

# 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 A

Home Pak A 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)

### Home Pak I

In addition to the coverage provided by Home Pak A, with Home Pak I you receive added protection for:

- 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 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 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 A, I and B won't.

### 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.

## Finding the right amount of protection

The total amount of protection for your belongings is determined as 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
- increased living expenses and lost rental income following an insured loss
- inflation protection
- mass evacuation expenses
- 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 personal liability coverage. Coverage provided includes:

- court costs, legal fees and certain other expenses associated with your defence in the event of a liability suit
- voluntary medical payments up to \$5,000 and voluntary property damage payments up to \$5,000, even if you're not legally liable

Ask your SGI CANADA broker about options for increased amounts of protection and important extensions of your personal liability coverage for other property you may own, such as seasonal residences or watercraft.

For additional coverage, please consider an SGI CANADA Personal Liability Umbrella insurance policy. Ask your broker for details.

## Legal Expense insurance

This coverage 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
- contract disputes
- bodily injury
- property protection
- tax protection
- employee legal defence

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

## ► Options to meet your needs

### 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.

### Homeowner's guarantee

When you qualify for this option, SGI CANADA will guarantee repair or replacement of your home and outbuildings on their original site with materials of similar type and quality – even if the cost is more than the amount of your insurance coverage.

You're also entitled to receive up to 100% of the amount your home is insured for to cover your belongings, increased living expenses, loss of rental income and mass evacuation costs (your single amount of protection).

As well, if you're forced to remortgage due to your loss, SGI CANADA will cover any difference between your old and new interest rates for the remaining mortgage term. You're also covered for the extra expense of rebuilding to meet current building codes, as long as local laws allow you to rebuild at the same location.

### Increased limits coverage

This option allows you to increase limits of insurance for property with specific amounts of protection, such as jewelry. It also provides \$3 million in personal liability coverage as well as enhanced limits for voluntary medical and voluntary property damage payments. Eligibility requirements apply.



### **Glass deductible buydown option**

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

### **Sewer back up coverage**

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

### **Voluntary fire fighting 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 only your seasonal home (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
- Homeowner's guarantee 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 65 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

