Habitational

All Provinces

Revision	July 2026

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General Information

COVERAGE TERRITORY

Risks located in Alberta, British Columbia, Saskatchewan and Manitoba are written with the exception of:

- Risks North of the 55th parallel (all provinces) – not written
- Risks located in Flin Flon (MB) – not written
- Risks in Creighton and Regina Beach (SK) – not written
- Risks with the following postal codes in the North Battleford/Battleford area of Saskatchewan:

  S9A 0N7

  S9A 0N5

  S9A 2N2

  S9A 0T3

  S9A 0T4

- Risks in Calgary with the first 3 digits of the postal codes: T3J, T3N***this does not apply to Tenant and Condo risks.
- Risks in British Columbia with the first 3 digits of the postal codes: V0C, V0T, V0V, V1G, V1J, and V0W.
- Risks located in Abbotsford, Black Creek, Burnaby, Campbell River, Capital Regional District, Comox, Coquitlam, Courtenay, Crofton, Delta, Duncan, Esquimalt, Greenville, Hartley Bay, Heriot Bay, Kitimat, Ladysmith, Langford, Langley, Lytton, Maple Ridge, Merritt, Mission 1, Nanaimo, New Westminster, North Vancouver, Parksville, Pitt Meadows, Port Alberni, Port Coquitlam, Port Renfrew, Powell River, Qualicum Beach, Richmond, Saanichton, Sechelt, Skidegate, Sooke, Squamish, Surrey, Thornhill, Tsawwassen, Vancouver, Victoria, West Vancouver, Whistler, White Rock (BC) - not written

BINDING AUTHORITY

Our Brokers may bind the Company on risks, subject to all manual requirements and exceptions, and in accordance with the terms and conditions set out in the Agency/Broker Agreement.

Brokers are not permitted to bind risks that exceed the following limits:

	Hydrant Protected	Unprotected
Owner Occupied Dwelling, single family, two family or three family	1,500,000	1,000,000
Tenants Package	200,000	100,000
Condominium Package	200,000	100,000
Rented Dwelling & Contents	750,000	500,000
Seasonal Homeowners	1,000,000	750,000
Seasonal Dwelling & Contents	500,000	250,000
Scheduled Property – Boats & Motors	75,000	75,000
Other (per article)	10,000	10,000
Other (in total)	50,000	50,000
Home Business Extension	50,000	50,000
Comprehensive Personal Liability	5,000,000	5,000,000

Higher Limits are available – please refer to a head office underwriter for approval of higher limits

This binding authority is given on the condition that a completed application or full underwriting information for an endorsement is sent to the Company within 5 business days of the effective date of the binder. If you exceed this binding authority, you are deemed to have breached the Agency/Broker Agreement and will be responsible for any loss.

NOTE: “Business Day” means a day the brokerage is normally open for business.

Backdating of Applications is not allowed – backdating of applications, endorsements, or cancellations is strictly prohibited and will not be accepted or recognized.

Brokers are not permitted to bind risks:

- Previously declined, cancelled, lapsed, refused renewal or had special terms imposed by any insurer, including Sandbox Mutual Insurance;
- If the applicant(s) has had more than one claim in the past 3 years or more than 2 claims in the past 5 years;
- With comprehensive rental coverage, if the risk has had any claims within the past 3 years;
- Vacant or unoccupied;
- With more than two mortgagees on the same property;
- Where cannabis is grown for medicinal purposes, if more than 4 plants;
- Where sewer backup/comprehensive water coverage is required on any risk which has had a sewer backup or flood loss in the previous 5 years, whether insured or not. Sewer backup/comprehensive water coverage is not available on these risks;
- Where the insurance is to be written under a subscription policy, unless express authorization has been given by the Company;
- Mobile Homeowners and Rented Mobile Homes risks are not accepted as new business;
- Binding, coverage additions or increases are not permitted:
  - BC:

    If an active wildfire is within 25 km of the risk and is not under control, or if the risk is within 25 km of a wildfire classified as “out of control” by local authorities, or for any property immediately threatened by advancing fire.
  - SK/AB/MB:

    If an active wildfire is within 50 km of the risk and is not under control, or if the risk is within 50 km of a wildfire classified as “out of control” by local authorities, or for any property immediately threatened by advancing fire.
- Earthquake binding restriction in manual for all lines of business:
  - Binding, coverage additions, or increases are not permitted for any risk exposed to a seismic event (natural or manmade that causes ground movement:
    - With a magnitude of 5.0 or greater;
    - Located on or within 100 km of the epicenter, including where the epicenter is outside our territory;
    - For a period of 168 hours following the event, or longer if subsequent events occur;
    - Increases in insured values on existing business with an earthquake endorsement are not permitted, except for inflationary adjustments at renewal;
    - Habitational policies cannot add earthquake coverage to existing policies that do not already include it, nor can coverage be expanded from Dwelling Only to Dwelling and Contents;
    - Reduction of earthquake deductibles is not permitted.

- Are not accessible year round by road;
- Considered rooming or boarding houses (*see definition in general dwelling section of this manual);
- With commercial exposure, except those that qualify under our Home Based Business Extension;
- Solid fuel as primary heat;
- With solid fuel burning appliance(s) or chimney(s), unless the appliance is CSA, ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code and a fully completed solid fuel burning appliance questionnaire has been submitted to the Company;
- **BC Only** - Wood heat as a secondary heating source must meet the following conditions to be bound by broker:
  - A WETT inspection has been completed within the past 3 years with no recommendations;
  - No more than 2 cords per year used.
- With fuel oil tanks;
- Where the risk is heated by an outdoor solid fuel burning appliance;
- Where the risk is heated by a fireplace which has been ducted into the furnace ductwork;
- Where the risk is heated by a bioethanol ecosmart/gel fireplace;
- Containing a Surefire furnace;
- Where there is impending flood;
- That are converted non-residential structures (ie. churches, stores, gas stations, etc.);
- With a Daycare/Dayhome liability extension with a trampoline or swimming pool on premises;
- Situated north of the 55th parallel;
- With “Knob & Tube” or “Aluminum” wiring. A current Electrical Inspection Report is required for consideration;
- Brokers are not permitted to bind risks located within areas of Edmonton, Regina, Saskatoon, and Winnipeg for which your rater returns a message advising risk cannot be bound without contacting Underwriting;
- Any risk where there is an open claim;
- Risks in Calgary with postal codes beginning with T3J and T3N cannot be bound and will not be written as new business. Existing Sandbox clients who have properties in this area will be considered on an unbound basis. Please contact Underwriting to review. This does not apply to tenant/condo risks;
- Risks in Calgary & Airdrie with postal codes beginning with T4B, T4A, T3R, T3P & T3K cannot be bound and must be submitted for underwriting consideration. This does not apply to tenant/condo risks;
- Float Homes - not written.

APPLICATIONS

A fully completed signed application is required on all new business. If submitting via **API (broker upload), all applications/supporting documents for API transactions are to be retained in the broker’s office for auditing.**

CANCELLATIONS

- Midterm Cancellations – we require a signed release by the Named Insured(s) for midterm cancellations at the Insured's request. If the policy is written in the name of the "Estate of", a signed cancellation release by the executor(s) is required.
- When a policy is cancelled for non-payment of premium, reinstatement or policy replacement is at the option of the Company. The Company will, in no event, reinstate a policy after the 15 day notice of cancellation period has elapsed. In such cases, a fully completed application must be submitted.
- Flat cancellation of Renewal – if the Insured does not accept the renewal, the policy may be cancelled flat if written instructions to cancel are received within 45 days of the effective date of coverage.

BROKER LETTERS

Mid-term changes:

- a completed and signed application with updated underwriting information is required along with a signed cancellation release
- existing broker will be notified that the policy has been cancelled and replaced
- existing policy will be cancelled on a pro rata basis & new policy will be issued on an annual term with the same rates as the previous policy.

Renewal changes:

- broker letter must be received prior to the expiry of the policy with updated underwriting information
- existing broker will be notified that the policy is being replaced through another broker

MID-TERM POLICY CHANGES

Mid-term policy changes will be calculated at the rates/premiums in force at the effective date of the policy. Additional or return premiums for endorsements amounting to less than $5 will be waived.

MINIMUM POLICY PREMIUM – $50

The minimum premium for any policy is $50

RETAINED PREMIUM ON NEW BUSINESS

New business returned for cancellation is subject to minimum retained premium of $25.

CHANGE OF OWNERSHIP

A completed application must be obtained in the name of the new owner of the property as well as signed cancellation for previous owner. Pro-rata cancellation of the original policy may be allowed.

MORTGAGEE/LOSS PAYABLE

A mortgagee must be registered as a financial institution in order to be added under the 'Standard Mortgage Clause with the exception of:

- An individual who is registered on Land Titles as a mortgagee may be added under the 'Standard Mortgage Clause'. The following information is required:
  - A copy of the Land Title Registry
  - The mailing address of the individual being added
- An individual who is not listed on the Land Title Registry may only be added as a loss payable. We would require the following information:
  - Their interest in the property
  - The mailing address of the individual being added

PHOTOGRAPHS

In certain cases photographs are required to determine the acceptability of a risk. The Company does not assume the cost of such photographs.

VACANT DWELLINGS – (REFER TO COMPANY)

"Vacant" refers to the circumstances where the dwelling is not occupied and, regardless of the presence of personal property, including furnishings, all occupants have moved out with no intention of returning and no new occupant has established a usual place of residence in the dwelling or building. Refer to full definition in the Habitational Insurance Wording.

Unsupported Vacant Dwellings will not be accepted as new business.

Coverage cannot be bound by the broker.

Color photographs showing all sides of the dwelling must be submitted for approval.

Sandbox Mutual Insurance must be notified if an existing dwelling becomes vacant beyond 30 days.

- **Homeowners, Seasonal Homeowners**

  If an owner occupied or family occupied dwelling becomes vacant beyond 30 days during the policy term, we require a Vacancy Permit Questionnaire to be completed. Once permission is granted for vacancy we will add a vacancy permit and allow the Homeowners and Seasonal Homeowners package to remain in force until renewal (vacancy restrictions still apply). If the dwelling is still vacant when the policy comes due for renewal, Sandbox Mutual Insurance will review and if acceptable will renew with Fire & EC coverage (vacancy restrictions apply) and apply vacancy rates. Guaranteed Replacement Cost coverage does not apply.

  We allow 90 days following the death of the Insured before policy changes are required.

- **Rented Dwellings**

  If a rented dwelling is vacant for more than 30 days a Vacancy Permit Questionnaire must be completed.

  Vacant rentals on the Comprehensive Rental Package will no longer qualify for all risk coverage and will be amended to FEC.

Once permission is granted for vacancy we will add a vacancy permit to the policy and vacant rates will be applied.

DWELLING WITH COMMERCIAL OCCUPANCIES – (REFER TO COMPANY)

If a business is operated out of your principal residence and it does not qualify for the home business extension, please refer to the Company.

SOLID FUEL HEAT

Risks with solid fuel as primary heating as primary heating source will not be accepted.

Risk with non-approved appliances or chimneys will not be accepted.

A surcharge will apply to all approved solid fuel burning units, including fireplace inserts and free-standing fireplaces.

All solid fuel burning appliances must be CSA,ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or a factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code.

