

**PERSONAL PROPERTY on PREMISES
HOUSEHOLDER'S NAMED PERILS
INSURING AGREEMENTS**

In consideration of the Premium stated in the Declarations and subject to the terms, provisions and conditions hereof, if the property insured as described and defined hereunder or any part thereof while located or contained as described in the Declarations shall be lost, destroyed or damaged by the Perils insured against as defined and limited hereunder or endorsed hereon all as hereinafter provided, the Insurer will indemnify the Insured against such direct loss, destruction or damage to an amount not exceeding whichever is the least of (a) the actual cash value of the property at the time of loss, destruction or damage; (b) the interest of the Insured in the property; (c) the applicable limit of insurance stated in the Declarations for each coverage; and subject to any pro rata provision hereof.

Provided, however, that where the insurance applies to the property of more than one person or interest the Insurer's total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of insurance.

Insurance is provided for only those coverages for which specific limits of insurance and premiums are stated in the Declarations.

INSURANCE AT THE PRINCIPAL RESIDENCE PREMISES SECTION 1A - On personal property usual to a private dwelling and, if the Insured is not the owner of the building, any improvements and betterments made by or acquired at the expense of the Insured, whether required to be specifically mentioned by any applicable Statutory Conditions of the Policy or not, all the property of the Insured, only while on the Principal Residence premises described in the Declarations, including while on the grounds or within private garages, stables and other outbuildings on such premises incidental thereto, and then only against direct physical loss, destruction or damage caused by fire, explosion, falling object, impact by aircraft or land vehicle, lightning, riot, rupture, water escape, freezing, smoke, vandalism or malicious acts, windstorm or hail, or by theft or attempt thereof, to the limit of insurance stated in the Declarations with respect to the Principal Residence premises, except as herein provided.

If the construction of this Policy is governed by the law of Quebec, the expression "Personal Property" shall, subject to the extensions, limitations and exclusions herein contained, mean corporeal moveable property other than the right to property.

PROPERTY TEMPORARILY REMOVED FROM THE PRINCIPAL RESIDENCE PREMISES SECTION 1B - 10% of the limit of insurance provided by Section 1A shall apply on personal property (but excluding watercraft, the equipment, furnishings and appurtenances thereof and outboard motors) while temporarily removed from the Principal Residence premises, against direct loss, destruction or damage caused by the following perils, except as herein provided:

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| <ul style="list-style-type: none"> (i) fire, explosion, falling object, impact by aircraft or land vehicle, lightning, riot, rupture, water escape, freezing, smoke, windstorm or hail, vandalism or malicious acts, excluding loss or damage to property insured contained in a building, directly or indirectly caused by theft or attempt thereof; (ii) collision, upset, overturn, derailment, stranding or sinking of an automobile or any conveyance of a common carrier by land, water or air in which the insured property is being carried; (iii) robbery; | <ul style="list-style-type: none"> (a) theft of entire trunks, travelling bags or other shipping packages with their contents from rooms temporarily occupied by the Insured for residence purposes, or when checked by any hotel, boarding house, or public parcel room, or (b) theft following forcible entry (of which there must be visible evidence) into the fully enclosed body or luggage compartment of a private passenger automobile the doors and windows of which have been locked. |
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The insurance provided by this Section 1B shall not cover at the premises of any Secondary, Summer or Seasonal Dwelling owned by the Insured, nor in a storage warehouse.

INSURANCE AT SUMMER OR SEASONAL RESIDENCE PREMISES SECTION 2 - On property as described in Section 1A only while on the Private Summer or Seasonal Residence premises described in the Declarations, including within private garages, stables, boathouses and other outbuildings on such premises and then only against direct physical loss, destruction or damage caused by fire, explosion, falling object, impact by aircraft or land vehicle, lightning, riot, rupture, water escape, freezing, smoke, windstorm or hail, robbery or burglary or attempt thereof, to the limit of insurance stated in the Declarations with respect to the Private Summer or Seasonal Residence premises, except as herein provided.

