

We make understanding your insurance simple

This guide outlines your policy at a glance and provides a quick overview of coverage. The full details of your policy conditions, limitations and exclusions can be found at [bcaa.com/wordings](https://www.bcaa.com/wordings)



As a condo or townhouse owner, you have unique insurance needs because condo coverage is provided under two policies: your insurance policy and the Strata Corporation's insurance policy.

Your Strata Corporation's policy provides property and liability coverage for the parts of the premises held by the Strata Corporation, like the building structure and common areas.

Your condo owner policy covers you for things like your personal property, strata assessments and liability for accidental damage or injury caused by you.

1. Your property coverage includes:

- ✓ Your personal belongings
- ✓ Changes or improvements you've made to your home
- ✓ Theft from common areas reserved for your private use (e.g. a storage locker in your building)
- ✓ Extra expenses incurred when you can't live in your home after a covered loss or mass evacuation (e.g. costs for temporary accommodation)

2. Your liability coverage includes:

- ✓ Your legal costs if someone sues you for an accident covered by your policy
- ✓ Accidental damage to others' property (e.g. you damage a hotel room or your friend's house)
- ✓ Accidental injury to others at your home (e.g. a visitor trips over your doormat)
- ✓ Accidental injury to others away from your home (e.g. while you are walking your dog, someone trips on the leash)

3. Assessment coverages:

Your Strata Corporation could "assess" (charge) costs to you for damage the Strata Corporation has incurred. Your assessment coverages include:

- ✓ Your share of property damage costs for the strata building or common areas
- ✓ Your share of a liability payment
- ✓ Your share of your Strata's insurance deductible

4. What you're covered for:

- ✓ Fire and smoke damage
- ✓ Accidental damage of non-fragile items
- ✓ Storm damage from wind, hail, or lightning
- ✓ Theft, vandalism or loss of your personal belongings
- ✓ Water damage from inside your home, such as a burst pipe, toilet back-up or overflowing sink

5. What's not covered:

- Damage caused by repeated leakage or seepage of water
- Damage caused by raccoons, skunks, rodents, bats, birds or insects
- Damage caused by saltwater flooding, tsunamis or land slides
- Accidental damage of fragile items (e.g. chinaware, collectibles and fine arts)
- Damage caused by deterioration or lack of maintenance including wear and tear, mold, rust, rot or corrosion

6. Optional coverage:

Events that are covered **only** when you have chosen our recommended optional protection:

- **Earthquake coverage**
Damage caused by shaking during an earthquake
- **Outdoor drain and surface water coverage**
Water damage caused by back-up of drains outside your home and from heavy rainfall that's flooded into your home
- **Flood coverage**
Flooding by freshwater from rivers, lakes and creeks
- **Extra roof leak coverage**
Includes roof and window leaks

7. Who's protected:

It's important to know who is covered by your policy. We provide protection for the following:

- + You
- + Your relatives living with you
- + Anyone under 21 in your care
- + Family members temporarily studying away

8. Items with lower dollar limits:

Some of the things that are important to you may have a maximum dollar amount. Extra coverage is available for most items. For example:

- Jewellery and watches
- Bikes and accessories
- Money and gift cards
- Collectibles
- Golf equipment and accessories

For full details on your policy exclusions, and for a complete list of property with special limits please refer to your policy wording at bcaa.com/wordings. Insurance is sold through BCAA Insurance Agency and underwritten by BCAA Insurance Corporation. Visit bcaa.com/underwriters for more information.



To report a claim, call our 24hr BCAA Claims Service at:

1.888.268.BCAA (2222)

Or to make a claim online visit:

bcaa.com/homeclaim