A solid fuel heating questionnaire and color photos are required on new business and endorsements. This must accompany the application, otherwise a Wood Stove Warranty will apply, stating, "It is warranted that a solid fuel burning appliance will not be used on the premises." This is a temporary measure until the questionnaire is reviewed and the appliance is approved.

A WETT inspection, completed wood heat questionnaire, and photos are required for all BC risks on all new business. A new WETT inspection will be required every 3 years.

FUEL OIL TANKS (NEW BUSINESS)

Fuel oil tanks must be double-walled and CSA, ULC or Warnock Hersey approved and must be fewer than 15 years old for outside tanks and fewer than 20 years old for inside tanks. An Oil Tank Questionnaire and photographs must accompany the application. Please see the following Underwriting Guidelines for these tanks.

- Properties with underground fuel oil tanks are uninsurable.
- All tanks must have approved label of certification. (Approved labels are CSA, ULC, Warnock Hersey and UL-approved in Canada). Never insure a risk that has installed a used or rebuilt tank.
- Outside tanks that are 15 years or older, or where the age of the tank is unknown, are not acceptable.
- Outside tanks must have ice and snow shields in place over the filter and lines wherever there is the potential for snow or ice to damage these devices as per CSA B139-00.
- Outside tanks that could possibly be impacted by a vehicle must be protected from vehicular impact by the use of a barrier.
- Fuel oil tanks must be properly supported on a non-combustible base (concrete block, poured concrete or patio block) that is designed to prevent the possibility of differential shifting of the legs due to frost heaving. We do not want to insure a tank that is on a wooden base because wood can hold water, which can contribute to the rusting process or placed directly on dirt as the tank may become unstable and is likely to tip and spill.
- All fuel oil tanks must be installed and maintained as set out in CSA B139-00, including the appendices.
- Inside tanks that are 20 years or older, or where the age of the tank cannot be verified, are not acceptable.
- All supply lines from the tank to the furnace must be the same age or newer as per CSA B139-00.
- The vent pipe must be higher than the filler pipe.
- All supply lines must be protected from damage within the house and they must be supported to prevent impact damage as per CSA B139-00. It is best to route or protect the oil product line from physical damage by installing the line around the perimeter of basement walls.
- Oil supply lines for outside tanks must be installed with a horizontal loop in the line between the filter and the building to allow for frost heaving.
- No part of the supply lines to the furnace may pass through or under a concrete floor, unless suitable proof can be shown that the supply lines are inside a separate leak proof line that will act as secondary confinement in the event of a failure of the supply line.
- All piping (supply lines, fill pipe and vent) must be metal. Plastic is unacceptable.
- All unused oil tanks must be removed from the premises, and the oil fill and vent lines must be removed from outside of the house as per CSA B139-00.
- Oil Tank Questionnaire Form M207 must be completed and submitted to head office along with a clear and current photo of the tank. Photos from all 4 sides should be submitted for review.
- If the tank or any line is leaking, the tank or line must be replaced immediately before the risk would be considered.
- If there are other problems, the tank must be fixed or replaced immediately before the risk would be considered.
- All tanks should be at least 15 m. from any underground water source.
- Any recommendations or special terms imposed by the previous insurer must be disclosed and submitted unbound.

JEWELLERY APPRAISALS

Appraisals are mandatory in order to provide scheduled jewellery coverage for items with a value over $4,000 including applicable taxes.

- Updated appraisals may be required every five years.
- Appraisals must be done by a qualified jeweller or gemologist and must indicate color, cut, clarity, carat, and weight.
- The appraisal must be personalized and signed by the jeweller or gemologist.
- We will accept appraisals up to five years old; however, if the appraisal is more than one year old, we may restrict coverage by excluding chipping and fracturing of a stone.

Appraisals may be required in other cases at the discretion of the underwriter.

> Note: Sandbox Mutual Insurance reserves the right of refusal on any and all appraisals completed by individuals or firms where inconsistencies in appraisals have arisen or values are in question.

Optional Coverages

BY-LAWS COVERAGE – END. #29

- Pays for additional cost of demolition, construction or repair from insured loss to comply with by-laws regulating demolition, construction or repair of buildings.
- Eligibility – Dwellings that do not qualify for Guaranteed Replacement Cost (GRC) End. #15 or Replacement Cost Plus (Building) – End. #42

*Underwriter approval is required for all limits over $60,000

Limit	Homeowners, Farmowners, Seasonal Homeowners	Rented Dwelling, Seasonal Residence, General Dwelling, Farm Dwelling
$30,000	$30	$60
$60,000	$60	$120
$90,000*	$90	$180

COMBINED SINGLE LIMIT – END. #27

With this endorsement, if the amount of insurance applicable to Coverage A, B, C or D of a Homeowner or Seasonal Homeowner Rider is not sufficient to cover the loss under a particular coverage, the Insured may apply the unused amounts remaining under any of the coverages until the total amounts are used up.

This does not apply in the case of loss or damage to private structures or outbuildings insured under Coverage B which are used in whole or in part for residential purposes or designed or intended for residential use, whether occupied, unoccupied or vacant.

This endorsement is automatically included, at NO ADDITIONAL CHARGE, on all Homeowners Riders which have the Guaranteed Replacement Cost Endorsement or Seasonal Homeowners Riders which have the Replacement Cost Plus Endorsement. It is NOT available without the Guaranteed Replacement Cost Endorsement or Replacement Cost Plus Endorsement.

CONDOMINIUM UNIT OWNERS ASSESSMENT COVERAGES PROPERTY– EXCESS LIMITS – END #13

- Pays the Insured's share of any special assessment because of damage to common property caused by a peril insured by our policy.
- Coverage for 500% of the amount of Coverage C is automatically included.
- Excess Limits are available for an additional charge.

CONDOMINIUM UNIT OWNERS CONTINGENT PROTECTION ENDORSEMENT – EXCESS LIMITS – END. #12

- Provides "All Risk" coverage on the Insured's unit if the Condominium Corporation has no insurance or its insurance is inadequate or not effective.
- Coverage for 500% of the amount of the amount of Coverage C is automatically included.
- Excess limits are available for an additional premium.

EARTHQUAKE – END. #93 (BC ONLY)

If the earthquake endorsement is indicated on the coverage summary page, coverage is extended to include loss or damage caused by an earthquake. Earthquake coverage may be added mid-term. If however, after an earthquake occurrence there is a 168-hour waiting period before an insured can add or increase earthquake deductibles. This coverage may be added with the base deductible of 10%. Additional deductible options of 15% and 20% may be purchased. Minimum premium - $75.00.

FIRE DEPARTMENT CHARGES – END. #23

$5,000 coverage is automatically included for your liability for fire department charges. This coverage may be increased for an additional premium.

GLASS DEDUCTIBLE BUY-DOWN – END. #17

This coverage is applicable to Homeowners, Condominium Unit Owners, Seasonal Homeowners, and Rented and Seasonal Condominiums.

The deductible amount for glass breakage may be reduced to $50 deductible (Saskatchewan & Manitoba) and $100 deductible (Alberta and British Columbia) for an additional premium.

GUARANTEED REPLACEMENT COST (G.R.C.) – END. #15
REPLACEMENT COST PLUS (BUILDING) – END. #42 (SEASONAL HOMEOWNERS)

Applies to:

- Homeowners policies built 1960 or later.
- One and two family rented dwellings not over 25 years old.
- Seasonal Homeowners policies (not seasonal residence Rider SDW) built 1960 or later.
- Bareland Condominiums built 1960 or later.
- Laneway homes built 1960 or later if owner occupied or not over 25 years old if tenant occupied.

These risks are eligible for GRC, if the amount of insurance is selected according to the Replacement Cost calculations, as determined by a Home Evaluation Estimator. Please note that the endorsement warrants notice must be given within 90 days of commencement of any addition, extension or improvement to the dwelling building which increases its replacement value by $10,000 or more. With Guaranteed Replacement Cost, we agree to pay the actual costs reasonably incurred to rebuild, repair or replace the building on the same site, with materials of similar quality and no deduction for depreciation, even if the cost exceeds the amount of insurance. The “Replacement Cost Plus” coverage on Seasonal Homeowners will be capped at the lesser of $25,000 or 15% of the limit stated under Coverage A – Dwelling. This will be over and above any allowances made for additions, extensions or improvements as explained in the previous paragraph. The amount of insurance on contents is not affected and the limit stated in the policy will apply. By-laws coverage is included.

NOTE:

- Homeowners & Seasonal Homeowners
    - Homes built prior to 1960 are not eligible for GRC. Existing risks will be grandfathered.
- Homeowners
    - Duplexes are Eligible.
    - Triplexes, Fourplexes, Fiveplexes, Sixplexes – Ineligible.
- Log or Panabode construction – Ineligible.
- Row Houses & Townhouses – Ineligible.
- Dwellings Under Construction – Ineligible.
- Dwellings with non-continuous foundations - Ineligible.

IMPROVEMENTS AND BETTERMENTS – EXCESS LIMITS – END. #16

CONDOMINIUM IMPROVEMENTS AND BETTERMENTS:

- Unit Improvements and Betterments are automatically insured for 400% of the limit purchased under Coverage C – Personal Property. This applies in addition to the amount on Personal Property.
- Increased coverage is available for an additional premium.

TENANTS IMPROVEMENTS AND BETTERMENTS:

- Improvements and Betterments are automatically insured for 10% of the amount of Coverage C
- Personal Property. This applies in addition to the amount on Coverage C Personal property.
- Increased coverage is available for an additional premium.

RESIDENCE GLASS – TENANT PACKAGES & RENTED DWELLINGS

This coverage may be added to rented dwelling and tenant packages where the tenant is responsible for glass breakage under a lease agreement. Not available for rented dwellings located in Alberta and British Columbia.

This coverage is subject to the policy deductible and a $500 limit per glass unit.

SERVICE LINE & HOME SYSTEMS PROTECTION

SERVICE LINE

- May be added to all Homeowners, Rental Dwellings, Seasonal Homeowners and Seasonal Residences.
- Limit $10,000 *Refer to wording for coverage limitations*
- Deductible $1,000

HOME SYSTEMS PROTECTION

- May be added to all Homeowners, Condominium Unit Owners, Condominium Rental Packages, Rental Dwellings, Seasonal Homeowners, Seasonal Condominium Packages and Seasonal Residences forms.
- Limit $50,000
- Deductible $1,000

Note: A claim made solely under Home Systems Protection and/or Service Line will be considered a chargeable claim and will result in the loss of the claims free discount, if applicable. Coverage cannot be added mid term.

SEWER BACKUP COVERAGE AND COMPREHENSIVE WATER COVERAGE

COVERAGES

- Endorsement #9 – Limited Sewer Backup Coverage – available on Homeowners, Mobile Homeowners, Farmowners, Farm Mobile Homeowners, Rented Dwellings and Seasonal Homeowner, Seasonal Residence, General Dwelling, Farm Dwelling
- Endorsement #11 – Comprehensive Water Coverage – available on Homeowners, Mobile Homeowners, Farmowners, Farm Mobile Homeowners, Tenants, Farm Tenants, Condominium, Rented Dwellings and Seasonal Homeowner, Seasonal Residence, General Dwelling, Farm Dwelling

Multiple limit options are available depending on the risk location.

Limit Options are $25,000, $50,000, $100,000 or Policy Limits*.
*Tenant and Condo risks are eligible for Policy Limits only.

This coverage is not available for risks with dirt basements or on risks that are vacant.

PROCEDURES

NEW BUSINESS

We will not offer Sewer Backup or Comprehensive Water coverage on any new business that has had Sewer Backup or Flood losses in the past five years, whether or not the losses were insured or uninsured and regardless of preventative measures taken. This restriction does not apply to Tenants and Condos.

RENEWAL BUSINESS

If the insured has experienced a sewer backup or flood loss within the past year, we will require a Sewer Backup Questionnaire to be completed in full. The questionnaire will be reviewed by underwriting to determine appropriate preventative measures and recommendations. Any mandatory preventative measures must be completed in order for us to remain on risk without deductible restrictions.

Preventative measures may include:

- The professional installation of an automatic backwater valve in the main sewer drain of the dwelling below the basement floor.
- The professional installation of an automatic sump pump with pit.
- Disconnecting downspouts if they are connected directly to the weeping tile, sewer drain, septic tank or cistern.
- Professionally installed water detection monitor(s) or sensor(s).
- An annual sewer line inspection to check for tree root or other blockages.

Following a covered loss under endorsement #9, or #11, we will pay up to a maximum of $2,500 for expenses incurred in the disconnection of the downspouts, the professional installation of a backflow valve, or the professional installation of a sump pump.

If the insured has not taken the mandatory preventative measures outlined by underwriting, we will give the insured until the next renewal date to do so. During this one year implementation, we require a minimum $2,500 deductible on Sewer Backup or Comprehensive Water coverage. If the mandatory preventive measures are not implemented by the next renewal date, we will delete Sewer Backup or Comprehensive Water coverage.

If the insured has experienced two or more sewer backup or Flood losses in the past five years, with or without preventive measures, Sewer Backup or Comprehensive Water coverage will be deleted.

If the insured has experienced a sewer backup loss or Comprehensive water loss within the past 3 years, the maximum sewer backup limit or Comprehensive water limit available is $50,000 with no option to purchase higher limits. This restriction is not applicable to Tenants and Condos.

SPECIAL LIMITS ENHANCEMENT – END. #28

This endorsement can be added to all Homeowner, Tenant and Condominium forms

With this endorsement, certain Limits of Insurance contained in this policy are increased, as follows:

UNDER THE "SPECIAL LIMITS OF INSURANCE", THE LIMIT FOR:

- Books, tools, instruments, office furniture and office equipment pertaining to a business, profession, trade or occupation including farming, but only while on your premises in a fully enclosed building is increased to $7,500. in all.
- Computer hardware pertaining to a business, trade, profession or occupation , but only while on your premises in a fully enclosed building is increased to $10,000. in all.
- Computer software is increased to $10,000. in all.
- Securities is increased to $10,000. in all.
- Watercraft, their furnishings, equipment, accessories, motors and boat trailers not required to be licensed, is increased to $5,000. in all.
- Animals, birds and fish kept as household pets is increased to $2,500. in all.
- Cemetery property anywhere in Canada up to $10,000. in all.
- Student property is increased up to $20,000. for each such student.
- Nursing or special care home extension is increased to $15,000. in all.
- Jewellery, watches, gems, is increased to $15,000. in all.
- Fur garments and garments trimmed with fur is increased to $15,000. in all.
- Numismatic property (such as coin collections) is increased to $1,000. in all.
- Stamps and philatelic property (such as stamp collections) is increased to $5,000. in all.
- Bicycle, tricycle, unicycle or electric bicycle, including their equipment and accessories, is removed.

UNDER ADDITIONAL COVERAGES:

- The limit for any one tree, shrub, plant or lawn on your premises as stated in the Additional Coverage for "Outdoor Trees, Shrubs and Plants" is increased to $1,500, including debris removal expense.
- The limit for "Conviction Reward" is increased to $2,500.
- The limit for "Lock Replacement" is increased to $2,000.
- The limit for "Fire Department Charges" is increased to $15,000.

This endorsement changes only amounts of insurance. All other limitations, conditions and exclusions stated in the policy remain unchanged.

UNDER LIABILITY COVERAGES:

- Coverage F, Voluntary Medical Payments – limit is increased to $7,500.
- Coverage G, Voluntary Property Damage Payments – limit is increased to $7,500.

Coverage Chart

Homeowners, Condominium Unit Owners and Tenants Packages

KEY

C Covered
L Covered, subject to a special limit of insurance
N Not Covered
P Personal Property only covered (applicable to Homeowners Only)
A Available for an additional premium
B Building Only

	Homeowners			Tenant/Condo	
	Comp	Broad	Basic	Comp	Basic
Accidental Damage • by falling object in interior • by spillage and staining	 C C	 B B	 N N	 C C	 N N
Accidental Unplugging of Food Freezer	C	C	C	C	C
Additional Living Expenses	C	C	C	C	C
Automatic New Dwelling Coverage	C	C	C	C	C
Cemetery Property	L	L	L	L	L
Collapse of a Building	C	C	P	C	P
Conviction Reward	L	L	L	L	L
Credit Card, Fund Transfer Card, Forgery, Counterfeit Money	L	L	L	L	L
Electricity	C	C	C	C	C
Emergency Entry Damage	C	C	C	C	C
Evacuation	L	L	L	L	L
Explosion	C	C	C	C	C
Falling Object Striking Exterior of Building	C	C	C	C	C
Fire and Lightning	C	C	C	C	C
Fire Department Charges	L	L	L	L	L
Glass Breakage	C	C	C	C-C T – A	C-C T – A
Identity Theft Expense	L	L	L	L	L

	Homeowners			Tenant/Condo	
	Comp	Broad	Basic	Comp	Basic
Impact by Vehicles (Including by insured)	C	C	C	C	C
Lock Replacement if Keys are Stolen	L	L	L	L	L
Melting of snow and ice on roof	C	B	N	C	N
Mysterious Disappearance	C	N	N	C	N
Personal Property of unmarried students away from Home	L	L	L	L	L
Property of Others (except Tenants of Insured)	L	L	L	L	L
Removal of Debris and Salvage	C	C	C	C	C
Replacement Cost Coverage	C	C	C	C	C
Rental Income	C	C	C	C	C
Riot	C	C	C	C	C
Smoke (including from a fireplace)	C	C	C	C	C
Theft	C	C	C	C	C
Transportation (including moving to new residence in Canada)	C	C	C	C	C
Trees, Shrubs, Plants (Outdoors) and lawns	L	L	L	T – N C – L	T – N C – L
Vandalism or Malicious Acts	C	C	C	C	C
Water Escape					
• from heating, plumbing	C	C	C	C	C
• from waterbeds	C	C	C	C	C
• from swimming pool or public watermain	C	C	C	C	C
Weight of Ice, Snow or Sleet	C	C	C	C	C
Windstorm or Hail	C	C	C	C	C

Note: This chart provides a general comparison of coverages. All exclusions, limitations and conditions shown in the policy wording apply.

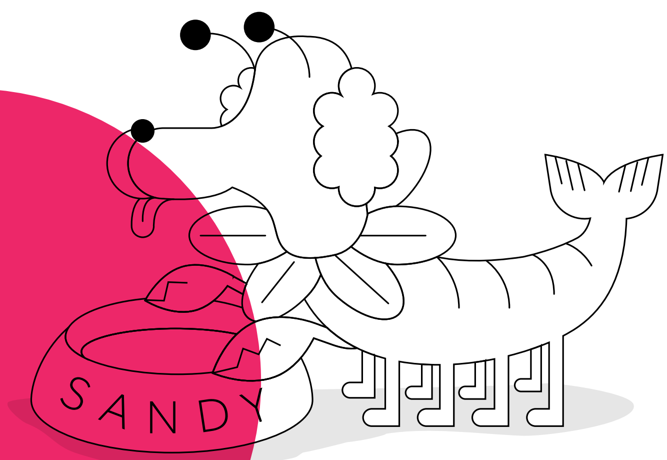
Special Limits Chart

NOTE:

1. If coverage not provided under the specific form N/C will be shown.
2. Limits shown may not apply to all insured perils. Please see wording for full details.
3. Asterisk (*) means that no special limit applies.

	Homeowners			Tenant/Condo	
	Comp	Broad	Basic	Comp	Basic
Automotive Parts & Equipment	1000	1000	1000	1000	1000
Bicycles (Each Bike)	1500	1500	1500	1500	1500
Business Books, Tools & Instruments, Office Furniture and Equipment	5000	5000	5000	5000	5000
Cemetery property	5000	5000	5000	5000	5000
Coin Collections	500	500	500	500	500
Computer Hardware – business use	5000	5000	5000	5000	5000
Computer Software – business use	5000	5000	5000	5000	5000
Conviction Reward	1000	1000	1000	1000	1000
Credit & Fund Transfer Cards	5000	5000	5000	5000	5000
Emergency Entry Damage	*	*	*	*	*
Fire Department Charges	5000	5000	5000	5000	5000
Food Spoilage (Freezer)	*	*	*	*	*
Furs	10000	10000	10000	10000	10000
Garden & Yard Equipment & Machinery – each item	10000	10000	10000	10000	10000
Golf Carts	*	*	*	*	*
Identity Theft Expense	15000	15000	15000	15000	15000
Jewellery (Including Watches)	10000	10000	10000	10000	10000
Lock Replacement (per unit)	1000	1000	1000	1000	1000
Manuscripts	2500	2500	2500	2500	2500
Money or Bullion	500	500	500	500	500
Outdoor Trees, Shrubs, Plants and Lawns	5%/1000	5%/1000	5%/1000	T-N/C C-5%/1000	T-N/C C-5%/1000
Personal Property Away From Premises	*	*	*	*	*
Personal Property of Others for which you are responsible	10000	10000	10000	10000	10000

	Homeowners			Tenant/Condo	
	Comp	Broad	Basic	Comp	Basic
Pets: Animals, Birds and Fish	1500	1500	1500	1500	1500
Property of Unmarried Students Away from Home	10000	10000	10000	10000	10000
Property in a Nursing or Special Care Home	10000	10000	10000	10000	10000
Securities	5000	5000	5000	5000	5000
Stamps	2500	2500	2500	2500	2500
Trading or Collectible Cards Comic Books, Sports Memorabilia	200/2500	200/2500	200/2500	200/2500	200/2500
Watercraft	2500	2500	2500	2500	2500



Homeowners Policy Program

ELIGIBILITY

A Homeowners Policy may be written to insure a dwelling risk:

- Owned and occupied by the Named Insured as his/her principal residence, or occupied by an immediate family member (parents, grandparents, grandchildren, brothers, sisters, children or spouse of the homeowner) as his/her principal residence.
- Not containing more than three self-contained units or more than two boarders. Short-term Rentals such as Airbnb/VRBO/HomeAway are not written.
- Used for private residential purposes only (except incidental occupancy by the Insured, as a Dentist's, Doctor's, or Insurance Broker's Office, those risks qualifying under our Home Business Extension or other occupancy approved by the Company).
- Not used wholly or partially for manufacturing, commercial, farming, boarding, or lodging purposes.
- That is not a house trailer or mobile home whether on a temporary or permanent foundation.
- In the course of construction, intended to be occupied by the owner as their principal residence upon completion, subject to the qualifications described above. If unscheduled personal property (contents) is to be insured at another location during the construction period, we need to know the location of the personal property.
- Of log construction. GRC not available.
- Which is a modular home on a permanent concrete foundation (no pilings or crawl spaces) and having drywall interior.
- Which is a bareland condominium that is an owner occupied single family dwelling, subject to the qualifications described above. Any common areas need to be insured through the commercial department.
- Dwelling must be insured to a minimum value of 80% of replacement cost.
- Brokers are not permitted to bind risks located within areas of Edmonton, Regina, Saskatoon, and Winnipeg for which your rater returns a message advising risk cannot be bound without contacting Underwriting.
- Is accessible by road year round.
- Laneway homes eligible for Homeowners policy if owner or family occupied.

