

## 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** 

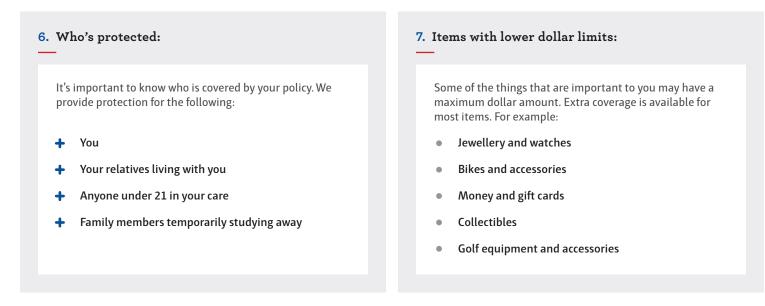


## 1. Your property coverage includes: 2. Your liability coverage includes: Your legal costs if someone sues you for an accident Your home, including attached structures, like garages covered by your policy Your personal belongings Accidental damage to others' property (e.g. you damage a hotel room or your friend's house) Detached garages, gazebos, storage sheds and more Accidental injury to others at your home (e.g. your neighbour slips on your icy driveway) Extra expenses incurred when you can't live in your Accidental injury to others away from your home (e.g. while you are walking your dog, someone trips on home after a covered loss or mass evacuation (e.g. costs for temporary accommodation) the leash) 3. What you're covered for: 4. What's not covered: Fire and smoke damage Damage caused by repeated leakage or seepage of water Accidental damage of non-fragile items Damage caused by raccoons, skunks, rodents, bats, birds or insects Storm damage from wind, hail, or lightning Damage caused by saltwater flooding, tsunamis or land slides Theft, vandalism or loss of your personal belongings Accidental damage of fragile items (e.g. chinaware, collectibles and fine arts) Water damage from inside your home, such as a burst Damage caused by deterioration or lack of pipe, toilet back-up or overflowing sink maintenance including wear and tear, mold, rust, rot or corrosion

## **5.** 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
- **Underground line and pipe coverage** Damage to underground drains, lines and pipes located outside your house but on your property



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 Home Insurance is sold through B.C.A.A. Holdings Ltd. dba BCAA Insurance Agency, a licensed insurance agent, and underwritten by BCAA Insurance Corporation.



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

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