

SECTION 1

ADDITIONAL COVERAGES – HOME

(Words and phrases that appear in quotation marks have special meaning. Refer to the General Definitions of this policy. This coverage must be shown on the “Declaration Page” of “your” policy for it to apply.)

The amount recoverable under any Additional Coverage in this form shall apply only as excess insurance over any coverage in this or any other form or endorsement made a part of this policy. All the underlying coverages, exclusions provisions and conditions apply to these additional coverages. Unless otherwise specified on the “Declaration Page”, the limits shown under each coverage apply.

SUMMARY OF ADDITIONAL COVERAGES

This table shows the title and maximum limit, if applicable, for each extension provided by this form. It is for reference purposes only. You must refer to each extension described in the following pages for exact details.

| DESCRIPTION OF EXTENSION | LIMIT (If applicable) |
|---|--|
| 1. Lawns, Outdoor Trees, Shrubs and Plants | 5% of the limit, maximum of \$500 for any one item |
| 2. Pollution Damage - Insured Premises | \$10,000 |
| 3. Credit or Debit Cards and Forgery and Counterfeit Money | \$1,000 |
| 4. Property used for a “Business”, Profession or Occupation | \$2,000 |
| 5. Inflation Protection | Included |
| 6. Safety Deposit Box | \$10,000 |
| 7. Lock Replacement | \$500 |
| 8. Refrigerator and Freezer Foods | \$1,000 |
| 9. Fire Department Charges | \$5,000 |
| 10. Arson or Theft Conviction Reward | \$1,000 |
| 11. Identity Fraud Coverage | \$25,000 |

1. Lawns, Outdoor Trees, Shrubs and Plants:

“You” may apply up to 5% of the amount of insurance on “your” personal property to lawns, trees, shrubs and plants on “your” “premises”. “We” will not pay more than \$500 for any, tree, shrub or plant, or “your” lawn including debris removal expenses.

“We” insure these items against loss caused by fire, lightning, explosion, impact by aircraft or land vehicle, riot, vandalism and malicious acts.

“We” will also reimburse “you” for up to \$500 in total for removal of trees due to a peril not covered. A deductible does not apply to the removal of trees.

Items grown for commercial purposes are not insured.

2. Pollution Damage - Insured Premises:

If a sudden and unintentional event occurs during the policy term resulting in pollution or contamination of property of the insured “premises”, which is required to be reported to any provincial authority, “we” will pay up to \$10,000 in any one policy year, subject to the policy deductible, for costs to remove and restore property of the insured “premises”.

3. Credit or Debit Cards and Forgery and Counterfeit Money:

“We” will pay for:

- (a) “your” legal obligation to pay because of the theft or unauthorized use of credit or debit cards, library or video cards or automated teller cards issued to “you” or registered in “your” name provided “you” have complied with all of the conditions under which the card was issued;
- (b) loss to “you” caused by forgery or alteration of cheques, drafts or other negotiable instruments;
- (c) loss by “your” acceptance in good faith of counterfeit Canadian or United States paper currency.

“We” do not cover:

- (a) losses caused by a resident of “your” household;
- (b) losses caused by a person to whom the card has been entrusted;
- (c) losses arising out of “your” “business” pursuits.

The most “we” will pay under this coverage during the term of this policy is \$1,000.

No deductible applies to this Additional Coverage.

4. Property used for a “Business”, Profession or Occupation:

“We” insure your “Books, tools and instruments pertaining to a “business”, profession or occupation for an amount up to \$2,000 in all.

Other “business” property, including samples and goods held for sale, is not insured;

5. Inflation Protection:

If there is a loss insured under Section 1 during the term of this policy, “we” will automatically increase the amounts of insurance shown on the “declaration page” under Section 1 by amounts, which are solely attributable to the inflation increase determined annually:

- (a) since the inception date of this policy; or
- (b) the latest renewal date; or
- (c) from the date of the most recent change to the amounts of insurance shown on the “Declaration Page”;

whichever is the latest.

On the renewal date of “your” policy, if required, “we” will automatically increase the amounts of insurance shown on the “declaration page” under Section 1, by amounts which are solely attributable to the inflation increases since the inception date of this policy or the latest renewal date.

6. Safety Deposit Box:

"We" will pay up to \$10,000 for loss or damage caused by any of the Insured Perils to "your" Personal Property while contained in a Bank (or Trust Company) safety deposit box.

7. Lock Replacement:

"We" will pay up to \$500 for the replacement of locks or lock rekeying on the principal residence "dwelling" if the keys are stolen.

No deductible applies to this Additional Coverage.