Dwellings on small acreages with farm outbuildings or farm animals will be written through the farm department. If there are no farm outbuildings or farm animals, coverage can be written under the Homeowner's Program.

RISKS REQUIRED TO BE SUBMITTED FOR APPROVAL

- Group Homes
- Home Daycares
- Home Care for Elderly

POLICIES AVAILABLE

- Homeowners Comprehensive – All Risk on building & contents.
- Homeowners Broad – All Risk on building and Named Perils on contents.
- Homeowners Basic – Named Perils on building & contents. Not available for SK policies.

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

BASIC POLICY LIMITS (EXCESS LIMITS ARE AVAILABLE FOR COVERAGE B, C, AND D)

- Coverage A – Dwelling limit indicated on the declaration page
- Coverage B – Detached Private Structures – 15% of amount of Coverage A
- Coverage C – Personal Property – 80% of amount of Coverage A
- Coverage D – Additional Living Expense – 25% of Coverage A
- Coverage E – Legal Liability – $1,000,000
- Coverage F – Medical Payments – $5,000
- Coverage G – Voluntary Property Damage – $5,000
- Credit and Fund Transfer Card – $5,000
- Identity Theft Expense – $15,000

FOR BARELAND CONDOS

CONDOMINIUM UNIT OWNERS ASSESSMENT COVERAGES

- 500 % of the amount of Coverage C – Personal Property – End. #13
- 100% of the amount of Coverage E – Liability – End. #14

Deductible Assessment Coverage – $50,000 – End. #43

CASTLE COVERAGE ENDORSEMENT - COVERAGE INCLUDED IN COMPREHENSIVE WITH G.R.C. - IF ELIGIBLE

Castle Coverage Endorsement is automatically included for Owner Occupied Homeowners with Comprehensive and G.R.C. which have had no more than 1 claim in 3 years and no more than 2 claims in 5 years. This endorsement includes the following:

Better Bicycle	We will cover up to $5,000 for any one bicycle, tricycle, unicycle or e-bike (with pedals, not exceeding 500 watts and 32 km/h) including equipment and accessories. A $100 deductible applies.
Build Back Better	If the dwelling is damaged by wildfire, hail, windstorm or flood (if endorsed), we will pay up to $5,000 to improve the property resilience including stronger shingles, stronger siding or three measures to mitigate future damage.
Go Green	If the dwelling or personal property is damaged, we will cover up to $5,000 of the extra costs to repair or replace damaged property with eco-friendly or energy efficient materials or methods.
Loss of Income	If an insured misses work due to an insured loss we will pay up to $250 per day for a maximum of 14 days ($3,500 total) to compensate for loss of income. Coverage stops once claim is settled.
Pair and Set	If part of a pair and set is damaged, we will pay up to $5,000 for the undamaged pair or set. The undamaged pair or set becomes our property.
Theft of Sporting Equipment Away from Premise	We will cover up to $2,500 for loss of theft to sporting equipment away from the dwelling. A $100 deductible applies, and this does not include bicycles.

DISCOUNTS/SURCHARGES AVAILABLE

"50" PLUS DISCOUNT

This discount is applied if the named insured is 50 years of age or older.

BURGLAR ALARM DISCOUNT

- This discount is available on homeowners with a 24-hour central monitored alarm system.
- The alarm system must be ULC or UL approved and a copy of the alarm certificate must be submitted along with the application or the request for the discount.

CLAIMS FREE DISCOUNT

- The Claims Free discount is available on homeowner's that have been claims free for the past three years.
- First time Insureds are eligible for this discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.
- A claim which consists entirely of Fire Department Charges, Emergency Entry Damage and/or Lock Replacement payments only will not result in the loss of the claims free discount.

CREDIT SCORE DISCOUNT

- This discount is available to the homeowners package premium provided the appropriate consent has been collected and submitted, the insured's legal name and date of birth are provided, and the client meets a minimum credit score rating.
- This discount will be added to a policy on the inception or renewal date, if consent is given mid-term, any applicable discount will be applied on the next renewal.

DISAPPEARING DEDUCTIBLE

- Available on owner-occupied Broad or Comprehensive coverage policies with a $1,000 or $2,500 deductible.
- This loyalty incentive will reduce the policy deductible by $100 for each year of being continuously insured and claims free with Sandbox up to a maximum reduction of $1,000.

DWELLING UNDER CONSTRUCTION DISCOUNT

- This discount is applied to dwellings under construction written on a homeowners package provided the insurance is placed no later than completion of the foundation for an amount equal to the estimated complete value.
- These dwellings are not insured against damage to building by theft, vandalism, glass breakage, water escape rupture or freezing of a plumbing, heating or air conditioning system.
- The Basic package excludes theft of building materials while the building is under construction. If these coverages are required, please refer to the "Dwellings Under Construction" section of this manual.

LOYALTY DISCOUNT

Policy renewals receive a Loyalty Discount for remaining with Sandbox Mutual Insurance.

MULTI-LINE DISCOUNT (ALBERTA AND BRITISH COLUMBIA ONLY)

- This discount is available to principal residences such as homeowners, owner occupied condos, and tenants located in Alberta and British Columbia when the insured has an auto policy with any carrier in the broker's office.
- Discount is not available to be added midterm.

NEW BUSINESS DISCOUNT

Policies new to Sandbox Mutual Insurance receive a New Business Discount for the first policy term.

CLAIMS SURCHARGE

This surcharge may be applied at the underwriter's discretion.

HEATING SURCHARGE

Risks with Non-approved appliances or chimneys are not written.

- A surcharge will apply to all approved solid fuel burning units, including fireplace inserts and free-standing fireplaces.
- All solid fuel burning appliances, including fireplace inserts and free-standing fireplaces, must be CSA,ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or a factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code.
- A Solid Fuel Heating Questionnaire and color photos are required on new business and endorsements. This must accompany the application; otherwise a Wood Stove Warranty will apply stating, "It is warranted that a solid fuel burning appliance will not be used on the premises." This is a temporary measure until we have had a chance to review the questionnaire.

Rates are available through quoting software (ie Applied, Rival).

Tenants Package Policy Program

ELIGIBILITY

- A Tenants Package may be issued only in the name of an Insured who occupies as a tenant a residence containing the personal property insured under the policy.
- The location must be the insured's principle residence.
- The policy may be issued only in the name of one individual or spouses, including a permanent common-law relationship.
- The residence must be used for private residential purposes only (except for incidental occupancy by the Insured or his spouse as a Dentist's, Doctor's or Insurance Broker's office, those risks qualifying under our Home Business Extension, or other occupancy approved by the Company).
- The residence may not be used wholly or partially for manufacturing, commercial, farming, boarding or lodging purposes. (Apartments in commercial buildings are eligible – see "Surcharges" below).
- The risk is not eligible for a Tenants Package if it is occupied as a summer or seasonal dwelling.
- The risk is not eligible for Tenants Package if it is located in a mobile home park.
- If the tenant lives in an apartment or townhouse complex with a Life Lease, a discount may be applied to the Tenants Package premium.
- Is accessible by road year round.

POLICIES AVAILABLE

- Tenants Basic – Named Perils – Replacement Cost is included.
- Tenants Comprehensive – All Risk – Replacement Cost is included.

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

BASIC POLICY LIMITS

- Coverage C – Personal Property *(selected by insured)
- Coverage D – Additional Living Expenses – 25% of the amount of Coverage C – Personal Property.
- Coverage E – Legal Liability – $1,000,000.
- Tenants Legal Liability – $1,000,000.
- Coverage F – Medical Payments – $5,000.
- Coverage G – Voluntary Property Damage – $5,000.
- Credit and Fund Transfer Card Endorsement – $5,000.
- Tenants Improvements & Betterments – 10% of Coverage C – Personal Property.
- Identity Theft Expense – $15,000

***Minimum Coverage C limit written**

- Saskatchewan – $20,000
- Alberta, British Columbia and Manitoba – $25,000

SENIORS TENANTS PACKAGE PROGRAM

- To qualify the insured must be 55 or older and reside in a special care home, nursing home or senior's complex.
- This is an All Risk Tenants Form subject to a $500 deductible (AB & BC subject to $1,000).
- Available limits are $5,000, $10,000, $15,000 or $20,000.
- Available discounts are the Claims Free Discount, Loyalty Discount, Credit Score Discount, New Business Discount and Multi-Line Discount (Alberta and British Columbia Only). (All other discounts are not available.)

DISCOUNTS/SURCHARGES AVAILABLE

"50" PLUS DISCOUNT

This discount is applied if the occupant is 50 years of age or older.

APARTMENTS LOCATED ON 3RD FLOOR OR HIGHER

A discount will be applied if the lowest level of the unit occupied by the Insured is not lower than the 3rd floor of the building. This discount may not be applied if the discount for Fire Resistive Construction has been used.

(Only one discount may be applied – either the Fire Resistive Discount or the 3rd Floor Discount, but not both).

APARTMENTS WITH FIRE RESISTIVE CONSTRUCTION

A discount is applied if the risk is located in a fire resistive building (Buildings where the exterior walls, floor and roof are of masonry or other fire resistive materials).

BURGLAR ALARM DISCOUNT

- This discount is available on dwellings with a 24-hour central monitored alarm system.
- The alarm system must be ULC or UL approved and a copy of the alarm certificate must be submitted along with the application or the request for the discount.

CLAIMS FREE DISCOUNT

- This discount is applied to tenant packages that have been claims free for the past three years.
- First time Insureds are eligible for this discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.

CREDIT SCORE DISCOUNT

- This discount is available to the tenant package premium provided the appropriate consent has been collected and submitted, the insured's legal name and date of birth are provided, and the client meets a minimum credit score rating.
- This discount will be added to a policy on the inception or renewal date, if consent is given mid-term, any applicable discount will be applied on the next renewal.

DISAPPEARING DEDUCTIBLE

- Available on owner-occupied Comprehensive coverage policies with a $1,000 or $2,500 deductible.
- This loyalty incentive will reduce the policy deductible by $100 for each year of being continuously insured and claims free with Sandbox up to a maximum reduction of $1,000.

LIFE LEASE DISCOUNT

If the Insured has a Life Lease the discount is applicable to the tenant package portion of the policy.

LOYALTY DISCOUNT

Policy renewals receive a Loyalty Discount for remaining with Sandbox Mutual Insurance.

