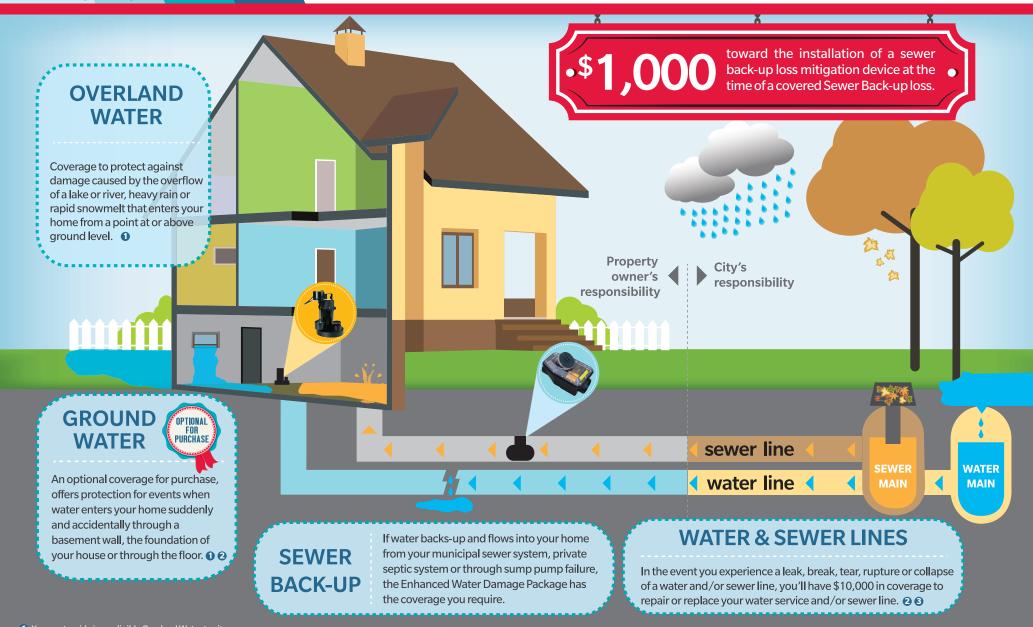
COVERAGE OVERVIEW

Homeowners, Condominiums, Tenants and Rented Dwellings



- 1 You must reside in an eligible Overland Water territory.
- 2 For eligible Homeowners risks; terms and conditions apply.
- 3 For eligible Rented Dwelling risks; terms and conditions apply.



COVERAGE OVERVIEW

	Sewer Backup	Overland Water		\$1,000 SBU Loss	\$10,000 Water	Ground Water
		Territories	Limit	Mitigation	& Sewer Lines	Ground Water
Homeowners	Y	Low Medium High	Up to SBU Limit \$10,000 + n/a	Y	Y	Optional* N
Condos	Y	Low Medium High	Policy n/a	N	N	N
Tenant	Y	Low Medium High	Policy n/a	N	N	N
Rented Dwellings	Y	Low Medium High	\$30,000 n/a	Y	Y	N

^{*} Ground Water is not available in Newfoundland.



Be proactive! Advise your customers about exposure to water damage

- Encourage your customers to make a current and detailed inventory of belongings in their home. Advise customers to consolidate photos, receipts, warranties and proofs of purchase.
- Your customers can take advantage of municipal subsidies or grants for a Sewer Back-up loss mitigation device (e.g. sump pumps with a back-up power system or backwater valves).

Certain conditions, limitations, exclusions and eligibility requirements apply, based on policy type.

This document is provided for informational purposes only.

