



**SPECIAL LIMITS ENHANCEMENT**

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.**

This endorsement is added under Section I – Property Coverage.

**THE AGREEMENT**

If the declaration indicates the Special Limits Enhancement is included, the Special Limits of Insurance under Section I - Property Coverage, Coverage C - Personal Property is replaced with the following:

Coverage for the following types of personal property is subject to the special limits as shown below. These limits are the most we will pay for any loss or damage in any one occurrence.

<b>For all insured losses</b>	<b>Limit</b>
Golf carts, motorized yard tractors and accessories	\$10,000
Business property on your premises	\$10,000
Securities	\$7,500
Watercraft, including personal watercraft, their furnishings, equipment, motors and accessories	\$5,000
Spare automobile parts	\$2,000
Utility Trailers (where legislation allows)	\$2,000
Money, cash cards, bullion and cryptocurrency	\$1,000
Drones (not more than 250 grams) and their equipment	\$1,000
Cannabis in all consumable forms and cannabis plants	\$500

The following special limits of insurance only apply to losses caused by theft or mysterious disappearance.

<b>For theft and mysterious disappearance losses</b>	<b>Limit</b>
Jewellery, watches and gems	\$20,000
Luggage, pet carriers, footwear and handbags including but not limited to purses, wallets, totes, clutches, carrier bags and other items of similar nature	\$10,000
Fur garments and garments trimmed with fur	\$10,000
Collectibles including sports cards, memorabilia and comic books	\$10,000
Numismatic, coin and banknote collections	\$3,000
Manuscripts, stamps and stamp collections	\$3,000

The following Additional Coverages under Section I - Property Coverage are replaced with the following:

### **Debris Removal**

We will pay the cost of removing debris of insured property, as a result of an insured event.

If the amount payable for the insured loss, including expenses for debris removal, is greater than the amount of insurance as indicated for Coverage C – Personal Property on your declaration, then an additional 15% of that limit will be available for debris removal expenses.

If debris removal is made necessary by a tree striking the exterior of the building resulting in insured damage to your unit, we will pay for tree removal up to a maximum of \$1000.

This is additional insurance.

### **Credit or Debit Cards, Forgery and Counterfeit Currency**

We will pay up to \$15,000 for:

- your legal obligation to pay because of a theft or unauthorized use of credit card(s) issued to you or registered in your name;
- loss caused by theft of your debit or automated teller cards;
- loss caused by forgery or alteration of any cheque or negotiable instrument;
- loss sustained by your acceptance in good faith of counterfeit paper Canadian and United States currency.

We will not pay for loss under this coverage:

- unless you have complied with all the conditions under which the cards are issued;
- caused by the use of your cards by a resident of your household or by a person to whom the cards have been entrusted; or
- for losses arising out of business pursuits.

At our option and expense, we may defend any claim against you under this coverage as noted above.

This is additional insurance.

No deductible applies to this coverage.

### **Lock Replacement**

We will pay up to \$2,500 to replace, re-key or re-code locks on your unit or your private passenger automobile(s) including ignition, if your key(s) are stolen.

This is additional insurance.

No deductible applies to this coverage.

This endorsement does not change any other limits, terms, conditions, provisions, Key Words, and exclusions of your policy.