MULTI-LINE DISCOUNT (ALBERTA AND BRITISH COLUMBIA ONLY)

- This discount is available to principal residences such as homeowners, owner occupied condos, and tenants located in Alberta and British Columbia when the insured has an auto policy with any carrier in the broker's office.
- Discount is not available to be added midterm.

NEW BUSINESS DISCOUNT

- Policies new to Sandbox Mutual Insurance receive a New Business Discount for the first policy term.

SPRINKLER DISCOUNT

- This discount is applied when there is a professionally installed approved sprinkler system in the tenant's unit and all common areas (the system must comply with local by-laws).

CLAIMS SURCHARGE

- This surcharge may be applied at the underwriter's discretion.

COMMERCIAL OCCUPANCIES SURCHARGE

- Apartments in buildings with commercial occupancies are subject to a surcharge based on the type of commercial occupant within the building (Office, Retail Store, or Other).

HEATING SURCHARGE

Risks with Non-approved appliances or chimneys are not written

- A surcharge will apply to all approved solid fuel burning units, including fireplace inserts and free-standing fireplaces.
- All solid fuel burning appliances, including fireplace inserts and free-standing fireplaces, must be CSA,ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or a factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code.
- A Solid Fuel Heating Questionnaire and color photos are required on new business and endorsements. This must accompany the application; otherwise a Wood Stove Warranty will apply stating, "It is warranted that a solid fuel burning appliance will not be used on the premises." This is a temporary measure until we have had a chance to review the questionnaire.

MOBILE HOME SURCHARGE

- Contents in a mobile home which is situated on a residential lot (not in a mobile home park) are subject to a surcharge.
- Risks situated in a mobile home park are not written.

Rates are available through quoting software (ie Applied, Rival).

Condominium Unit Owners Package Policy Program

ELIGIBILITY

- A Condominium Unit Owners Package may be issued only in the name of an Insured who owns a condominium unit as a principal residence, rental or seasonal condominium.
- The residence must be used for private residential purposes only (except for incidental occupancy by the Insured or his spouse as a Dentist's, Doctor's or Insurance Broker's office, those risks qualifying under our Home Business Extension, or other occupancy approved by the Company).
- The residence may not be used wholly or partially for manufacturing, commercial, farming, boarding or lodging purposes.
- Seasonal condos rented to others on a monthly basis are acceptable; however short-term rentals (such as Airbnb/VRBO/HomeAway) are not written.
- Is accessible by road year round.

POLICIES AVAILABLE

- Condominium Basic – Named Perils – Replacement Cost is included.
- Condominium Comprehensive – All Risk – Replacement Cost is included.

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

BASIC POLICY LIMITS

- Coverage C – Personal Property *(selected by insured)
- Coverage D – Additional Living Expenses & Fair Rental Value – 200 % of the amount of Coverage C – Personal Property. Fair Rental Value Includes Rental Income.
- Coverage E – Legal Liability – $1,000,000.
- Coverage F – Medical Payments – $5,000.
- Coverage G – Voluntary Property Damage – $5,000 (not available on seasonal condominiums).
- Credit and Fund Transfer Card – $5,000
- Unit Improvements & Betterments - End #16 – 400% of the amount of Coverage C – Personal Property.
- Condominium Unit Owners Contingent Protection Endorsement - End #12
  – 500% of the amount of Coverage C – Personal Property.
- Condominium Unit Owners Assessment Coverages - End #13
  – 500% of the amount of Coverage C – Personal Property.
  – 100% of the amount of Coverage E – Liability.
- Deductible Assessment Coverage - End #43 – $50,000
- Identity Theft Expense – $15,000 (Not available on Seasonal or Rented Condo's)

*MINIMUM COVERAGE C LIMIT WRITTEN

- Owner Occupied – $35,000
- Rental – $10,000

COVERAGE DETAILS

CONDOMINIUM UNIT OWNERS CONTINGENT PROTECTION END # 12

- Provides "All Risk" cover on the Insured's unit if the Condominium Corporation has no insurance or its insurance is inadequate or not effective.
- Coverage for 500% of the amount of Unscheduled Personal Property is automatically included.
- Excess limits are available for an additional premium.

CONDOMINIUM UNIT OWNERS ASSESSMENT COVERAGES

PROPERTY – END #13:

- Pays the Insured's share of any special assessment because of damage to common property caused by a peril insured by our policy.
- Coverage for 500% of the amount of Coverage C – Personal Property is automatically included.
- Excess Limits are available are for an additional premium.

LIABILITY – END #14:

- Pays the Insured's share of any special assessment for liability claims arising out of occurrences covered under the liability section of the policy.
- Coverage is included for an amount equal to the limit purchased under Coverage E – Legal liability.

DEDUCTIBLE ASSESSMENT COVERAGE – END #43:

- Pays for a deductible assessed to you by the condominium corporation resulting from loss or damage to your condominium unit or common property.
- The loss must be caused by a peril for which you are insured by this policy. This coverage is included at no additional charge subject to a limit of $50,000.

IMPROVEMENTS AND BETTERMENTS – END #16

- Unit Improvements and Betterments are automatically included for 400% of the limit purchased under Coverage C – Personal Property. This applies in addition to the amount on Personal Property.
- Excess Limits are available for an additional premium.

RENTAL CONDOMINIUMS

- Rented condominiums may be written on either the named perils or all risk form and are issued with the basic policy limits outlined for owner occupied condominiums.
- Minimum Coverage C – Personal Property limit is $10,000.
- Standalone rented condos are subject to a surcharge, however the surcharge is waived if there are 5 or more rentals for the same insured on the policy.

DISCOUNTS/SURCHARGES AVAILABLE

"50" PLUS DISCOUNT

This discount is applied if the owner occupant is 50 years of age or older.

BURGLAR ALARM DISCOUNT

- This discount is available on dwellings with a 24-hour central monitored alarm system.
- The alarm system must be ULC or UL approved and a copy of the alarm certificate must be submitted along with the application or the request for the discount.

CLAIMS FREE DISCOUNT

- This discount is applied to condominium packages that have been claims free for the past three years.
- First time Insureds are eligible for this discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.

CONDOMINIUMS LOCATED ON 3RD FLOOR OR HIGHER

- A discount will be applied if the lowest level of the unit occupied by the Insured is not lower than the 3rd floor of the building.
- This discount may not be applied if the discount for Fire Resistive Construction has been used.

(Only one discount may be applied – either the Fire Resistive Discount or the 3rd Floor Discount, but not both).

CONDOMINIUMS WITH FIRE RESISTIVE CONSTRUCTION

A discount is applied if the risk is located in a fire resistive building (Buildings where the exterior walls, floor and roof are of masonry or other fire resistive materials).

CREDIT SCORE DISCOUNT

- This discount is available to the condominium package premium provided the appropriate consent has been collected and submitted, the insured's legal name and date of birth are provided, and the client meets a minimum credit score rating.
- This discount will be added to a policy on the inception or renewal date, if consent is given mid-term, any applicable discount will be applied on the next renewal.
- This discount is not available on rented condominiums.

DISAPPEARING DEDUCTIBLE

- Available on owner-occupied Comprehensive coverage policies with a $1,000 or $2,500 deductible.
- This loyalty incentive will reduce the policy deductible by $100 for each year of being continuously insured and claims free with Sandbox up to a maximum reduction of $1,000.

LOYALTY DISCOUNT

Policy renewals receive a Loyalty Discount for remaining with Sandbox Mutual Insurance.

MULTI-LINE DISCOUNT (ALBERTA AND BRITISH COLUMBIA ONLY)

- This discount is available to principal residences such as homeowners, owner occupied condos, and tenants located in Alberta and British Columbia when the insured has an auto policy with any carrier in the broker's office.
- Discount is not available to be added midterm.

NEW BUSINESS DISCOUNT

Policies new to Sandbox Mutual Insurance receive a New Business Discount for the first policy term

SPRINKLER DISCOUNT

This discount is applied when there is a professionally installed approved sprinkler system in the condo unit and all common areas (the system must comply with local by-laws).

CLAIMS SURCHARGE

This surcharge may be applied at the underwriter's discretion.

HEATING SURCHARGE

Risks with Non-approved appliances or chimneys are not written

- A surcharge will apply to all approved solid fuel burning units, including fireplace inserts and free-standing fireplaces.
- All solid fuel burning appliances, including fireplace inserts and free-standing fireplaces, must be CSA,ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or a factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code.
- A Solid Fuel Heating Questionnaire and color photos are required on new business and endorsements. This must accompany the application; otherwise a Wood Stove Warranty will apply stating, “It is warranted that a solid fuel burning appliance will not be used on the premises.” This is a temporary measure until we have had a chance to review the questionnaire.

Seasonal Homeowners Program

ELIGIBILITY

A Seasonal Homeowners Policy may be written to insure a seasonal dwelling which:

- Is owned and occupied by the Insured as his/her seasonal residence. The dwelling may be rented to others on an occasional basis (not more than 4 weeks per year).
- Is built 1950 or later in SK / 1955 or later in AB, BC & MB.
- The Amount of Insurance is not less than $75,000.
- Is not a house trailer or mobile home whether on a temporary or permanent foundation.
- Is in course of construction and is intended to be occupied by the owner as a seasonal residence upon completion, subject to the qualifications described above. If unscheduled personal property (contents) is to be insured at another location during the construction period, we will need to know the location of the personal property.
- Is accessible by road year round.
- Dwelling must be insured to a minimum value of 80% of replacement cost.

We are prepared to write a Seasonal Homeowners policy even if we do not insure the principal residence. If we do insure the principal residence, the contents coverage of the Seasonal Homeowners policy cannot be broader than the coverage at the Principal Residence.

Seasonal homeowners are written using the homeowners wording with Endorsement #24 – "Seasonal Residence Coverage" attached.

The Seasonal Homeowners coverage may be added to a policy insuring the Principal Residence.

For Seasonal Condos – see Condo Section.

POLICIES AVAILABLE

- Seasonal Homeowners Comprehensive – All Risk on building & contents.
- Seasonal Homeowners Broad – All Risk on building and Named Perils on contents.
- Seasonal Homeowners Basic – Named Perils on building & contents. Not available for SK policies.

COVERAGE DETAILS

- Under the Seasonal Homeowners forms, only personal property (contents) usually kept throughout the year at the seasonal home is insured.
- A 20% extension applies to property temporarily removed.
- The Rental Value insurance under Coverage D applies only if the seasonal house was rented or there was a firm rental agreement in force at the time of the loss.
- Coverage does not include insurance for loss or misuse of Credit or Fund Transfer Cards or for loss by forgery or counterfeit money.
- Liability applies only to the Seasonal Residence premises and described watercraft.
- Voluntary Property Damage is not insured.

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

BASIC POLICY LIMITS (EXCESS LIMITS ARE AVAILABLE FOR COVERAGE B, C, AND D)

- Coverage A – Dwelling limit indicated on the declaration page
- Coverage B – Detached Private Structures – 10% of amount of Coverage A. (Includes boathouses, boatlifts, docks, piers, wharves, and swimming rafts)
- Coverage C – Personal Property – 50% of amount of Coverage A.
- Coverage D – Additional Living Expense – 25% of Coverage A.
- Coverage E – Premises Liability – $1,000,000.
- Coverage F – Medical Payments – $5,000.

