PEMBRIDGE INSURANCE COMPANY

Condominium Coverage Summary

Base Product	Comprehensive	Named Perils
Base Deductible	$500 ($1,000 in Alberta)	$500 ($1,000 in Alberta)
* Contents	All Risk	Named Perils
Coverage A: Unit Improvements and Betterments	200% of Coverage C	200% of Coverage C
Unit Contingency	200% of Coverage C	200% of Coverage C
Coverage C: Personal Property - Includes Replacement Cost	Included	Included
Coverage D: Additional Living Expenses	20% of Coverage C	20% of Coverage C
Loss Assessment	250% of Coverage C	250% of Coverage C
Loss Assessment – Due to Condominium Corporation Deductible	$50,000	$10,000
Coverage E: Legal Liability	$1,000,000	$1,000,000
Coverage F: Voluntary Medical Payments	$5,000	$2,000
Coverage G: Voluntary Payment for Damage to Property	$1,000	$500

Special Limits of Insurance	Comprehensive	Named Perils
Business books, tools and instruments	$3,000	$2,000
Bicycles	$2,000	$1,000
Coins	$500	$500
Collector cards, sports memorabilia, comic books – Limit per item: $250	$2,500	$1,000
Computer Software	$5,000	$3,000
Golf Carts	$1,000	Not Available
Golf Clubs	Coverage C Limit	$2,500
Jewellery and Furs	$7,000	$5,000

Condominium Coverage Summary

Special Limits of Insurance	Comprehensive	Named Perils
Money, etc.	$1,000	$500
Securities	$3,000	$2,000
Silverware, gold ware, etc.	$10,000	$10,000
Spare Auto Parts – Limit per item: $250	$2,000	$1,000
Stamps	$2,500	$1,000
Watercraft	$5,000	$2,000

Extensions of Coverage	Comprehensive	Named Perils
Credit / Bank Card, Video Forgery and Counterfeit Money	$5,000	$5,000
Debris Removal	Included	Included
Food Freezer	Coverage C Limit	$2,500
Fire Department Service Charge	$5,000	$2,000
Inflation Protection	Included	Included
Liability for Swimming Pool	Included	Included
Lock Replacement	$1,000	$500
Mass Evacuation	30 days - $10,000	2 weeks - $2,000
Outdoor trees, lawns, shrubs, plants	10% of Coverage C	5% of Coverage C
Permitted Business Property	Optional	Optional
Water Damage Extension / Sewer Backup	Optional	Optional
Reward Coverage	$2,500	$1,000

Condominium Coverage Summary

Extensions of Coverage	Comprehensive	Named Perils
Grave Markers and Mausoleums	$5,000	$2,500
Legal Fees & Expenses	Included	Optional
Voluntary Compensation	Included	Included

* Contents – Off Premises	Comprehensive	Named Perils
Student Residence	$15,000	$7,500
Personal property of a dependant in a Nursing Home	$10,000 $5,000 for theft	$5,000 $2,500 for theft
Personal property of a dependant in a Special Care Facility	$5,000 $1,000 for theft	$5,000 $1,000 for theft
Weight of Ice and Snow	Included	Included