8. Refrigerator and Freezer Foods:

"We" insure foodstuffs while contained in any refrigerator or food freezer unit(s) located within (or on) "your" "premises" for loss up to \$1,000 per occurrence when caused by a power failure or mechanical breakdown of such unit(s). "You" may apply a part of this limit to any reasonable expenses incurred, excluding repair or replacement parts, to reduce or avert the loss.

"We" do not insure loss or damage:

- (a) due to deliberate manual disconnection of the electrical power supply on the "premises";
- (b) due to inherent vice and/or natural spoilage;
- (c) due to "your" failure to take all reasonable steps to prevent further loss or damage to the insured property.

No deductible applies to this Additional Coverage.

9. Fire Department Charges:

"We" will reimburse "you" for up to \$5,000 or the amount shown on the "declaration page", for any "extraordinary expenses" incurred by the fire department for attending the "premises" to save or protect insured property from loss or damage, or further loss or damage insured against, by this policy.

"Extraordinary Expenses" means the cost to procure or obtain any extra equipment, apparatus or specialized fire suppression products of any description, which is not owned, leased or otherwise in the possession and control of the responding fire department. It also includes the expense of extra personnel retained by the department, in addition to the normal compliment of department personnel, to transport, repair, operate or use the extra equipment, apparatus or specialized suppression products.

No deductible applies to this Additional Coverage.

10. Arson or Theft Conviction Reward:

"We" will pay up to \$1,000 for information which leads directly to the conviction of any person or persons who rob from any person insured under this policy, or steal, vandalize, burglarize or commit arson to any covered property insured by this policy. The \$1,000 maximum payment under this section applies regardless of the number of persons providing information.

No deductible applies to this Additional Coverage.

11. Identity Fraud:

"We" will pay up to \$25,000, or the limit shown on the "Declaration Page", for the following reasonable costs and expenses incurred by an insured person because of "Identity Fraud" that occurs, or is discovered during the policy period. The limit applies regardless of the number of insured persons involved or affected:

- (a) reasonable costs associated with registered mail to businesses, law enforcement agencies, financial institutions, credit agencies and similar credit grantors;
- (a) fees for the re-application of loans which had been declined as a result of incorrect or erroneous information;
- (b) the reasonable costs or expenses (including mileage, associated parking costs, taxi cab fees or public transit fees) incurred for notarizing affidavits for financial institutions, credit agencies, credit grantors or similar lenders;
- (c) the reasonable costs or expenses (including mileage, associated parking costs, taxi cab fees or public transit fees) incurred for notarizing affidavits for law enforcement agencies;
- (d) long distance telephone expenses to discuss an actual "Identity Fraud Occurrence" to businesses, law enforcement agencies, financial institutions, credit agencies and similar credit grantors;
- (e) earnings lost resulting from necessary time away from "your" employment for the purposes of completing affidavits

and meeting with credit agencies, similar credit grantors, law enforcement departments, financial institutions, merchants and legal counsel, up to \$300 per day, or the maximum daily limit shown on the "Declaration Page" for each "Identity Fraud Occurrence";

- (f) reasonable costs, fees or expenses associated with the replacing of Canadian or Provincial Government issued documents as a result of an "Identity Fraud Occurrence";
- (g) reasonable legal fees incurred directly as a result of an "Identity Fraud Occurrence" with prior notice to "us" for:
 - i) the removal of any criminal or civil judgments wrongly entered against "you";
 - ii) to challenge the information in "your" consumer credit report;
 - iii) the defence of lawsuits brought against "you" by businesses or their collection agencies.
- (h) reasonable costs associated with obtaining up to two credit reports after an "Identity Fraud Occurrence" has been reported to "us", for a period of up to 12 months from the date of the reporting of the occurrence, but not limited by the expiry date of the policy.

"You" must promptly notify an applicable law enforcement agency of the "Identity Fraud Occurrence".

"We" do not insure:

- (a) "your" fraudulent, dishonest, or criminal acts;
- (b) "your" own use of "your" identity;
- (c) "your" commercial or "business" pursuits;
- (d) "your" intentional misuse of "your" identity;
- (e) fraudulent, dishonest, criminal or intentional misuse of "your" identity by an resident of "your" household;
- (f) any losses covered under the **Credit or Debit Cards and Forgery and Counterfeit Money** coverage described under Additional Coverages #3 of this form;
- (g) any losses covered by credit card insurance, bank insurance or other coverage available to "you". Other insurance will be considered primary and this additional coverage will only apply once other insurance available to "you" has been exhausted.

ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE