

Home Pak

Protection and service in one package

Buying a home is probably the single biggest investment you'll make. It makes sense to protect that investment. Even the most careful and cautious homeowner is at risk for fire, burglary, theft and vandalism.

An SGI CANADA Home Pak can provide the protection you need for your home, outbuildings, belongings and personal liability.

SGI CANADA offers the following Home Pak options to meet your needs and protect the assets you've worked hard to accumulate.

Home Pak I

Home Pak I protects your home, outbuildings and belongings against loss or damage resulting from:

- fire or lightning
- explosion or implosion
- smoke
- falling objects
- impact by aircraft, spacecraft or land vehicles
- riot
- vandalism or malicious acts
- water escape and rupture
- windstorm or hail
- electricity (power surge)
- glass breakage
- theft, including damage caused by attempted theft
- loss or damage to items being transported, caused by an accident involving the transporting vehicle

Home Pak II

In addition to the coverage provided by Home Pak I, with Home Pak II you receive comprehensive coverage for your belongings. Your home and outbuildings are covered the same as Home Pak I.

Your belongings will be safe from all the risks covered by Home Pak I, plus most other misfortunes. For example, if an airline misplaces your luggage, Home Pak II will cover your loss, whereas Home Pak I and B won't.

Home Pak B

In addition to the coverage provided by Home Pak I, with Home Pak B you receive comprehensive coverage for your home and outbuildings. Belongings are covered the same as Home Pak I.

Your home will be safe from all the risks covered by Home Pak I, plus other misfortunes. For example, if you're rearranging furniture and accidentally damage a wall, Home Pak B covers the damage. It also protects you if an accidental paint spill damages your wall-to-wall carpeting.

Home Pak III

Home Pak III provides the coverage offered by our other Home Paks, plus more. It's the most comprehensive coverage you can buy to protect your home, outbuildings and belongings.

Prestige Home Insurance

Prestige Home Insurance provides enhanced coverage on your dwelling and belongings, please speak to your broker to see if you are eligible.



▀ Finding the right amount of protection

The total amount of protection for your belongings is a percentage of the insurance value of your home. To help determine what amount of protection is right for you, your independent SGI CANADA broker may ask you to complete A Record of Your Belongings worksheet. This worksheet is designed to help you make a complete listing of your belongings, from clothing to major appliances. By reviewing this list with your SGI CANADA broker, you can be sure you have enough protection to replace all of your belongings in the event of a major loss.

▀ Important features

The following features are included in all SGI CANADA Home Paks - at no additional cost.

Replacement Cost Coverage

This coverage protects your home, outbuildings and belongings for replacement cost at today's prices, not depreciated values (some limitations may apply).

With an SGI CANADA Home Pak, you're also protected against:

- credit- or debit-card loss, cheque forgery and counterfeit money
- expenses associated with debris removal following an insured loss
- damage to your property from an emergency entry by police officers, paramedics or firefighters
- additional living expenses following an insured loss
- protection for inflation
- damage to outdoor trees, shrubs, plants and lawns
- damage to the belongings of guests or household employees

Ask your SGI CANADA broker to explain the limits and conditions provided by the policy.

Personal Liability Coverage

This coverage protects you in case you're found legally responsible for bodily injury to someone else or for damage to their property.

All SGI CANADA Home Paks include a basic \$1 million limit in coverage for your personal liability. Coverage includes:

- court costs, legal fees and other expenses to help you defend your rights
- payments for medical bills (up to \$5,000) and property damage payments (up to \$5,000), even if you are not legally responsible

If you own a seasonal residence or personal watercraft, you should consider increasing your protection or extending your Personal Liability Coverage. SGI CANADA also offers Personal Liability Umbrella insurance policies. Ask your broker for details.

Legal Expense Insurance

This coverage will help you pursue and defend your legal rights. Situations covered include:

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

You'll also receive unlimited access to our free legal advice helpline at **1-855-953-1430**. Our lawyers will provide general legal advice, even for situations not covered by your insurance policy.

▀ Options to meet your needs

Guaranteed Replacement Cost

SGI CANADA will replace your home at today's prices with materials of similar kind and quality, even if the cost to do so is more than your insurance coverage.

Single Limit

With Single Limit coverage, you can use one set amount as you see fit to repair or replace your belongings, outbuildings (garage, shed, gazebo, etc.) and to cover any additional living expenses you would need if you lost your home..

Bylaw

We'll handle the costs to meet current building codes as long as you are allowed to rebuild on the same location and 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.

Identity Theft Coverage

A basic amount of coverage is provided for the reimbursement of expenses related to identity theft. You can choose to increase the basic amount of coverage or basic limit for an additional premium charge.



Home Systems Protection

In the event of a sudden and accidental mechanical breakdown of your home equipment, you could be facing thousands of dollars in repairs or replacement. Home Systems Protection provides coverage to protect your electronic equipment and appliances that power your home and your life.

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.

Increased Limits Coverage

This option allows you to increase limits of insurance for property with special limits of insurance, such as jewelry. It also provides \$3 million in personal liability coverage.

Glass Breakage Deductible

For a small additional premium, you can reduce your deductible for glass breakage to \$25. This option is only available for Home Paks I, II, B or III.

Sewer Back Up Coverage

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

Voluntary Firefighting Coverage

This coverage is available for an additional premium.

Special Belongings Coverage

You may require extra protection on special items like furs, jewelry, fine art, coin and stamp collections, musical instruments and bicycles.

Watercraft and All-Terrain Vehicle Coverage

Boats, motors, personal watercraft, all-terrain vehicles and their equipment can also be protected.

Seasonal Home and Secondary Residence Coverage

You can add protection for your seasonal home, secondary residence and belongings to your SGI CANADA Home Pak. Guaranteed Replacement Cost Coverage is available at no additional charge on your seasonal home only (subject to restrictions).

Rental Home Coverage

This option allows you to add protection for up to 10 rental homes you own and rent to others (limitations or restrictions may apply).

Home Pak highlights

Highlights include:

- convenient protection for your home, outbuildings, belongings and personal liability in one package
- choice of Paks and options tailored to meet your needs
- Guaranteed Replacement Cost option, which guarantees replacement of your qualifying home
- Increased Limits Coverage option
- choice of convenient premium payment plans
- prompt, convenient claim service
- reliable protection from a dependable insurance company with more than 70 years of experience
- extends coverage past the expiry date in the event an emergency is declared

Premium discounts

You may be eligible for a premium discount if:

- you haven't had a claim for three years or more
- your age and number of years continuously insured with SGI CANADA qualify
- your home has an approved monitored security system
- your home has an electronic water shut-off system
- you have a newer home
- you choose a higher deductible
- you don't have a mortgage on your home
- you have a four-inch automatic backwater valve installed
- you have a good credit rating
 - your credit score may provide an additional discount
(**Note:** a lower credit score will not increase your premium)