Note: Dwellings situated north of the 55th parallel are not written. Please reference Page 2 - General Information - Coverage Territory for all other locations not written.

REPLACEMENT COST PLUS – END. #42

- Replacement Cost Plus is available on Seasonal Homeowners as outlined on page 9.
- The coverage is capped at the lesser of $25,000 or 15% of the limit stated under Coverage A – Dwelling.
- The various approved replacement cost calculators can be used as a guide when determining values on seasonal properties. It is, however, the responsibility of the insured and broker to determine an accurate replacement value for the risk in question.

When calculating the replacement cost of a seasonal dwelling some factors to consider are:

- The remoteness or accessibility to contractors and/or materials may affect the true replacement of the dwelling.
- For seasonal dwellings which have been owner built there may be a tendency to undervalue the cost of professional labor.
- Owner built homes may have custom features which are not considered in replacement cost values.
- Debris removal may be higher at a seasonal location.

DISCOUNTS/SURCHARGES AVAILABLE

CLAIMS FREE DISCOUNT

- The Claims Free discount is available on Seasonal homeowner’s that have been claims free for the past three years.
- First time Insureds are eligible for this discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.
- A claim which consists entirely of Fire Department Charges, Emergency Entry Damage and/or Lock Replacement payments only will not result in the loss of the claims free discount.

LOYALTY DISCOUNT

Policy renewals receive a Loyalty Discount for remaining with Sandbox Mutual Insurance.

NEW BUSINESS DISCOUNT

Policies new to Sandbox Mutual Insurance receive a New Business Discount for the first policy term.

CLAIMS SURCHARGE

This surcharge may be applied at the underwriter’s discretion.

Rates are available through quoting software (ie Applied, Rival).

Seasonal Residences

ELIGIBILITY

Seasonal residences may only be written if the Principal Residence is insured with the Company and the risk is accessible by road year round.

If the Seasonal Residence is a condo refer to Condo section of this manual.

DWELLINGS

- Seasonal Residence buildings are insured for Actual Cash Value.
- Risks will be considered for Replacement Cost (Optional Loss Settlement Clause) on an individual basis, provided Amount of Insurance is not less than 80% of Replacement Cost (Minimum $25,000).

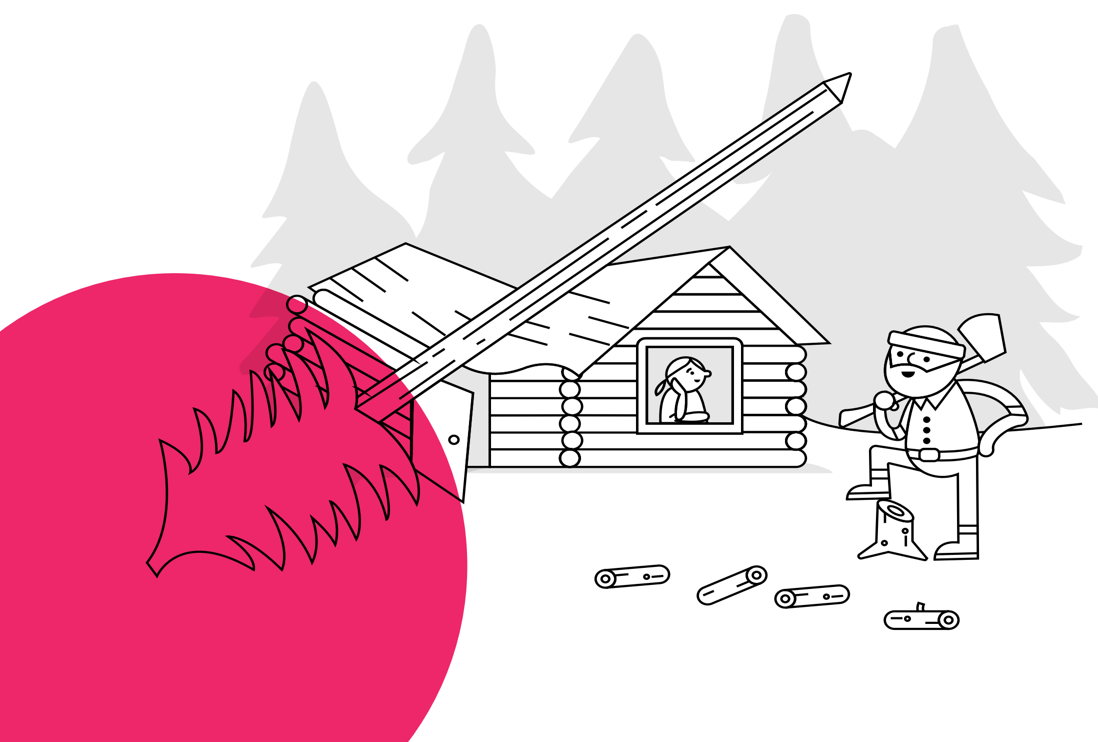
MOBILE HOMES

- Seasonal Residence mobile homes are insured for Actual Cash Value only subject to a Dent Clause.
- The mobile home must be fully skirted – skirting may be permanent or temporary. Lattice skirting is not acceptable.
- If wood heat used, it must be approved for use in a mobile home and have a fresh air intake.
- A current colour photo of the dwelling must be submitted.

Note: Dwellings situated north of the 55th parallel are not written. Please reference Page 2 - General Information - Coverage Territory for all other locations not written.

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible



COVERAGES OPTIONS

ALL RISK BUILDING (INCLUDES OPTIONAL LOSS SETTLEMENT CLAUSE) – RIDER ARB

Eligibility

- “All Risk” Cover must apply on the Principal Residence.
- Minimum amount of insurance $25,000.
- Risks will be considered for Replacement Cost (Optional Loss Settlement Clause) on an individual basis, provided Amount of Insurance is not less than 80% of Replacement Cost (Minimum $25,000).
- Building was Built 1960 or later.
- Risk is accessible by road year round.

Dwelling Building Rates per $100 of insurance based on protected or unprotected.

All Risk Building Coverage not available on mobile homes.

ALL RISK CONTENTS – RIDER ARC

Available only if “All Risk” cover applies on Principal Residence Contents.

Contents contained in a Dwelling rates per $100 of insurance based on protected or unprotected.

BURGLARY & ROBBERY EXTENSION – END #18

Rate per $100 of Contents Insurance available for additional premium.

FIRE AND EXTENDED COVERAGE (EXCLUDING VANDALISM) – RIDER SDW

- Dwelling Building and Contents Rates – Per $100 of insurance based on protected or unprotected.
- Mobile Home and Contents Rates – Per $100 of insurance available.

REPLACEMENT COST ON CONTENTS – INCLUDED

UNSCHEDULED GLASS ($500 LIMIT PER GLASS UNIT) – END #25

Policy Deductible available for an additional premium.

VANDALISM OR MALICIOUS ACTS EXTENSION – END #7

Available for additional premium.

DISCOUNTS AVAILABLE

CLAIMS FREE DISCOUNT

- The Claims Free discount is available on Seasonal dwellings that have been claims free for the past three years.
- First time Insureds are eligible for this discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.
- A claim which consists entirely of Fire Department Charges payments only will not result in the loss of the claims free discount.

Rates are available through quoting software (ie Applied, Rival).

Comprehensive Rental Program – All Risk Building (ARB)

GENERAL RULES AND ELIGIBILITY

- Buildings must be insured to at least 100% of replacement cost.
- Photographs are required for all new business.
- Minimum limit of coverage is $200,000.
- The dwelling must not be more than 35 years old when written, however dwellings 36-40 years old may be referred to underwriting for approval of eligibility, providing the details of full replacement of wiring, plumbing, heating and roof along with up to date colour photographs showing all sides of the dwelling and roof.
- The location cannot have more than 1 claim in a 3 year period, when written as new business.
- Cannot have more than 4 self-contained units rented.
- Property is well maintained.
- Rooming and boarding houses are not written.
- Short term Rentals (such as Airbnb/VRBO/HomeAway) are not written.
- Vacant or Unoccupied risks are not eligible for this comprehensive program.
- Brokers are not permitted to bind risks located within areas of Edmonton, Regina, Saskatoon, and Winnipeg for which your rater returns a message advising risk cannot be bound without contacting Underwriting.
- Is accessible by road year round.
- Laneway homes are eligible for Comprehensive Rental coverage if tenant occupied.

COVERAGE DETAILS

This policy provides *All-Risk Replacement Cost* coverage and includes the following (either listed on the declaration page or outlined in the wording)

- Tenant Vandalism Coverage maximum limit $25,000 subject to minimum $2,500 deductible.
- Contents coverage – 10% of the building limit.
- Outbuildings coverage – 10% of the building limit.
- Rental Income – 10% of the building limit.

Excess limits are available on Contents, Outbuildings and Rental Income for an additional premium.

DEDUCTIBLE OPTIONS

- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

Renewal Business – renewals where dwellings are more than 40 years old OR more than 1 claim in a 3 year period; will be reviewed by an underwriter to determine whether the risk can remain insured under the comprehensive rental dwelling program.

DISCOUNTS/SURCHARGES AVAILABLE

CLAIMS FREE DISCOUNT

- This discount is applied to rented dwellings that have been claims free for the past three years.
- First Time Insureds are eligible for the discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.

LOYALTY DISCOUNT

- Policy renewals receive a Loyalty Discount for remaining with Sandbox Mutual Insurance.

NEW BUSINESS DISCOUNT

- Policies new to Sandbox Mutual Insurance receive a New Business Discount for the first policy term.

CLAIMS SURCHARGE

- This surcharge may be applied at the underwriter’s discretion.

HEATING SURCHARGE

Risks with Non-approved appliances or chimneys are not written.

- A surcharge will apply to all approved solid fuel burning units, including fireplace inserts and free-standing fireplaces.
- All solid fuel burning appliances, including fireplace inserts and free-standing fireplaces, must be CSA,ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or a factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code.
- A Solid Fuel Heating Questionnaire and color photos are required on new business and endorsements. This must accompany the application; otherwise a Wood Stove Warranty will apply stating, “It is warranted that a solid fuel burning appliance will not be used on the premises.” This is a temporary measure until we have had a chance to review the questionnaire.

General Dwelling Program

Rented dwellings (including apartment buildings/dwellings up to six suites)

GENERAL RULES

- If the dwelling was built before 1970, photographs are required.
- To qualify for Replacement Cost (Optional Loss Settlement Clause):
    - The buildings must be insured to at least 80% of Replacement Cost.
    - Replacement Cost (Optional Loss Settlement Clause) will be applied to dwellings built 1970 or newer automatically.
    - Replacement Cost will not be applied to dwellings built before 1970, but may be considered if up to date colour photographs showing all sides of the dwelling and roof are submitted along with details of updates to the dwelling.
- Rooming and Boarding houses are not written.
- A Rooming and Boarding House is:
    - The sharing of a common kitchen and/or bathroom in a building or dwelling where 3 or more rooms are rented out individually.
    - A building or dwelling where there are more than 4 occupants (excluding minors) in one self-contained dwelling unit.
- Vacant or Unoccupied risks must be referred to Underwriting.
- For Rented Condominiums – please see the condo section of this manual.
- Rented Bareland Condominiums must be referred to Underwriting.
- Rented Dwellings on Farms are subject to the Deferred Loss Settlement Clause.
- Short-term Rentals (such as Airbnb/VRBO/HomeAway) are **not written**.
- Brokers are not permitted to bind risks located within areas of Edmonton, Regina, Saskatoon, and Winnipeg for which your rater returns a message advising risk cannot be bound without contacting Underwriting.
- Is accessible by road year round.
- Laneway homes are eligible for General Dwelling coverage if tenant occupied.

