

## Can-Sure High Value Homeowners Package Policy

### Can-Sure Underwriting Ltd.

Phone: 604.685.6533

Fax: 604.685.6554

Toll Free: 1.877.685.6533

[www.Can-Sure.com](http://www.Can-Sure.com)



- ▼ **Can-Sure High Value Homeowners Package Policy:**
  - Dwellings up to \$8,000,000
  - Excellent Claim Service
  - Quotes within 24 -48 hours.
  
- ▼ **Benefits of this package:**
  - Cash settlement option for building and content losses without deduction
  - \$5,000 for trailers (other than boat trailers)
  - \$3,000,000 Personal Liability; \$5,000 Voluntary Medical Payments, \$1,000 Voluntary Property Damage
  - Single Limit Option and Guaranteed Replacement Cost  
Endorsements are automatically included as part of the “Basis of Loss Settlement” (Log homes included)
  - Wording exclusion of loss due to sewer backup has been removed.
  
- ▼ **Can-Sure Enhancement Endorsement**
  - help@home (page3)
  - Identity Fraud Recovery Expense (page5)
  - Insure2green (page6)
  - Claims Free Protector
  
- ▼ **Includes Increased Special Limits for:**
  - Jewellery, watches and gems up to \$25,000 in all
  - Coin collections and stamp collections up to \$5,000 in all
  - Bicycles up to \$1,500 each
  - Business property, while on your premises up to \$10,000
  - Securities, accounts, deeds, etc. up to \$10,000 in all
  - Money, including cash cards, or bullion up to \$1,000 in all
  - Garden type tractors including attachments and accessories no limit
  - Watercraft, their furnishings, equipment, accessories, boat trailers and motors up to \$5,000 in all
  - Animals, birds or fish up to \$2,500 in all
  - Wine and spirits up to \$25,000 in all
  - Student property coverage up to 100% of Section C
  - No limit for mass evacuation coverage (with a 30 day maximum limit)

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- ▼ Also Includes increased limits for Extensions:
  - By-laws are included in Basis of Claim Payment Clause
  - Maximum of \$1,000 per Outdoor Tree, Plant, or Shrub
  - \$1,000 for Reward Coverage
  - \$2,500 coverage for Lock Replacement
  - \$10,000 for Credit Card/Debit Card Forgery
  - \$25,000 for Identity Fraud Recovery Expense

An Independent professional inspection will be performed on all dwellings qualifying for this coverage. If necessary, the limit of insurance will be adjusted to correspond with the replacement value indicated in the inspection.

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## help@home

▼ **Additional Information:**

- Service provided by Assistenza, call centre located in Montreal. They have local contracts in the communities they serve.
- The call centre is able to offer service in many languages and have access to a translation service.
- All calls are confidential; Sovereign General and our brokers would not know an insured has used the service.
- Services can be combined.

▼ **Legal Assistance:**

- The in-house lawyers all have minimum 5 years' experience and are licensed in all provinces.
- They do not discuss criminal law, commercial law, or issues related to insurance.
- If the lawyers need to call the insured back, they do no leave messages (confidentiality issues).
- If the situation requires seeking legal counsel, the information line would not refer a specific lawyer or law firm. The caller would be provided with the phone number for the appropriate law society.
- 90% of the calls for legal assistance resulted in solutions for the caller.
- The call centre maintains the computer files only accessible to the lawyers. Calls are recorded.
- If the insured needs to call the assistance line more than once, they can request to speak to the same lawyer they spoke to previously.

\*\*This line is for information purposes only, not advice.\*\*

▼ **Moral Assistance:**

- Specialists working in the call centre include experienced social workers, psychologists, counsellors, etc.
- Calls range from personal issues to financial issues. The call centre can assist the insured in locating appropriate community services and resources.
- If the insured needs to call more than once, they can request the same person they spoke to previously.

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▼ **Child Care:**

- The babysitters are provided by local agencies contracted with Assistenza. they tend to be retired childcare workers with experience and education. Insurance companies in disability claims use many of these agencies.
- The childcare workers have all had background checks, credit checks, and criminal record checks.
- There is no specified maximum age but 18 tends to be the norm. They will consider each caller's special circumstances. If the child is under the age of 2, they send a nursing aide.
- Response time is normally 1.5 - 2 hours, depending on location. Urban areas will have faster response times. If the insured knows their child is sick the night before, they can call at that time.
- Doctor's note confirming illness is not necessary.

▼ **Nursing:**

- This service is for non-chronic situations. This is to assist in time of distress (unforeseen circumstances).
- The nurses are licensed/registered and bonded.

▼ **Housekeeping:**

- They provide light housekeeping services but do not run errands or pick up groceries.

▼ **Home Repair Referrals:**

- Referrals to a network of qualified and reputable professionals (plumbers, roofers, electricians, locksmiths, and general contractors).
- The contract centre provides 3 companies for the insured to choose from.
- Participating companies have complete comprehensive questionnaires confirming insurance information, licensing (where required), years in business, etc.

If there is a potential claim situation, the contact centre will refer the caller to their broker or the claims department of the insurance company.

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## identity fraud recovery expense

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### **What is Identity Fraud?**

Identity fraud and identity theft is the unauthorized collection and use of your personal information, usually for criminal purposes.

### **What your policy provides if you are a victim of Identity Fraud**

- ▼ cost for notarizing affidavits or similar documents for law enforcement agencies or financial institutions
- ▼ cost for sending certified mail to law enforcement agencies or financial institutions
- ▼ application fees for re-applying for loan(s) due to the rejection of the original application
- ▼ telephone expenses for the calls to businesses, law enforcement agencies or financial institutions
- ▼ earnings lost by you as a result of time off from work
- ▼ reasonable legal fees incurred, with prior notice and approval by us, for:
  - ✘ your defence against any suit(s) by businesses or their collection agencies
  - ✘ the removal of any criminal or civil judgements wrongly entered against you
  - ✘ any challenge to the information in your consumer credit report

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## insure2green

### Expanding our Green Reach

Promoting and offering green products makes a positive impact on the environment and on human health. Although green homes cost more to build, green homes have lower operating costs by minimizing energy and water use. Improved indoor environmental quality can cut costs by improving health. This insure2green coverage would allow policyholders to upgrade during reconstruction after a total or partial loss.

This insure2green coverage provides for the difference in cost between the original item and one of like kind and quality by replacing products that meet ENERGY STAR efficiency ratings. Products with this symbol show that the product meets ENERGY STAR specifications for energy efficiency.

### Coverage Benefits

Choose the following:

**Floors**

Eco-friendly options include cork and bamboo

**Heating, Ventilating and  
Air Conditioning (HVAC) System**

Upgrade to an energy efficient system

**Windows, Doors & Skylights**

Upgrade to new technologies that help save energy

**Lighting**

Reap the benefits by changing to energy-efficient light bulbs and fixtures

**Plumbing**

Homeowners can consider these items for upgrades when exploring how to minimize the home's water usage; low flow toilets, sinks, dishwashers and showerheads.

**Appliances**

Save on electricity and water consumption with ENERGY STAR appliances

\$ 10,000 Limit