

Increased Limits Coverage

The following summarizes the coverage enhancements provided by SGI CANADA's Increased Limits Coverage.

Specified coverages

	Home Pak I, II, B or III; Condo Unit Owner's Pak I or II; Tenant Pak I or II	Increased Limits Coverage
Guaranteed Replacement Cost on dwelling	Optional coverage, subject to eligibility requirements (Applicable to Home Paks only)	Required coverage, subject to eligibility requirements (Applicable to Home Paks only)
Single Limit Coverage	115% of dwelling amount (Applicable to Home Paks only)	150% of dwelling amount (Applicable to Home Paks only)
Belongings with special limits of insurance		
For losses due to any insured peril:		
Books, tools, instruments and computer hardware pertaining to a business, profession, trade or occupation	\$ 5,000	\$ 7,500
Securities	\$ 5,000	\$ 10,000
Watercraft, including equipment, accessories and outboard motors, as well as jet propulsion personal watercraft and unlicensed boat trailers	\$ 3,000	\$ 5,000
Animals, birds and fish*	\$ 2,500	\$ 5,000
Lawnmowers, garden tractors, snowblowers and their accessories	\$ 5,000 (each)	\$ 10,000 (each)
Belongings of unmarried students going to school	\$ 25,000	No limit
Belongings of any relative or other person (as defined in the policy) while residing away from your dwelling in an approved nursing or care home	\$ 25,000	No limit
Cemetery property	\$ 5,000	\$ 10,000
For losses due to theft and comprehensive perils:		
Jewelry, watches and gems	\$ 10,000	\$ 15,000
Furs, fur garments and clothing trimmed with fur	\$ 10,000	\$ 15,000
Manuscripts, stamps and philatelic	\$ 2,500	\$ 5,000
Coin collections and numismatic	\$ 2,000	\$ 5,000
Each bicycle, tricycle, unicycle, electric assisted bicycle and accessories	\$ 3,000	\$ 5,000
Added features of your coverage:		
Credit, debit or electronic-funds-transfer cards, cheques and counterfeit money	\$2,500/loss to a maximum of \$5,000/term	\$5,000/loss to a maximum of \$10,000/term
Outdoor trees, shrubs and plants or a lawn	\$1,000/lawn or tree to a maximum of 5% of dwelling amount	\$1,500/lawn or tree to a maximum of 5% of dwelling amount
Liability:		
Personal liability	\$ 1 million	\$ 3 million

* SGI CANADA will pay for the death or necessary destruction of an animal that happens within 30 days of injury caused by fire, lightning, explosion or smoke.



▀ Increased Limits Coverage

Home Paks

If you have SGI CANADA's Home Pak I, II, B or III, you may be eligible for SGI CANADA's Increased Limits Coverage. Choosing this coverage gives you features not found in our basic policies.

With this option, your outbuildings, belongings and additional living expenses (your Single Limit Coverage) are automatically insured to 150% of the amount for which your home is insured.

For example, if your home is insured for \$200,000, then you're covered for up to \$300,000 for your outbuildings, belongings and additional living expenses.

You also automatically receive \$3 million in personal liability insurance protection. The Increased Limits Coverage also enhances other features of a standard Home Pak to better meet your special needs.

You're eligible for this coverage option if:

- Your single-detached family dwelling meets Home Pak criteria.
- Your dwelling is occupied by its owner.
- Your dwelling qualifies for select rating with Guaranteed Replacement Cost. Your broker can help you determine if you qualify.
- Your dwelling has an approved heating system. Solid fuel heat sources are not permitted. Fireplaces are acceptable.
- Business use of the premises has received underwriter approval.
- You've had one claim or less in the last three years.

Tenant or Condominium Unit Owner's Paks

If you have SGI CANADA's Tenant Pak I or II or Condominium Unit Owner's Pak I or II, you may also be eligible for SGI CANADA's Increased Limits Coverage.

Choosing this option provides you with features not included in our basic policies. With this option, you receive increased limits of insurance for property with special limits of insurance, such as jewelry.

You will also receive \$3 million in personal liability coverage.

You're eligible for this coverage option if:

- Your condo unit is occupied by its owner.
- Your condo unit has an approved heating system. Solid fuel heating sources are not permitted. Fireplaces are acceptable.
- Business use of the premises has received underwriter approval.
- You've had one claim or less in the past three years.
- Your Tenant Pak has a minimum cover limit of \$50,000.

To learn more, contact your local SGI CANADA broker. They will be more than happy to review your insurance protection with you and discuss whether you require the extra protection afforded under SGI CANADA's Increased Limits Coverage.