COVERAGE DETAILS

This policy provides *Fire & Extended Coverages* and includes the following (either listed on the declaration page or outlined in the wording)

- Contents coverage – $3,000 (in addition to the building amount, subject to replacement cost).
- Outbuildings coverage – 10% of building limit.
- Rental Income – 10% of the building limit.
- Building Damage due to theft or attempt thereat: $1500 limit per occurrence.

Excess limits are available for Contents, Outbuildings and Rental Income for an additional premium.

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

DISCOUNTS/SURCHARGES AVAILABLE

CLAIMS FREE DISCOUNT

- This discount is applied to rented dwellings that have been claims free for the past three years.
- First time Insureds are eligible for this discount.
- If a location is deleted or substituted, any claims will be reassigned to another location within the same classification.

LOYALTY DISCOUNT

- Policy renewals receive a Loyalty Discount for remaining with Sandbox Mutual Insurance.

NEW BUSINESS DISCOUNT

- Policies new to Sandbox Mutual Insurance receive a New Business Discount for the first policy term.

CLAIMS SURCHARGE

- This surcharge may be applied at the underwriter's discretion.

HEATING SURCHARGE

Risks with Non-approved appliances or chimneys are not written.

- A surcharge will apply to all approved solid fuel burning units, including fireplace inserts and free-standing fireplaces.
- All solid fuel burning appliances, including fireplace inserts and free-standing fireplaces, must be CSA,ULC or Warnock Hersey approved and connected to a masonry chimney, built from ground, with a continuous stainless steel liner or a factory built metal chimney conforming to the requirements of ULC Standard S629M (650°C), which is embodied in the National Building Code.
- A Solid Fuel Heating Questionnaire and color photos are required on new business and endorsements. This must accompany the application; otherwise a Wood Stove Warranty will apply stating, "*It is warranted that a solid fuel burning appliance will not be used on the premises.*" This is a temporary measure until we have had a chance to review the questionnaire.

Dwelling Under Construction Program

ELIGIBILITY

A Dwelling Under Construction Policy may be written to insure a dwelling risk which:

- Is owned and is to be occupied by the Named Insured as his/her principal residence or seasonal residence upon completion.
- Will not contain more than three family units.
- Is to be used for private residential purposes only (except incidental occupancy by the Insured, as a dentist's, doctor's, or insurance broker's office, those risks qualifying under our Home Business Extension or other occupancy approved by the Company).
- Will not be used wholly or partially for manufacturing, commercial, farming, boarding or lodging purposes.
- Has an inception date no later than the start date of construction above the level of the lowest basement floor. If there is no basement, it shall be when construction starts.
- Is being insured for the full value of the building upon completion.
- Is accessible by road year round.

PACKAGE COVERAGES

- Dwelling Under Construction – Rider DCR – All Risk
- Commercial General Liability Policy – $1,000,000 Limit

DEDUCTIBLE OPTIONS

- $500 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

LIABILITY

- Subject to a flat premium that is fully earned.
- Coverage is subject to a $500 Property Damage deductible.
- Minimum $1,000,000 limit is mandatory with optional increased limits of up to $5,000,000 available.

The Claims Free Discount is applied to the dwelling under construction that has been claims free for the past three years.

- First time Insureds are eligible for this discount.

Comprehensive Personal Liability

BASIC COVERAGE INCLUDED IN PACKAGES

- Legal Liability, including Principal Residence $1,000,000
- Voluntary Medical Payments $5,000
- Voluntary Property Damage $5,000

Excess liability limits may be purchased up to a maximum limit of $5,000,000

LIABILITY SUBJECT TO AN ADDITIONAL CHARGE

RENTED/SEASONAL/ADDITIONAL RESIDENCES

- Additional charge per unit is applied.

INCIDENTAL BUSINESS USE OF PREMISES

- Such as a Dentist's, Doctor's, Insurance, Accountant or other one person operation (office only).

DRAFT OR SADDLE ANIMALS, ADDITIONAL CHARGE PER ANIMAL

DAYCARE/DAYHOME, ADDITIONAL CHARGE PER CHILD

- Maximum limit $2,000,000.
- Maximum 6 children (not including their own).
- Daycare Questionnaire must be submitted.
- Risks with trampolines or swimming pools on premises are not written.

WATERCRAFT LIABILITY

Limits are available from $1,000,000 to $5,000,000 (except jet propulsion watercraft)

- Watercraft in excess of 26 feet in length or capable of a speed in excess of 55 m.p.h., refer to Company.
- Watercraft powered by an outboard motor, or combination of motors, 25 h.p. or less – No Charge.
- Watercraft powered by an inboard motor, or combination of motors, 50 h.p. or less – No Charge.
- Watercraft unmotorized which are less than 26 feet in length – No Charge.
- Outboard, Inboard, Inboard/Outboard, Jet Boats, Pontoon Boats and Sailboats with auxiliary power.
- Jet Propulsion Personal Watercraft with Passenger Hazard Option** is available with limits of $500,000, $1,000,000 and $2,000,000.

**Passenger Hazard Option cannot be purchased without Jet Propulsion Basic Liability limit.

RATES BASED ON MAXIMUM SPEED CAPABILITY

HORSEPOWER (kW) MUST NOT EXCEED M.O.T. RATING

WATERCRAFT LIABILITY RATES

MAXIMUM SPEED CAPABILITIES

	$1,000,000	$2,000,000	$3,000,000	$4,000,000	$5,000,000
0 – 30mph	$33	$41	$48	$58	$66
31 – 55mph	$50	$63	$73	$88	$100
56mph & greater	$66	$83	$96	$116	$132

JET PROPULSION PERSONAL WATERCRAFT

Limit of Liability	$500,000	$1,000,000	$2,000,000
Basic Charge	$89	$115	$135
Passenger Hazard	$23	$26	$37

Scheduled Property

PERSONAL ARTICLES FLOATER – PAF

- This form provides All Risk on the following scheduled personal articles:
- Cameras
- Firearms
- Furs
- Jewellery & Watches, appraisals are required for items over $4,000
- Musical Instruments
- Stamp & Coin Collections
- Coverage is subject to a nil deductible (MB, BC & AB) and minimum $100 deductible (SK).
- Higher deductible options are available.

BOAT AND MOTOR FLOATER – RIDER BMF

- The Optional Loss Settlement Clause is automatically available on all boats, motors and trailers. This basis of loss settlement may be chosen at the time of a loss if the property is not more than ten years old from the date of original purchase.

RISKS WHICH MUST BE SUBMITTED UNBOUND:

- If value over $75,000.
- Homemade, kits or conversions – photographs required.
- Watercraft used in coastal waters.
- Inflatable boats.
- Houseboats - not written.

UNACCEPTABLE RISKS:

- Boats over 26 feet in overall length.
- Pleasurecraft with cooking facilities (except pontoon boats with gas barbeques).
- Hydro planes, boats equipped with airplane engines or air cushion boats.
- Boats where the horsepower of the motor exceeds the recommended capacity by the manufacturer or Department of Transport.

DEDUCTIBLE OPTIONS:

- $200 Deductible (AB, BC & MB only – not available on jet propulsion watercraft)
- $250 Deductible (SK only – not available on jet propulsion watercraft)
- $500 Deductible
- $750 Deductible
- $1,000 Deductible
- $2,500 Deductible
- $5,000 Deductible

FINE ARTS ($100 DEDUCTIBLE) – RIDER FAF

- Must be at a fixed location
- If value exceeds $50,000, refer to underwriting.

GARDEN TRACTORS – RIDER MRF

- Available on motorized lawn tractors manufactured and designed for gardening and yard maintenance and used for personal use only.
- $500 deductible minimum.

HEARING AIDS – RIDER MRF

- Hearing aids are automatically covered as part of personal property subject to the policy deductible.
- In the case of the Basic package, it would not provide coverage if the hearing aids were lost nor if it was dropped and broken. The Comprehensive package would include this coverage automatically.
- Hearing aids may be scheduled to obtain the “All Risk” coverage or in the case of the Comprehensive package, to reduce the deductible.
- In order to schedule the hearing aid(s) please provide the make, model and serial number.

DEDUCTIBLE OPTIONS:

- $25 Deductible
- $200 Deductible (MB, BC & AB)
- $250 Deductible (SK)

OUTBUILDING FLOATER ($500 DEDUCTIBLE SK & MB, $1,000 DEDUCTIBLE AB & BC) – RIDER OBF

Homeowner’s Outbuildings – 15% of the building amount is covered under Detached Private Structures and this limit can be increased for an additional premium. Or, you may schedule outbuildings under Rider OBF for an additional premium based on the full limit of the outbuilding.

- Farm Outbuildings – All outbuildings designed or manufactured for farm use must be scheduled. Two forms of coverage are available depending on the condition and use – *Fire & Extended Coverage* and *All Risk* for buildings on owner occupied premises.
- Seasonal Homeowners Outbuildings – 10% of the building amount is covered under Detached Private Structures under the Seasonal Homeowners Package and this limit can be increased or you may schedule outbuildings under Rider OBF.
- Seasonal Dwellings Outbuildings – 10% of the building amount may be applied to cover outbuildings. This limit may be increased by increasing the limit of insurance on your Seasonal Dwelling or you may schedule outbuildings under Rider OBF.
- Rented Outbuildings – 10% of the building amount may be applied to cover outbuildings. This limit may be increased by increasing the limit of insurance on your Rental Dwelling or you may schedule outbuildings under Rider OBF.

PERSONAL COMPUTER FLOATER – RIDER PCF

- Available for personal or business use computers.
- Coverage is All Risks including loss or damage caused by “changes in electrical supply interruption, power, surge or brown out”.
- Choice of *Premises Only or Away from Premises coverage including In Transit*.
- Subject to a $100 deductible (higher deductibles available).

SPORTING EQUIPMENT – RIDER SEF

- Coverage is available for a variety of sporting equipment including golf & skiing equipment and bicycles.
- Bicycles and electric bicycles are subject to a $250 minimum deductible (SK only).

TOOL FLOATER (REPLACEMENT COST – $500 MINIMUM DEDUCTIBLE) – RIDER TLF

- This floater is available for tools used for commercial purposes other than farming.
- A limit of $2,500 on any one item applies unless scheduled.
- Choice of *Premises Only or Away from Premises coverage including In Transit*.

TRAVEL TRAILER FLOATER ($500 DEDUCTIBLE IN SK AND $100 & $200 AVAILABLE IN MB, BC & AB) – RIDER TTF

- SK & MB risks – coverage is available for contents of vacation trailers and motorhomes, where the contents are kept permanently in the trailer or motorhome.
- AB & BC risks – coverage is available for vacation trailers and/or their contents and contents of a motorhome.
  - Coverage is not applicable to trailers at permanent locations.
  - If the value exceeds $50,000 please refer it to Underwriting.