THEFT INSURANCE AWAY FROM RESIDENCE PREMISES SECTION 3 - If a specific limit of insurance and premium are stated in the Declarations for Theft Away From Residence coverage, in addition to the insurance available under Section 1B, this Rider insures to that limit on property as described in Section 1A against loss caused by theft or attempt thereof, vandalism or malicious acts, while away from the Principal Residence premises described in the Declarations, anywhere in the world.

The insurance provided by this Section 3 does not apply to:

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| <ul style="list-style-type: none"> (a) property at any other residence premises owned or occupied by the Insured, except while the named Insured is temporarily residing therein, nor in a storage warehouse; (b) property while in or on any automobile or trailer, unless the loss follows forcible entry (of which there must be visible evidence) into a fully enclosed | <ul style="list-style-type: none"> body or luggage compartment the doors and windows of which have been locked; (c) loss of property while in the mail or in charge of any common carrier or fur storage operator; (d) loss of property while in the charge of any furrier, laundry, cleaner, dyer, tailor or processor, except by burglary at their premises or by robbery. |
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OPTIONAL EXTENSIONS SECTION 4

- (a) At the option of the Insured, with respect to each residence premises at which insurance is provided by this Rider, 10% of the limit of insurance provided at such premises may be applied to insure property of others, except roomers and boarders not related to the Insured, on such residence premises; loss, if any, to be adjusted with and payable to the named Insured.
- (b) At the option of the Insured, 10% of the limit of insurance provided by Section 1A only may, in the event that loss or damage by an insured peril renders the Principal Residence described in the Declarations untenable, be applied to insure the necessary increase in living expense (together with moving expense if necessary of household furniture and personal effects) incurred by the Insured to continue as nearly as practicable the normal standard of living of the Insured's household for the applicable period described in (i) or (ii) below:
 - (i) the time required, with the exercise of due diligence and dispatch, to repair or replace such damaged or destroyed property;
 - (ii) the time required for the Insured's household to become settled in permanent quarters.

This extension includes the fair rental value of any portion of the Principal Residence premises described in the Declarations and appurtenant private structures rented or held for rental by an Insured and as furnished by the owner, for the period of time required with the exercise of due diligence and

- (c) Subject to the limits of liability contained in Section 7(a), 7 (b), and 7(c), at the option of the Insured, the limit of insurance provided by Section 1A may be applied to insure against loss caused by theft, or attempt thereof, of property placed for safekeeping in a bank, trust or safe deposit company within Canada.
- (d) At the option of the Insured
 - (i) not exceeding \$500 of the limit of insurance provided by Section 1A may be applied to insure damage (except by fire) to the Principal Residence premises, directly caused by theft or attempt thereof, and for damage to the interior of that part of any building occupied by the Insured at the premises caused by vandalism or malicious acts committed therein;
 - (ii) not exceeding \$500 of the limit of insurance provided by Section 2 (if any) may be applied to insure damage (except by fire) to the Summer or Seasonal Residence building(s) on the premises described in the Declarations directly caused by burglary or attempt thereof.

DEBRIS REMOVAL This Rider insures expenses incurred in the removal of debris of the property insured occasioned by loss to such property for which loss insurance is afforded under this Rider but this extension shall not increase the Limits of Liability applying under this Rider to the property damaged or destroyed.

