

Hiscox Homeowners Insurance

Product overview

General

- Primary, secondary, seasonal, tenanted, vacant and course of construction homes greater than \$750k dwelling value.
- All risks are insured on a replacement cost basis.
- Hiscox pay for inspection reports (where applicable), which are to be undertaken by RMS. (www.rmsinspections.ca).
- All rates and deductibles are provided by the Hiscox Rating Matrix or by referral to Hiscox underwriters.
- Up to \$5m personal or premises liability available.
- Unlimited cover for fire department charges included in the Hiscox version of the excellence wording.
- Earthquake and tsunami available as optional coverages, with terms provided by the rating matrix.

Primary homes

- Excellence form LSW1840A (Hiscox version).
- Up to \$5m personal liability available.
- Up to \$500k mechanical breakdown cover available.
- \$25k mould and \$15k ID fraud included as standard on risks over \$2m dwelling value.
- \$250,000 blanket fine art sublimit included as standard (\$50k item limit).
- Personal property up to 70% of dwelling value.

Secondary/seasonal homes

- Excellence form LSW1840A (Hiscox version).
- Up to \$500k mechanical breakdown cover available
- \$250k blanket fine art sublimit included as standard (\$50k item limit).
- Secondary/seasonal home endorsement to be applied.
- Up to \$5m premises only liability available, for an AP.

Tenanted risks

- Prestige form A2.
- Premises liability available.

Vacant risks

- Excellence form LSW1840A (Hiscox version).
- Vacant dwelling endorsement.
- Dwelling and other structures only.
- Premises liability available.

Course of construction/renovation

- Excellence form.
- Course of construction endorsement to be applied.
- Dwelling and other structures only.
- Premises liability available.

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