SCHEDULES PROPERTY RATES

Scheduled property may be written only when the insured's Principal Residence and/or contents are insured with Sandbox Mutual Insurance.

PERSONAL ARTICLES FLOATER – RIDER PAF (RATES PER $100 OF INSURANCE)

	Alberta & British Columbia	Saskatchewan	Manitoba
Cameras (Non-Professional)	$1.50	$1.60	$1.60
Firearms	$1.25	$0.90	$1.20
Furs	$0.65	$0.45	$0.65
Jewellery & Watches	First $5,000 – $1.50 Next $15,000 – $1.75 Over $20,000 – $2.25	First $20,000 – $1.35 Over $20,000 – $1.80	First $20,000 – $1.45 Over $20,000 – $1.75
Musical Instruments (Non-Professional)	$1.50	First $1,500 – $1.60 Next $3,500 – $1.40 Over $5,000 – $0.96	$1.50
Stamp & Coin Collection	$1.00	First $5,000 – $0.90 Next $25,000 – $0.60	$1.00

BOAT AND MOTOR FLOATER – RIDER BMF (RATES PER $100 OF INSURANCE)

	Alberta & British Columbia		Saskatchewan		Manitoba	
	Deductible	Rate	Deductible	Rate	Deductible	Rate
Inboard, Outboard, Inboard/Outboard, Canoe, Sailboats with Auxillary Power, Jet Boats & Pontoon Boats	$200	$2.25	$250	$1.95	$200	$2.50
	$500	$1.75	$500	$1.75	$500	$2.25
	$750	$1.69	$750	$1.66	$750	$2.13
	$1,000	$1.63	$1,000	$1.56	$1,000	$2.00
	$2,500	$1.51	$2,500	$1.35	$2,500	$1.88
Jet Propulsion Personal Watercraft	$500	$3.50	$500	$3.00	$500	$4.00
	$750	$3.33	$750	$2.70	$750	$3.80
	$1,000	$3.15	$1,000	$2.55	$1,000	$3.60
	$2,500	$2.80	$2,500	$2.40	$2,500	$3.20

*Sailboats/canoes – no auxiliary power or having an auxiliary outboard motor not exceeding 10hp – reduce outboard rates by 30%.

PERSONAL COMPUTER FLOATER ($100 DEDUCTIBLE) – RIDER PCF (RATES PER $100 OF INSURANCE)

	Alberta & British Columbia	Saskatchewan	Manitoba
On Premises Only	$0.75	$0.75	$0.75
Away from Premises (including transit)	$2.50	$1.55	$3.00

FINE ARTS – RIDER FAF (RATES PER $100 OF INSURANCE)

Deductible	Alberta & British Columbia	Saskatchewan	Manitoba
$100	$0.55	$0.50	$0.50

GARDEN TRACTORS – RIDER MRF (RATES PER $100 OF INSURANCE)

Deductible	Alberta & British Columbia	Saskatchewan	Manitoba
$500	$0.50	$0.50	$0.50
$750	$0.45	$0.45	$0.45
$1,000	$0.43	$0.43	$0.43

HEARING AIDS – RIDER MRF (RATES PER $100 OF INSURANCE)

Alberta & British Columbia		Saskatchewan		Manitoba	
Deductible	Rate	Deductible	Rate	Deductible	Rate
$25	$4.00	$25	$4.00	$25	$4.00
$200	$3.00	$250	$3.00	$200	$3.00

OUTBUILDING FLOATER – RIDER OBF (RATES PER $100 OF INSURANCE) – FARM OUTBUILDING RATES

	Alberta & British Columbia ($1,000 ded.)	Saskatchewan ($500 ded.)	Manitoba ($500 ded.)
Fire & EC	$0.45	$0.52	$0.60
All Risk	$0.51	$0.58	$0.66

SPORTING EQUIPMENT – RIDER SEF (RATES PER $100 OF INSURANCE)

	Alberta & British Columbia	Saskatchewan	Manitoba
Bicycles/E-bikes	$6.00	$7.00 ($250 ded.)	$6.00
All Others	$1.55	$1.25 ($100 ded.)	$2.00
Golf & Skiing	$1.55	$1.80 ($100 ded.)	$1.80

TOOL FLOATER – RIDER TLF (RATES PER $100 OF INSURANCE)

Subject to $500 Deductible	Alberta & British Columbia	Saskatchewan	Manitoba
On Premises Only	$1.50	$2.00	$2.00
Away from Premises (including transit)	$4.00	$3.00	$4.00

TRAVEL TRAILER FLOATER – RIDER TTF (RATES PER $100 OF INSURANCE)

Deductible	Alberta & British Columbia	Saskatchewan	Manitoba
$100	$1.50		$2.00
$200	$1.30		$1.80
$500	$1.20	$2.00	$1.64

Home Business Extension Endorsement

GENERAL INFORMATION

- The Home Business Extension Endorsement is written as an extension to our Homeowners, Tenants and Condominium Package policies.
- The existence of the Home Business will not affect the rating considerations of the principal residence.
- The Home Business Extension Coverage follows the personal property coverages of the principal residence subject to specific exclusions outlined in the endorsement wording.

QUALIFICATIONS

- The supplementary Home Business Extension Questionnaire must be fully completed and submitted with the coverage request.
- Risks on a standalone basis or those that do not meet the eligibility requirements and classes as outlined must be referred to our Commercial Department.
- Businesses involving deep frying, furniture refinishing, upholstering, woodworking, or the regular use of flammable liquids do not qualify for this program.
- Businesses involved in the sale of products and services outside of Canada do not qualify for this program.

ELIGIBILITY AND BINDING AUTHORITY

- The residence being insured must be the principal residence of the insured.
- Business must be owned and operated by the Named Insured(s) only, with no more than 2 nonresidence employees.
- The Named Insured(s) must:
  - Be the sole owner(s) and proprietor(s).
  - Have no other business connected to or operating under stated name(s).
  - Operate out of the Insured's premises only.
- Gross annual receipts of not more than $50,000 for operators under Class A category.
- Not more than 2 rooms (plus storage areas) are used for business. Space utilized in an attached or detached garage would be considered one room if used for other than storage. The primary use of the residence building must be for dwelling purposes.
- The risk must otherwise qualify for Homeowners, Tenants or Condominium Unit Owners Policy coverage.
- The business must be one of those listed in the Eligible Classes Section.
- Business may be in the same name as the Named Insured or a name representing a sole proprietorship. Partnerships or incorporated companies cannot be written under this endorsement.
- Property Values not to exceed $50,000.
- Not more than one claim on the business operation in the past three years, or more than two claims in the past five years, or any theft losses in the past three years.

Eligible Classes

CLASS A

- Aquarium Sales
- Antique Gallery/Shop
- Art Gallery/Art Studio
- Artist Supplies
- Bakeries
- Barber Supplies
- Beauty Supplies
- Book/Magazine Distributor
- Bookbinding
- Cake Decorator
- Candy/Nut Confections
- Ceramics
- Cosmetics Sales (e.g. Avon, Mary Kay)
- Costume Rental
- Crafts
- Draperies & Window Coverings
- Fish Hook Maker
- Floral Arrangements incl. dried & silk
- Food Supplements/Vitamins (no manufacturing or preparation)
- Framing
- Gift Shop
- Glassware
- Graphic Artist/Designer
- Greeting Card Sales
- Handicrafts
- Hearing Aid Outlet
- Hobby & Model Supplies excluding explosives and propellants
- Household Products (e.g. Amway, Fuller Brush, Shaklee)
- Jewellery (Costume)
- Kitchen Supplies (e.g. Tupperware)
- Ladies/Girls Clothing & Accessories
- Leather Goods
- Lingerie
- Men/Boys Clothing & Accessories
- Musical Instrument Sales
- Personal Care Products
- Promotional Materials
- Religious Goods
- Shoe Repair
- Sign Designer
- Stationery & Paper Goods
- Toy Sales
- Trophy Sales
- Wedding Cake and/or Cookie Sales
- Window Display Decorator
- Wood Products excluding all manufacturing

CLASS B

- Accounting Service
- Adjuster (Public or Independent Claim Adjuster)
- Art Gallery/Art Studio
- Advertising Marketing Agency
- Appraisal Service
- Audiologists
- Bookkeeping Service
- Calligraphers
- Camera Repair
- Career Planning
- Clowns, Magicians & Entertainers excluding bands
- Composers
- Computer Lessons
- Computer Repair
- Desktop Publishing
- Draftsman
- Engraving
- Expert Witness Consultant
- Financial Planning
- Gift Delivery Service (balloons & gift baskets)
- Image Fashion Consultant
- Insurance Agents/Brokers
- Interior Decoration
- Mailing List Services
- Manufacturer's Representative excluding those involved in design re-labelling or direct importing of foreign goods whose manufacturer has no U.S. operations
- Market Research & Analysis
- Music Teachers
- Musical Instrument Repair/ Tuning
- Office Employees on Contract
- Pet Grooming Service
- Photographer/Photography Studio
- Post Office
- Printer
- Public Relations Firm
- Publisher
- Relocation Service
- Residential Inspection Service
- Resumé Service
- Secretarial Service
- Sharpening Service
- Small Appliance Repair
- Speech-Language Pathologist
- Tailoring, Seamstresses, Alterations Telemarketing, Telephone Solicitation with no more than 3 phone lines involved
- Translator
- Transcribing, Court Reporters
- Tutors
- TV/VCR Repair
- Videotaping, Dubbing, Editing
- Watch/Clock Repair
- Wedding Planner
- Word Processing
- Writers/Authors

DESCRIPTION OF COVERAGES

BUSINESS PROPERTY

- Blanket on premises coverage to the limit shown on the Coverage Summary Page for the Home Business Extension Endorsement is provided for all business property including tools, books, papers, office furniture and equipment, computer hardware and software, and goods held for sale.
- The limits of coverage shown for this endorsement replaces and is not in addition to any limits for business property under the policy.
- Blanket off premises coverage for all business property is provided to a limit of $5,000 subject to the overall Business Property limit.
- Monies held in connection with the home business are covered for theft and accidental destruction to a limit of $500. However, no coverage is provided under the extension in respect of Credit, Debit, Cash, Bank or similar cards, forgery and counterfeit money. This coverage is subject to the policy occurrence deductible.

EXTRA EXPENSE

- Extra Expense Coverage is provided to a limit of $2,500.
- This limit can be increased for an additional premium.
- This coverage is not subject to the policy deductible.

LIABILITY

- Commercial General Liability including Products and Completed Operations and Contingent Employers Liability is provided for occurrences in Canada.
- The limit of liability provided is the same as the policy limit provided under Coverage E – Legal Liability.
- To increase the limits of liability for this extension the limits of liability must be increased for the principal residence.
- Property Damage is subject to a $500 deductible.
- Coverage under Section F of the policy is extended to medical payments arising out of the business or any business use of the premises.

DEDUCTIBLES

The same deductible that applies to the principal residence must apply to the Home Business Extension Endorsement.

Liability Limits of $1,000,000 to $5,000,000 available. Limit must match the Principal Residence liability limit.

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sandbox