

**CHANGES TO PERSONAL LINES ENDORSEMENT WORDINGS**

- Effective Aug 1, 2023 new business and Sept 1, 2023 renewals
- Clear, easy to read language
- **Archived, no longer used wordings**
  - Miscellaneous Property Floater (Named Perils) (Form 5124M)
  - Miscellaneous Property Floater (Broad Form) (Form 5125M)
  - Both of these wordings were previously used for Tombstone coverage. Tombstone Coverage is now under the Scheduled Items Coverage (Form 5024M)
- **No changes to the following wordings**
  - Safety Deposit Box Coverage (Form 2123M)
  - Guaranteed Replacement Cost on Buildings (Form 4168M)
  - Single Limit Endorsement (Form 5033M)
  - Bare Land Condominium Loss Assessment Endorsement (Form 5152M)
  - Dent Clause (Form MDENT)
  - Log Construction Endorsement (Form MLOG)
  - Roof Restriction Endorsement (Form MROOF)
  - Statutory Conditions (Form STATCOND)
  - Fine Art Floater (Form 4003M)
- **Name change only to the following wording**
  - Bicycle Floater (Form 4000M) - now Bicycle Coverage
  - Hearing Aids (Form 4001M) now Hearing Aid Coverage
  - Satellite Floater (Form 4016M) now Television and Antenna Coverage
  - Life Lease (Form 5173M, 5174M & 5175M) now Life Lease Extension Endorsement
  - Property In Storage (Form 5057M) – now to Property in Storage Coverage
  - Home Run Business – Option 1 (Form 5028) now Home-Based Business – Option 1
  - Home Run Business – Option 2 (Form 5029) now Home-Based Business – Option 2
- **Boat Motor And Trailer (Form 5030M) –**
  - Name change to Watercraft Coverage
  - DELETED verbiage in opening paragraph “...including the related trailer and attached equipment”
  - **What is excluded – following DELETED (as all included in main policy wording)**
    - wear and tear, marring, scratching, deterioration, defect or mechanical breakdown, faulty manufacture, rust or corrosion, freezing, dampness or extremes of temperature;
    - repairing, adjusting, servicing or maintenance operation. If, however, fire results we will pay for the fire damage;
    - to any property illegally acquired, kept, stored or transported
    - loss or damage resulting from any intentional or criminal act or failure to act by you.
    - caused directly or indirectly by any nuclear incident or contamination by radioactive material
    - caused directly or indirectly, in whole or in part, by terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate terrorism regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage, but you are still insured for ensuing loss or damage which results directly from fire or explosion
    - nor do we insure:
      - data; or
      - loss or damage caused directly or indirectly by a data problem. However if the loss or damage caused by a data problem results in the occurrence of further loss or damage to property that is directly caused by fire, explosion, smoke, or water damage, this exclusion shall not apply to such resulting loss or damage
- **Glass Breakage Reduced Deductible Endorsement (Form GDM)**
  - Deductible \$50.00 (prev \$25)
  - Built into the wordings for Homeowners Gold and Condominium Gold policies

- **Personal Umbrella Liability (Form 5010M)**
  - **Territory** – AMENDED to “This insurance applies to occurrences happening anywhere in the world **except with respect to owned secondary residence(s) and automobile coverages which are restricted to Canada**” (PREVIOUSLY included United States)
  - **Deductible** - ADDED following:
    - Liability exposures not insured by primary (underlying) insurance but covered by the personal umbrella policy are subject to a retained deductible limit of \$250, regardless if a deductible is not shown per 1. Above.
  
- **Rent and Rental Value Income Endorsement (Form 5109M)**
  - Name changed to Rental Income Coverage
  - DELETED “Subrogation” and “Insurance under more than one policy” sections as they are included under the main policy wording General Condition’s section.
  
- **Scheduled Items Coverage (Form 5024M)**
  - **What is excluded** – following DELETED
    - nuclear, war, terrorism (included in main policy)
  - **What is Excluded** – following is AMENDED to read
    - any change in electrical power supply, such as interruption, power surge or brown-out (DELETED following verbiage from the exclusion “if the change originates more than 100 feet away from the premises containing the Property Insured”)
  - **We Do Not insure** – following is AMENDED to read
    - any property lawfully seized or confiscated (DELETED following verbiage from exclusion “unless the property is destroyed to prevent the spread of fire”)
  - **Stamps and Coin Collection** – AMENDED to read as
    - Gold & Silver Forms - We will not pay more than \$3000, on any single article of your collection (PREVIOUSLY \$250)
    - Bronze Forms - We will not pay more than \$1000, on any single article of your collection (PREVIOUSLY \$250)
  - **Tombstones** – now covered under this wording
  
- **Sports And Exercise Equipment (Form 4013M)**
  - Named changed to Sports & Exercise Equipment Coverage
  - DELETED Following verbiage “We will reimburse you for your expenses to rent sports and exercise equipment if your scheduled equipment is stolen, damaged, lost or delayed during travel, for a period not exceeding fourteen (14) days.”
  
- **Tool Floater (Form MTOOL)**
  - DELETED “Other Insurance” section
  
- **Vacation Trailer (Form 1798M)**
  - Name changed to Vacation Trailer Coverage
  - **What are you insured against?** The following is DELETED
    - Water damage, limited to loss or damage caused by sudden and accidental escape of water from a plumbing, heating or air conditioning system;
    - Electricity, meaning accidental damage from artificially generated electrical current.
  - **What is excluded** – following DELETED (as all included in main policy wording)
    - Trailers or their contents which are rented or leased to others, or while on any construction site;
    - Vandalism or malicious acts caused by you or any member of your household;
    - Criminal or willful acts of omission committed by you;
    - Infidelity of your employees or persons to whom your property may be entrusted;
    - Contamination by radioactive material;
    - War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
    - Caused directly or indirectly, in whole or in part, by terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate terrorism regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage, but you are still insured for ensuing loss or damage which results directly from fire or explosion.
    - loss of, or damage to any property illegally imported, acquired, kept, stored or transported, or property subject to forfeiture;

- money, books of account, securities, evidences of debt or title;
- property pertaining to any business, profession or occupation;
- automobiles, motors, motorcycles, bicycles, boats, animals, birds, fish, jewellery, precious stones, watches, furs, or garments trimmed with fur;
- conversion, or the voluntary parting with title or ownership, whether or not induced to do so by any fraudulent scheme, trick, device or false pretense.
- nor do we insure:
  - data, or
  - loss or damage caused directly or indirectly by a data problem. However, if loss or damage caused by a data problem results in the occurrence of further loss of or damage to property insured that is directly caused by fire, explosion, smoke, or water damage this exclusion shall not apply to such resulting loss or damage