DEFINITIONS AND LIMITATIONS SECTION 5

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| <ul style="list-style-type: none"> (a) INSURED includes (1) the Named Insured, and (2) if residents of his household, his spouse, the relatives of either, and any other person under the age of 21 in the care of an Insured. (b) BURGLARY means theft following the felonious entry into or exit from the premises by actual force and violence of which force and violence there shall be visible marks upon the premises at the place of such entry or exit. (c) ROBBERY means theft accompanied by violence or threats of violence to any person used to extort the property stolen, or to prevent or overcome resistance to its being stolen. (d) EXPLOSION excludes electric arcing, water hammer or rupture of any vessel or conduit due to water pressure therein. (e) FALLING OBJECT means an object which, while falling, strikes the exterior of a building. There is no liability for loss or damage caused by snowslide, landslide or any other earth movement. | <ul style="list-style-type: none"> (f) IMPACT BY AIRCRAFT OR LAND VEHICLE excludes loss or damage (a) to animals; (b) directly or indirectly caused by a vehicle belonging to, or under the control of the Insured or any of his employees or members of his family or household. (g) WATER ESCAPE means accidental discharge or overflow of water or steam from: <ul style="list-style-type: none"> (a) a plumbing, heating, sprinkler or air conditioning system; (b) a swimming pool or equipment attached thereto; (c) a household appliance; (d) a public water main, including, except in relation to a swimming pool, the cost of tearing out and replacing any part of the building insured necessary to effect repairs to any of the foregoing, but excluding loss or damage (i) to the building caused by continuous or repeated seepage or leakage; |
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- (ii) to the system or other property referred to in this peril from which the water or steam escapes;
- (iii) caused by rupture, backing up or escape of water from a sewer;
- (iv) caused by or resulting from freezing;
- (v) occurring while a building insured or containing the property insured is vacant irrespective of any permission for vacancy elsewhere in this Policy.
- (h) RUPTURE means sudden and accidental tearing asunder, cracking, burning or bulging of a plumbing, heating, sprinkler or air conditioning system or an appliance for heating water, but excluding loss or damage
 - (a) caused by or resulting from freezing;
 - (b) to the system or appliance caused by rust or corrosion;
 - (c) occurring while a building insured or containing the property insured is vacant irrespective of any permission for vacancy elsewhere in this Policy.
- (i) FREEZING means freezing of a plumbing, heating, sprinkler or air conditioning system, or a household appliance, but excluding loss caused by or resulting from freezing occurring at any time during the usual heating season while all the inhabitants are absent from the building insured or containing the property insured, but this exclusion does not apply if the Insured establishes that:
 - (a) the inhabitants were not so absent for a period in excess of four consecutive days (96 hours); or
 - (b) the water supply was shut off and the systems drained; or
 - (c) provision had been made that the dwelling be entered daily by a competent person to ensure that heating was being maintained.

There is no liability for loss or damage occurring while a building insured or containing the property insured is vacant irrespective of any permission for vacancy elsewhere in this Policy.

- (j) SMOKE means smoke due to a sudden, unusual and faulty operation of any heating or cooking unit in or on the premises but excluding smoke from fireplaces.
- (k) VANDALISM OR MALICIOUS ACTS: There is no liability for loss or damage:
 - (i) occurring while a building containing the property insured is in course of construction irrespective of any permission elsewhere in this Policy to complete construction;
 - (ii) caused by the Insured's spouse or any members of the same household.
- (l) WINDSTORM OR HAIL: There is no liability for loss or damage:
 - (i) to an outdoor radio or television antenna or its appurtenances or fences;
 - (ii) directly or indirectly caused by any of the following, whether driven by wind or due to windstorm or not; snow-load, ice-load, tidal wave, high water, overflow, flood, waterborne objects, waves, ice, land subsidence, landslide;
 - (iii) to property insured contained in a building unless, subject always to the exclusions in (ii) hereof, the damage occurs concurrently with and results from an aperture in the building caused by windstorm or hail;
 - (iv) to watercraft, the equipment, furnishings and appurtenances thereof and outboard motors, not inside fully enclosed buildings (except rowboats and canoes on the premises of the described Residences).

DEDUCTIBLE CLAUSE SECTION 6 – Each claim for loss or damage shall be adjusted separately and from the amount of each such adjusted claim the deductible, as specified on the Declaration Page, shall be deducted.

