For **Homeowners** Policies...

You can choose either our Broad Form or our Special Form.

Broad Form

All Risk protection on your House and Broad Named Perils protection for your Personal Property.

Special Form

All Risk protection for both your House and your Personal Property.

For **Tenants** and **Condominium** Policies...

You can choose either our Broad Form or our Special Form.

Broad Form

Broad Named Perils protection for your Personal Property.

Special Form

All Risk protection for your Personal Property.

Additional Features Available...

- All Risk Personal Articles (Jewellery, Furs, etc.)
- All Risk Fine Arts
- All Risk Coverage for your Computer Equipment
- All Risk Boats and Motors
- All Risk Holiday Trailers/Campers
- Budget Payments
- Building Bylaws Coverage
- Discounts for Higher Deductibles
- Earthquake Coverage
- Guaranteed Replacement Cost (Building)
- Home-Based Business Coverage
- Increased Liability Limits
- Secondary and Seasonal Dwellings
- Sewer Back-up/Water Damage Coverage
- A full range of other Optional Coverages

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 \$4 billion in assets, 1.5 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 over 1,300 Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



With the compliments of your Insurance Broker



Your Personal **Insurance Policy**

Modern Insurance **Protection for Your** House, Apartment, Condominium and Seasonal Dwelling







This is a general description. Actual policy conditions govern

Whether you **own your home** or **you rent**, you will need our **Package Policy Protection** for...

Your **House**

and related Private Structures.

Your Personal Property

while on your premises or temporarily away from your premises.

Your **Additional Living Expenses**

Payment of extra, necessary living expenses in the event your premises are unfit to live in after an insured loss.

And... Legal Liability Protection for:

Personal Liability

Protection for Legal Liability claims made against you for injury to others or damage to property of others. Volunteer Liability coverage is included for activities you perform as a volunteer.

Voluntary Compensation Benefits for Residence Employees

Benefits will be provided if your Residence Employee is accidentally injured while working for you.

Voluntary Medical Payments

Payment for medical expenses if you unintentionally injure another person or if they are accidentally injured on your premises.

Protect your **Residence**, your **Home Environment** and your **Personal Property**

These are some of the perils covered by our policies...

- Collapse of a Building
- Damage Caused by Bears
- Electricity
- Explosion
- Falling Object
- Fire or Lightning
- Fuel Leakage
- Glass Breakage
- Impact by Aircraft, Spacecraft or Land Vehicle
- Riot
- Smoke
- Theft
- Transportation
- · Vandalism or Malicious Acts
- Water Damage
- Weight of Ice, Snow or Sleet
- Windstorm or Hail

Tenants Policy...

 Covers losses to household contents, personal belongings, your private dwelling unit improvements and personal liability.

Condominium Unit Owners Policy...

 As in Tenants Policy, plus coverage for assessments due to insured damage to, or liability arising out of, common areas. Plus additional protection on your unit in the event of inadequate building insurance.

Additional Features...

- A Wide Range of Discounts
- Automatic Principal Residence Coverage
- Arson Conviction Reward
- Built-in Inflation Protection
- Credit or Debit Card Coverage
- Fire Department Charges
- Grave Markers Coverage
- Home Freezer and Food Spoilage Coverage
- High Special Limits of Insurance
- Identity Fraud Expense Coverage
- Lock Replacement Coverage
- Motorized Golf Cart Coverage
- Personal Property in a Nursing Home Coverage
- Replacement Cost on Contents
- Student's Personal Property Coverage

