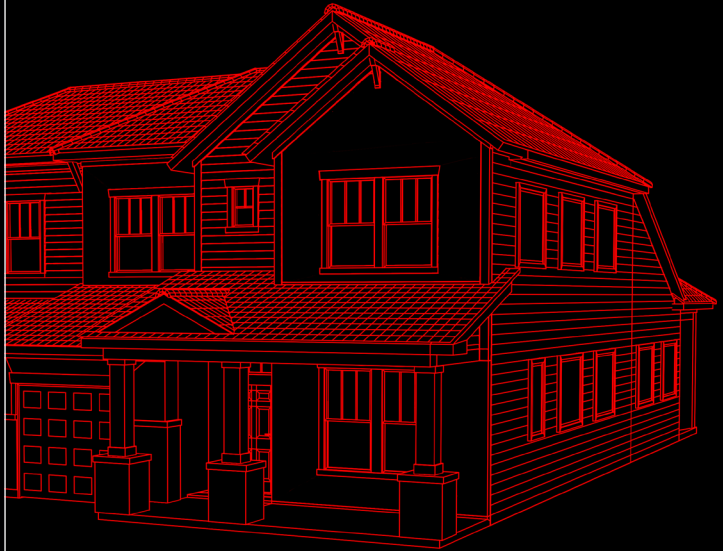




**HISCOX**  
LONDON MARKET

Canadian  
Homeowners'  
Insurance

**EVERY HOME  
IS UNIQUE,  
SO IS OUR COVER.**



# HOMEOWNERS' RISKS.

An earthquake causes structural damage to a high-value home; a visitor slips and sues the homeowner; a burst pipe ruins imported cedar panelling.

Owners of high-value homes throughout Canada, whether it's their primary residence, a home under construction or even a vacation home on Airbnb, face a wide range of risks to their property from natural threats such as earthquakes, as well as fire and other accidents.

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## High-value homes covered by Hiscox

To help Canadian homeowners buy the comprehensive cover they need, we offer an 'all risks' policy – unless it's excluded, it's covered – combined with straightforward policy language and backed by our promise to pay quickly and without argument when it comes to settling valid claims.

As an admitted insurer in Canada, we are able to write direct via retail brokers or via wholesale brokers. In addition, binding authority contracts are in place across Canada, increasing the ease with which customers can access our products.

## Homeowners' cover through Lloyd's

Hiscox can trace its Lloyd's roots back to 1901 and underwrites through Syndicate 33, one of the oldest and most respected syndicates in Lloyd's. All Syndicates benefit from the security of Lloyd's high quality A+ financial rating (S&P), as well as its Central Fund.

## What we cover

Offering 'all risks cover' as standard, we insure across all geographies in Canada for high-value homes from CAD 1 million upwards, covering:

- primary homes, secondary homes, vacant, seasonal and vacation homes
- homes under construction
- personal property, jewellery and art
- alternative accommodation costs
- personal liability up to CAD 5 million.

## Optional cover:

- short term rental
- up to CAD 250k overland water limit, including tidal flooding
- mechanical breakdown for household appliances
- home office
- service line
- drone, model and hobby aircraft liability
- earthquake and tsunami.

### Inspection reports included

We provide free inspection reports to ensure correct valuations, as well as unlimited cover for fire department charges.

### Claims expertise when you need it

At a time of crisis, our expert claims team responds effectively; working to limit and rectify damage as quickly as possible.

## Hiscox Canadian Homeowners' Insurance

### Key features and benefits

#### FEATURES

All risks.

Guaranteed replacement cost as standard.

Tsunami specifically included within the earthquake peril.

Clear, unambiguous policy wording using our 'excellence form'.

Unlimited cover for fire department charges.

Standalone cover available for secondary, tenanted or vacant homes.

Free inspections.

Binding authorities in place throughout Canada.

Transparency in appetite.

Claims handling mirrors the underwriting philosophy.

Ranked first for claims service in the market\*

#### BENEFITS

Unless it's excluded it's covered, which increases certainty for clients.

No matter what the value, we will replace.

No argument, no exclusion in event of a tsunami.

Clients know what is and what isn't covered.

No hidden liability in the event of a loss.

Clients don't have to insure their whole package with us.

No need to charge an inspection fee.

Our clients can easily access our products.

No wasting time understanding what Hiscox will and won't cover.

Clients will be dealt with by decision makers to get claims paid promptly and efficiently.

Unparalleled service.

\*The Gracechurch London Claims Report 2016.

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### For more information

To find out more about Hiscox Canadian Homeowners' Insurance, speak to your usual Hiscox underwriting contact or go to [hiscoxlondonmarket.com/household](http://hiscoxlondonmarket.com/household).



Registered in England no. 2590623

Hiscox Syndicates Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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# Hiscox Homeowners Insurance

## Product overview

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### 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](http://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.