

All Risk Dwelling – Form 996D

Dwelling Building

We insure:

- 1 The dwelling and attached structures on the premises.
- 2 Permanently installed outdoor equipment on the premises. "Renewable Energy Equipment" and fences are also covered if within 150 m (500 ft.) of the dwelling.
- 3 Outdoor "Domestic Water Containers", including swimming pools, outdoor hot tubs and attached equipment on the premises.
- 4 Materials and supplies located on or adjacent to the premises intended for use in construction, alteration or repair of the dwelling or private structures on the premises.

Optional Coverage Extensions

Extension 1 below is included in the limit of insurance and Extensions 2 and 3 below are insured up to the additional limits of insurance shown on the Coverage Summary Page.

1. Building Fixtures and Fittings temporarily removed from the premises for repair or seasonal storage.
2. Detached Private Structures - structures or buildings (including Fabric, Plastic, Poly or Tarp covered structures) separated from the dwelling by a clear space, on the premises but not insured under the building. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached structures. If you have more than one detached structure, the amount of insurance will be divided in the proportions that the value of each structure has to the value of all such structures at the time of loss. We do not insure private structures used in whole or in part or designed for business or agricultural purposes, or "Renewable Energy Equipment" under this extension
3. Fair Rental Value - If an Insured Peril makes that part of the dwelling or detached private structures rented to others or held for rental by you unfit for occupancy, payment shall be for the reasonable time required to repair or replace that part of the dwelling or detached private structures rented or held for rental. Fair Rental Value shall not include any expense that does not continue while that part of the dwelling or detached private structures rented or held for rental is unfit for occupancy.
If a civil authority prohibits access to the dwelling as a direct result of damage to neighboring premises by an Insured Peril, we insure any resulting Fair Rental Value loss for a period not exceeding two weeks.
We do not insure loss or expense due to the cancellation of a lease or agreement.

Insured Perils

You are insured against all risks of direct physical loss or damage from any external cause subject to the exclusions and conditions in this policy.

Loss or Damage Not Insured

We do not insure:

1. settling, expansion, contraction, moving, bulging, buckling or cracking of driveways or pavements, decks, patios, foundations, walls, floors, roofs or ceilings, except resulting damage to building glass;
2. collapse of an awning, fence, driveway or other pavement, swimming pool, underground pipe, domestic water well, flue, drain, cesspool, septic tank, septic field, foundation, retaining wall, bulkhead, pier, wharf or dock unless the loss is a direct result of the collapse of your building;
3. cracking or falling of ceilings, drywall or wall plaster;
4. items grown for commercial purposes;
5. outdoor trees, shrubs, plants and lawns except as shown under Additional Coverages.

We do not insure loss or damage:

1. due to theft or attempted theft, vandalism, or malicious acts from that part of your premises which you rent to others, caused by any tenant, tenant's guests or employees, or members of their household;
2. due to theft, attempted theft, vandalism, or malicious acts caused by you or anyone living in your household;

3. caused by snow slide, earthquake, landslide or any other earth movement. If any of these results in fire or explosion, we will pay only for the resulting loss or damage;
4. caused by theft or attempted theft of property in or from a dwelling "Under Construction" or "Vacant", or of material and supplies for use in the construction, until the dwelling is completed and ready to be occupied, even if permission for construction or vacancy has been given by us;
5. caused by vandalism or malicious acts or glass breakage occurring while your dwelling is "Under Construction" or "Vacant" even if permission for construction or vacancy has been given by us;
6. caused by water unless the loss or damage resulted from:
 - a. the sudden and accidental escape of water from a water main;
 - b. the sudden and accidental escape of water or steam from within a plumbing, heating, sprinkler or air conditioning system or "Domestic Water Container", which is located inside your dwelling;
 - c. the sudden and accidental escape of water from a "Domestic Water Container" located outside your dwelling. However, such damage is not covered when the escape of water is caused by freezing;
 - d. water which enters your dwelling through an opening which has been created suddenly and accidentally by an Insured Peril other than Water Damage, and occurs concurrently with the creation of the opening;

Under this peril, we do not insure loss or damage:

- i. caused by continuous or repeated seepage or leakage of water or steam from within a plumbing, heating, sprinkler or air conditioning system, or "Domestic Water Container";
- ii. caused by seepage or leakage of water below the surface of the ground, including through sidewalks, driveways, foundations, walls, basement or other floors or through doors, windows or any other openings unless the loss or damage resulted from the escape of water from a public water main, swimming pool or equipment therein;
- iii. caused by the backing up or escape of water from a sewer, sump, septic tank, storm drain, drain, eavestrough or downspout unless Sewer Back-Up coverage is shown on the Coverage Summary Page, and then only for the perils and limits as described in the Sewer Back-Up Endorsement;
- iv. caused by ground water or rising of the water table;
- v. caused by surface waters, unless the water escapes as described in a above;
- vi. caused by "Flood", spray, waves, tides, tidal waves, tsunami, shoreline ice build-up, water-borne ice or other objects, all whether driven by wind or not;
- vii. to a water main;
- viii. to a system or appliance from which the water escaped;
- ix. to outdoor swimming pools, outdoor hot tubs or equipment attached, public water mains or domestic water wells, caused by freezing;
- x. occurring while the dwelling is "Under Construction" or "Vacant", even if permission for vacancy has been given by us;
- xi. caused by freezing of a plumbing, heating, sprinkler or air conditioning system or "Domestic Water Container" unless it happens within a building heated during the usual heating season and the tenant has not been away from the premises for more than 14 consecutive days.

