



Homeowners Insurance

PEACE OF MIND WHERE YOU LIVE



Desjardins
Insurance



Your home is more than just a house. It's the place you raise a family, share with friends and grow your dreams. The right homeowners insurance lets you rest easy knowing that everything that matters to you is property protected.

You can't predict the future, but you can prepare for it. If your home sustains fire or water damage, or you have belongings stolen, your policy would help pay to repair your house and replace your possessions.

Our all-risk insurance policy provides coverage for losses caused by things like:

- Theft
- Fire or lightning
- Windstorm or hail
- Vandalism
- Certain water damage such as burst pipes

What's covered

Property

This includes your home and other structures on your property, such as a detached garage or shed.

Possessions

This includes personal belongings in your home like clothes and furniture. It also provides protection for the personal belongings you have with you while you are temporarily away from home.

Liability

This includes financial protection against lawsuits. For example, the policy could help cover legal defence costs or damages incurred if a visitor was accidentally injured on your property and took you to court.

Other costs covered

Your policy may also help pay for:

- Removal of your damaged property after a fire or other loss covered by the policy
- Extra expenses for you and your household members to live elsewhere if your home is uninhabitable because of damage covered by the policy

For more information about what isn't covered, please refer to the policy wording or speak with a Desjardins Agent.

Voluntary Medical Payments

This coverage will help pay for medical expenses, with your permission, up to the amount of insurance if a person on your premises gets accidentally injured.

Deductibles

This is the amount of money you are required to pay when you file a claim. It's a fixed amount such as \$1,000 or \$2,000. For example, if you file a claim for \$10,000 after a burglary and your deductible is \$1,000, then your policy covers you for \$9,000 and you are responsible for \$1,000.

Generally, the higher your deductible, the lower your premium. But with a higher deductible, there is more financial responsibility should you file a claim.

Coverage caps

Our Homeowners Policy has coverage limits on certain types of property (e.g. jewellery and works of art). Extra coverage may be available at an additional cost.

The right amount of coverage

Your home will be insured for an amount equal to your estimated replacement cost – the amount necessary to rebuild your entire property. This is not the same cost as the market value, which is the price you can expect your home to yield on the market. Changes like renovations or upgrades may affect this amount, so it's important to keep your information up to date.

Home improvements or adding devices like fire and burglar alarms or water damage prevention systems to your property may also affect your coverage.

If you make any changes to your home after insuring it, or if you would like help developing a replacement estimate, please contact your Desjardins Agent.

Extra coverage you might need

A Personal Umbrella Liability Policy

This policy offers extra liability coverage in increments of \$1 million in case you're sued for damages that exceed your Homeowners Policy liability limits.

Identity Restoration Coverage

This coverage will protect you against specific expenses caused by identity fraud and may provide case management service to help counteract the effects of identity fraud.

Home business coverage

If you run a business where you live, this option offers broader limits for business contents.

Extended water damage coverage

This coverage may protect your insured property against specific water-related events, like ground water and sewer back-up or flood caused by an overflow of a body of water.

Other optional coverages

These can give you higher coverage limits or broader protection for your jewellery, works of art or other valuable items.

Home safety and damage prevention tips

- Take an inventory, video and photos of your possessions. Place them, along with other important items like jewellery and works of art, in a safe deposit box or separate location. This will help you document a loss if you need to make a claim.
- Install smoke and carbon monoxide detectors, have all-purpose fire extinguishers available, and check them regularly.
- Don't leave personal property in plain view in unattended places.

- Install adequate locks on doors.
- Check for fire hazards regularly, including unsafe wiring conditions. Have your heating and cooling systems professionally serviced on a regular basis.
- Keep roofs, valleys, gutters and downspouts free from leaves, twigs and other debris. Build-up could impair drainage and lead to deterioration.
- Take reasonable care to maintain heating in the building. Shut off water supply and drain all pipes and appliances if you're going to be away for more than four days.



Radar™

Radar is a weather alert service available in the Desjardins Insurance Home and Auto app. If there's a risk of severe weather that could damage your home and belongings, you'll get a notification on your smartphone.

This system is more accurate than regional forecasts, and will notify you if there's a chance of heavy rain, high winds or other threatening weather within 500 metres of any of your five designated locations.

To register, simply download the Desjardins Insurance Home and Auto app, go to the Radar section and let Radar watch the weather for you!

Protect what matters most to you

Our homeowners insurance offers exceptional coverage for the things you care about. It's easy to arrange and affordable – you may even qualify for a discount if you combine your policy with your auto insurance, or have a device like a fire and/or burglar alarm or water damage prevention system.

Find the right coverage for your needs - talk to your Desjardins Agent or visit **desjardinsagents.com** today.

Capped property types and coverage limits may vary by province. Ask your Desjardins Agent for details.

This brochure contains only a general description of coverages and is not a contract. Details of coverage or limits may vary in some provinces. All coverages are subject to the terms, provisions, exclusions and conditions in the policy itself and in any endorsements.

This brochure is provided for informational purposes only. No Company named in this brochure shall be liable for any damages arising from any reliance upon any information or advice provided in this brochure.

™Radar is a trademark of Desjardins General Insurance Group Inc., used under licence.

Desjardins Insurance refers to Certas Home and Auto Insurance Company, underwriter of automobile and property insurance or Desjardins Financial Security Life Assurance Company, underwriter of life insurance and living benefits products.

Desjardins, Desjardins Insurance and related trademarks are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.

desjardinsagents.com