt or whose property is unintentionally damaged because of your actions.
 - For example, someone trips on your icy front stairs and breaks their leg. Prestige automatically provides you with \$3 million in Personal Liability Coverage to protect you.
- **Roof Snow Removal** – access to \$1,000 to have snow removed from your house following a claim caused by an ice dam.
- **Single Limit Coverage** – provides 150% of the coverage of your home, allowing you to allocate coverage as you wish towards your personal outbuildings, belongings, and 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.

► Prestige lifestyle options

Lifestyle Option A: Home Business Owner

When you run your business from your home, you open yourself 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 lost wages

Lifestyle Option B: Collectibles & Treasures Protection

Whether it's comic books or jewelry, your collection tends to grow in value — and become 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, snow blowers or tractors, etc.)
- increased lock replacement coverage

► Enhanced customer claims service

SGI CANADA's Prestige Home provides you with an enhanced Customer Claims Service:

- a dedicated 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
- a dedicated adjuster from start to finish

► 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 line, 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).