

R200

**RESIDENTIAL EXTENDED COVERAGE ENDORSEMENT**

This endorsement modifies insurance coverage provided under the:  
**R100 Residential Dwelling and Contents Coverage Form – Fire**

WORDS AND PHRASES IN BOLD HAVE SPECIAL MEANING AS DEFINED ON R100 & R200

When the **Declaration Page** indicates that the Residential Extended Coverage Endorsement (R200) forms part of the insurance policy, coverage is extended to include direct loss or damage caused by the following perils as described and limited:

1. **Smoke:** This peril means smoke due to the sudden, unusual and faulty operation of any heating or cooking unit in or on the **premises**.
2. **Falling Object:** This peril means a falling object which strikes the exterior of the **dwelling** or **detached private structure** but not objects which strike the **dwelling** or **detached private structure** because of snowslide, landslide or any other earth movement. Damage to glass is excluded from this peril.
3. **Impact by Aircraft or Land Vehicle:** This peril does not include any impact by a vehicle owned or operated by you, your employees or members of your household. Animals are not insured under this peril.
4. **Riot.**
5. **Vandalism or Malicious Acts:** This peril does not include:
  - a) loss or damage occurring while the **dwelling** is **under construction** or **vacant** even if permission for construction or vacancy has been given by us;
  - b) damage caused by you, members of your household, or your employees, any tenants, employees or member of the tenant's household;
  - c) loss or damage to glass.
6. **Water Escape:** This peril means:
  - a) the sudden and accidental escape of **water** from within a **water main**, swimming pool or equipment attached;
  - b) the sudden and accidental escape of **water** or steam from within a heating, sprinkler, air conditioning or plumbing system, or **domestic appliance** which is located inside your **dwelling** or **detached private structure**;
  - c) **water** which enters through an opening which has been created suddenly and accidentally by an insured peril.

**Tear out:** If any walls, ceilings or other parts of insured buildings or structures must be torn apart before **water** damage from plumbing, heating, air conditioning or sprinkler system or **domestic appliance** can be repaired, we will pay the cost of such repairs.

But we do not cover loss or damage:

- a) by continuous or repeated **seepage** or **leakage** of water;
- b) by backing up or escape of **water** from a sewer or drain, sump or septic tank, eaves trough or downspout;
- c) by **ground water** or rising of the **water** table;
- d) by **surface waters**, unless the **water** escapes from a **water main** or swimming pool;
- e) to **water mains** or outdoor plumbing systems and equipment attached (including but not limited to swimming pools, hot tubs or spas) caused by freezing, **water** or rupture;
- f) to the system or appliance from which the **water** escaped;
- g) occurring while the **dwelling** is **under construction** or **vacant**, even if permission for construction or vacancy has been given by us;
- h) by freezing of any part of a heating, sprinkler, air conditioning or plumbing system or **domestic appliance** unless it happens within a **dwelling** heated during the usual heating season and you have not been away from your **premises** for more than four (4) consecutive days. However, if you had arranged for a competent person to enter your **dwelling** daily to ensure that heating was being maintained or if you had shut off the **water** supply and had drained all the pipes and appliances you would still be insured;

- i) for the cost of tearing out and replacing property to repair damage related to public **water mains** or outdoor plumbing systems.
- 7. **Windstorm or Hail:** This peril means damage done by a wind or hail storm. Any watercraft, its furnishings and equipment you own are insured up to \$1,000 if they were inside a fully enclosed building at the time of loss. Canoes and rowboats are also insured while in the open. This peril does not include loss or damage:
  - a) caused by weight of ice, snow or sleet, waves or floods, land subsidence, all whether driven by wind or not;
  - b) to the interior of a building or your **personal property** within a building, caused by windstorm, hail or coincidental rain damage unless the storm first creates an opening in the **dwelling** or **detached private structure**.
- 8. **Glass Breakage:** We insure glass that forms part of your **dwelling** or **detached private structures** on your **premises**, including glass in storm windows and doors, against accidental breakage;
  - a) This peril does not include loss or damage occurring while a building is **under construction** or **vacant** even if permission for construction or vacancy has been given by us.
- 9. **Electricity:** This peril means the sudden and accidental loss or damage to your **dwelling, detached private structure** and **personal property** caused by artificially generated electricity.

All other policy terms, limits and conditions of the **Residential Dwelling and Contents Coverage Form Fire R100** apply.

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THE POLICY TO WHICH THIS DOCUMENT IS ATTACHED APPLY.**