LIMITS OF LIABILITY SECTION 7 - the Insurer shall not be liable in any one loss

- (a) to jewellery, precious and semi-precious stones, watches, furs and garments trimmed with fur for more than 25% of the limit of insurance provided by Section IA but in no event exceeding an aggregate total of \$1,000. This limitation does not apply to loss or damage caused by fire, explosion, falling object, impact by aircraft or land vehicle, lightning, riot, rupture, water escape, freezing, smoke, vandalism or malicious acts, windstorm or hail;
- (b) to money or bullion for more than \$100 and securities for more than \$500;
- (c) to numismatic property for more than \$100 and to manuscripts, stamps and philatelic property for more than \$500 by
 - (i) theft from the Principal Residence Premises;
 - (ii) burglary from within any building described in Section 2;
 - (iii) robbery;
 - (iv) theft as specified in Section 4(c) or Section 3 if applicable;
- (d) to watercraft, the equipment, furnishings and appurtenances thereof and outboard motors, not excluded under Section 8(a), for more than \$200.

PROPERTY EXCLUDED SECTION 8 - This Rider does not insure:

- (a) watercraft equipped with an inboard engine, motorized vehicles, trailers, aircraft, their furnishings, equipment or appurtenances, except lawn mowers, snow blowers and garden tractors;
- (b) lawns, trees, shrubs and plants in the open;
- (c) books of account and evidences of debt or title;
- (d) property pertaining to a business, profession or occupation, except that books, tools and instruments are insured for an aggregate amount of \$1,000 only while on the Principal Residence Premises described;
- (e) property illegally acquired, kept, stored or transported;
- (f) property seized or confiscated for breach of any law or by order of any civil authority, but this exclusion shall not apply to property seized or confiscated for the purpose of destruction at the time of fire for the prevention of the spread of such fire;
- (g) property of roomers and boarders not related to the Insured.

LOSS EXCLUDED SECTION 9 - This Rider does not insure

- (a) loss or damage caused by a criminal or wilful act or omission of the Insured or of any person whose property is insured hereunder;
- (b) loss or damage to goods occasioned by or happening through their undergoing any process involving the application of heat;
- (c) loss by theft of animals, birds and fish;
- (d) loss or damage to electrical devices or appliances caused by electrical currents other than lightning unless fire ensues and then only for such destruction or damage as results from such fire;
- (e) loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
- (f) loss or damage caused by contamination by radioactive material;
- (g) loss by theft caused by any tenant of an Insured or by the employees or members of the household of such tenant, if a portion of a dwelling containing the property insured, customarily occupied exclusively by the Insured, is rented to others;
- (h) loss by theft to property in a dwelling in course of construction.

REINSTATEMENT SECTION 10 - Any loss hereunder shall not reduce the amount of this Policy.

OTHER INSURANCE SECTION 11 –

- (a) Other insurance insuring property insured under this form is not permitted except existing insurance for which credit is given in this Policy or insurance against perils not insured by this Rider.
- (b) The Insurer shall not be liable:
 - (i) for more than the proportion of any loss or damage insured by this Rider which the applicable amount of fire insurance afforded by this Rider on the property involved in the loss or damage bears to the total amount of all insurance insuring such property against the peril of fire, irrespective of whether any other such insurance also provides, whether by endorsement or otherwise, insurance against the perils insured by this Rider;
 - (ii) if there is other insurance which does not insure against loss or damage by fire; for more than the excess (if any) of any loss or damage over the applicable limit of any other insurance which would attach if this insurance had not been effected;
 - (iii) in case of loss or damage to property otherwise specifically insured or in case of loss by theft; for more than the excess (if any) of any loss or damage over the applicable limit of any insurance taken by or in the name of any person whose property is insured by this Rider which would attach if this Rider had not been effected.

If this Rider insures two or more items, these provisions apply to each item separately.

REMOVAL SECTION 12 - If any of the insured property is necessarily removed from the location(s) specified in the Declarations to prevent loss or damage or further loss or damage thereto, that part of the insurance under this Rider that exceeds the amount of the Insurer's liability for any loss already incurred shall, for seven days only, or for the unexpired term of the Policy if less than seven days, insure the property removed and any property remaining in the location(s) specified herein in the proportions which the value of the property in each of the respective locations bears to the value of the property in them all.

PERMISSION GRANTED SECTION 13 –

- (a) to make alterations, additions and repairs to the building(s);
- (b) to keep and use coal oil, fuel oil, liquefied petroleum gas, gasoline, benzene, naphtha or other similar materials.