However, if the tenant has been away for more than 14 consecutive days and has arranged for a competent person to enter the dwelling daily after the initial 14 day period to ensure that heating was being maintained, or if the dwelling is electronically monitored 24 hours per day by a company that monitors and responds to a low temperature signal, or if the tenant has shut off the water supply and has drained all the pipes and appliances, you would still be insured;

- xii. caused by ice damming, meaning water that enters the dwelling through a roof due to the accumulation of ice or snow on the exterior of the roof or eavestrough.

Under this peril, a plumbing system does not include eavestroughs or downspouts;

7. caused by leakage or escape of fuel oil resulting from:
 - a. prior fuel oil leakage, or;
 - b. continuous or repeated seepage or leakage of fuel oil;

- c. any fuel oil tank other than a permanently installed domestic fixed fuel tank, including attached equipment, apparatus or piping, however buried tanks are excluded;
 - d. any fuel oil tank while the building is "Under Construction" or "Vacant", even if permission for construction or vacancy has been given by us;
8. to Fabric, Poly or Tarp covered structures caused by Collapse or Weight of Ice, Snow or Sleet;
 9. as stated in the "**Loss or Damage Not Insured**" section of the General Conditions.

Loss or Damage Not Insured

We do not insure:

1. outdoor trees, shrubs, plants and lawns, except as provided under Additional Coverages;
2. loss or damage due to theft or attempted theft, burglary or robbery, vandalism, or malicious acts from that part of your premises which you rent to others, caused by any tenant, tenant's guests or employees, or members of their household;
3. loss or damage due to theft, attempted theft, burglary or robbery, vandalism, or malicious acts caused by you or anyone living in your household;
4. loss or damage to property at any fairground, exhibition, or exposition for the purpose of exhibiting;
5. loss or damage to mobile home and/or contents unless the mobile home is in a stationary (immobile) condition, securely blocked at all four corners;
6. loss or damage occurring while the mobile home is being moved except in an emergency to protect it when endangered by an Insured Peril. Moving includes the period of time during which the leveling jacks or blocks are removed or all utilities are disconnected;
7. loss or damage as stated in the "**Loss or Damage Not Insured**" section of the General Conditions.

Additional Coverages

Change of Temperature - We insure your personal property damaged by change of temperature resulting from physical damage to your dwelling or equipment by an Insured Peril. This only applies to personal property kept in the dwelling.

Debris Removal - We will pay the reasonable expense incurred by you in the removal of debris of insured property as a result of an Insured Peril. This coverage does not increase the amount of insurance applying to the damaged property

Fire Department Charges - We will pay up to \$15,000 (or such other amount as may be specified on the Coverage Summary Page) for your liability for fire department charges incurred when the fire department is called to save or protect insured property from an Insured Peril. No deductible applies to this coverage.

Fraud Conviction Reward Extension - We will pay \$1,000 for information which leads directly to a conviction for fraud in connection with an insured loss to property covered by this policy. This limit applies regardless of the number of persons providing information. No deductible applies to this coverage.

Outdoor Trees, Shrubs, Plants and Lawns You may apply up to 5% in all of the amount of insurance on your dwelling to trees, shrubs, plants and lawns on your premises. We will not pay more than \$1000 on any one tree, shrub, plant or lawn including debris removal expenses. We insure these items against loss caused by fire, lightning, explosion, impact by aircraft, spacecraft or land vehicle (except damage caused by a vehicle owned by or operated by you or anyone in your household), riot, vandalism and malicious acts. We do not insure any items grown for commercial purposes, or any item located more than 90 m (300 ft.) from the dwelling.

Pollution Damage - Insured Premises - If a sudden and unintentional event occurs during the policy term resulting in contamination of insured property by a "pollutant", which is required to be reported to any provincial authority, we will pay up to \$5,000, in any one policy term, subject to the policy deductible, for costs to remove and restore property of the insured premises.

Property Removed - If you must remove insured property from your premises to protect it from loss or damage, it is insured by this policy for 30 days or until your policy term ends - whichever occurs first. The amount of insurance will be divided in the proportions that the value of the property removed bears to the value of all property at the time of loss.

Tear Out - We will pay the cost of tearing out and replacing any part of a building that must be removed or torn apart before insured water damage from a plumbing, heating, sprinkler or air conditioning system or "Domestic Water Container" can be repaired, except damage related to an outdoor swimming pool or attached equipment, or public water mains. This cost is included in the amount of insurance that applies to the property being replaced.

The cost of tearing out and replacing property to repair damage related to water mains, public water mains, domestic water wells or outdoor plumbing or sewage systems is not insured.