

Dare-to-Compare APEGBC Homeowner Comprehensive Insurance Policy

COVERAGE DESCRIPTION	COVERAGE LEVELS	YOUR CURRENT POLICY
Building (Detached Private Structures)		
Single Amount of Insurance *	Included	
Perils Insured	All risks	
Guaranteed Replacement Cost	Included	
Fire following an earthquake **	\$500 Deductible (or as selected on your policy)	
By-laws (covers rebuilding to code)	10% of building value (\$50,000 max.)	
Personal Property		
Amount of Coverage	Included in Single Amount Of Insurance limit *	
Perils Insured	All Risks	
Replacement Cost	Included	
Students' property temporarily living away	Included	
Special Limits		
Engineering / Geoscientist equipment – on-premises	Included, up to full policy limits	
Engineering / Geoscientist equipment – off-premise	\$5000	
Business equipment for non-engineers / non-geoscientists (on premises)	\$10,000	
Identity Theft	\$25,000; included at no charge	
Personal data replacement/recovery	\$5,000	
Jewellery, watches, gems	\$7,500	
Personal computer hardware or software	Included, with no set limit	
Each bicycle and its equipment	\$5,000	
Watercraft	\$6,000	
Contents in a vehicle	Included, with no set limit	
Search and Rescue	\$10,000	
Extensions of Coverage		
Water Damage/ Sewer Back Up Extension	Unlimited, for an additional premium	
Disappearing Deductible	If loss exceeds \$10,000***	
Liability		
Standard Limits	\$2,000,000	
Voluntary Medical Payments	\$5,000	
Voluntary Property Damage	\$3,000	

* **Single Amount of Coverage:** The maximum total insurance available to you to cover losses against the buildings, outbuildings, contents, as well as additional living expenses relating to your loss. You can apply the coverage to any part of your loss up to the "blanket amount" total. **Note:** Your current policy may have separate coverage limits for buildings, outbuildings, contents, or additional living expenses, which restricts the amounts you can claim. Such a policy does not permit, for example, use of some of the coverage for the buildings to cover the loss of your contents, or vice versa.

** **Fire Following an Earthquake:** The deductible applied by some insurance companies for fire loss following an earthquake is 10% or higher. If you own a house worth \$600,000, which burns down as a result of an earthquake, at 10% your deductible would be \$60,000. With Park Insurance's HomePlan your deductible is \$500!

*** **Disappearing Deductible:** Does not apply to earthquake endorsement or if the property is vacant

PLEASE NOTE: This form provides a summary of coverages that highlight only some advantages of the APEGBC Comprehensive HomePlan Insurance Policy. Therefore, the actual coverage details and wording are governed by each person's policy in all situations.

Compare and call for a quote today!

Park Insurance Agency Ltd.

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