



Coverage Name Changes

When reviewing your BCAA Home Insurance policy, you may notice some coverage names have changed. We have simplified the names so they're easier to understand.

To review your full policy wording, including a description of these coverages, please visit bcaa.com/wordings. If you have questions about your coverage or would like to make a change to your policy, please call or visit your local BCAA Service Location. Thank you for choosing BCAA for your home insurance needs.

UPDATED NAME	PREVIOUS NAME
PRODUCT CATEGORIES/NAMES	
Home	Dwelling
Renter	Tenant
COVERAGE NAMES	
Bed and breakfast coverage	Bed & Breakfast Rider
Earthquake coverage	Earthquake Rider
Employee compensation coverage	Voluntary Compensation for Employees Rider
Extra bylaws coverage	Building By-Law Rider
Extra roof leak coverage	RoofGuard Rider
Extra strata deductible coverage	Increased Strata Deductible Assessment Rider
Extra strata liability coverage	Optional Liability Assessment Rider
Extra strata property damage coverage	Optional Property Assessment Rider
Flood coverage	Flood Rider
Glass coverage	Residential Glass Rider
Identity theft coverage	Identity Theft Rider
Optional extra/coverage	Rider
Outdoor drain and surface water coverage	DrainGuard Rider
Premier home insurance coverage	Premier Condo/Home/Tenants Riders
Rental income coverage	Rental Income Rider
Rented home	Rental Home
Rented home coverage	Residential Rental Rider
Scheduled property coverage	Scheduled Personal Property Rider
Seasonal home coverage	Seasonal Dwelling Rider
Seasonal home theft coverage	Seasonal Burglary or Robbery Rider
Seasonal home vandalism coverage	Seasonal Vandalism Rider
Storage coverage	Storage Rider
Under construction coverage	Under Construction Rider
Underground line and pipe coverage	Optional Service Line Coverage
Watercraft coverage	Watercraft Rider
Zero deductible glass coverage	No Glass Deductible Rider