



Coverage Summary

Client

LARIVEE GARY
21, ALDBOROUGH AVE
ST THOMAS ON N5R 4S8

Your new policy

Policy number **A1809094**

Policy effective from 2018-06-17 to 2019-06-17

Year Month Day Year Month Day

(12:01 A.M. standard time at the address stated herein as to each of said dates.)

Subject to the Statutory Conditions and Additional Conditions

Location 01 : Your Property Insurance - Homeowners

Insured(s) LARIVEE GARY

Address 21, ALDBOROUGH AVE ST THOMAS ON

Description

- Principal residence occupied by Insured
- Gas heating
- Additional heating : None
- Roof built or replaced : 2015
- Roofing material : Asphalt Shingles
- Within 300 m of hydrant
- All residents at this location are non-smokers (see "Additional Clauses" page 2)
- Notice - Extended absences: If you are away from your residence for more than 30 consecutive days or if your residence becomes vacant it is important to notify us promptly, to ensure we are meeting your insurance needs.

- 1 dwelling unit(s)
- Built in 1965
- 1 storey

Deductible \$1,000

Water Damage – Ground Water and Sewer Back-Up (excluding flood caused by the overflow of a body of water) endorsement deductible: \$1,000. (applicable at all times).

Flood Caused by the Overflow of a Body of Water endorsement deductible: \$1,000. (applicable at all times).

Coverages	Amount of insurance	Premium
Property Damage Coverages		
Blanket Amount for A, B, C and D	\$454,000	\$394
A - Dwelling (\$227,000)		included
B - Detached Private Structures		included
C - Personal Property (Contents)		included
- Removal of Repair or Replacement Cost for Personal Property (Endorsement 34)		included
D - Additional Living Expense and Fair Rental Value		included
- Exclusion of Inflation Increase (Endorsement 36)		included
- Limit of Amount Payable for Certain Property under Coverage C - Personal Property (Contents) (Endorsement 37)		included
- Additional Living Expense and Loss of Fair Rental Value (Endorsement 41)		included
Period of indemnity: maximum 30 days		
- Fire, Explosion and Smoke Damage Resulting from an Earthquake (excluding any other damage) (Endorsement 22b)		included
- Water Damage - Above Ground Water and Weight of Ice, Snow or Sleet (Endorsement 42)		\$22

Please see over →

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Location 01

(Cont'd)

Coverages	Amount of insurance	Premium
- Water Damage - Ground Water and Sewer Back-Up (excluding flood caused by the overflow of a body of water) (Endorsement 16c)	\$50,000	\$228
- Flood Caused by the Overflow of a Body of Water (Endorsement 16d)	\$50,000	included
Liability Coverages		
E - Legal Liability	\$1,000,000	included
F - Voluntary Medical or Funeral Payments	\$5,000	included
G - Voluntary Payment for Damage to Property	\$1,000	included
H - Voluntary Compensation for Residence Employees		included

Premium for this location (plus tax) **\$644**

Total premium for this policy (plus tax) **\$644**

Since you also have an automobile insurance policy with us, this premium includes the "Multi-Line Discount".

Additional Clauses

Non-smoking Residents

Provided this is stated in the Description section, the premium for the location is based on the representation by the Insured that residents of his or her household have not used any form of tobacco during the 12 month period immediately preceding the effective date of the policy. We must be notified of any change in that respect.

We respect your privacy

The personal information you have provided and any relevant personal information obtained from third parties enables us to offer you the property and casualty insurance products and services you need. It also allows us to make sound, fair decisions and assessments regarding your policy.

You acknowledge that you have authorized us to collect, use, and disclose personal information obtained from public or private organizations, as well as information concerning your insurance policy or any claims that may affect your coverage.

All information concerning you is kept at our principal place of business and access to your file is protected. You have the right to access your file, or make any necessary corrections to it. To notify us in this regard, please write to our Customer Relationship Services at the address below, indicating the nature of your request and your insurance policy number.

Customer Relationship Services
Certas Direct Insurance Company
P.O. Box 7065
Mississauga, ON
L5A 4K7

Policy Termination

Please contact your insurance agent to terminate your policy. You may also sign this document and mail it to Insurance Policy Processing, at the address shown above. For more information on termination procedures, please refer to article 5 of the Statutory Conditions.

I hereby terminate this property insurance policy effective:

Year Month Day

Insured

Insured

This policy has been approved in accordance with Company rules.


Denis Dubois
Chief Executive Officer

Produced on: 2018-06-19

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