



North Waterloo Elite Condominium Program

Qualifying

In order to obtain the Elite Condominium coverage, your unit must have been built since 1980, owner occupied as a single family dwelling and you have been claims free for the last 3 years.

Replacement Cost On Contents

We will cover the replacement cost of your personal property without deduction for depreciation.

Secondary Residence

Your secondary residence may qualify for the Elite program if it meets the criteria and we insure your principal residence.

Unit Coverage

If your Corporation's policy is inadequate to repair your unit after a loss, we will pay up to two and a half times the limit on your personal property to make up the difference.

Loss Assessment

We will pay up to the limit on your personal property for a valid assessment on you made by your Corporation for your share of a loss to the common elements.

Improvements

We will pay up to the limit on your personal property for damage to your unit improvements or betterments.

Extended Warranty

We will double the manufacturer's warranty for normal household purchases up to a maximum of 1 year.

Lock Replacement

We will pay up to \$1,000 to replace your locks if your keys are stolen.

Safety Deposit Box

We insure property kept in a safety deposit box for up to \$25,000.

Broad Special Limits

Jewellery, furs	\$8,000
Money	\$1,000
Business items	\$6,000
Bicycles	\$2,000
Watercraft	\$3,000
Software	\$5,000



Note: Only brief descriptions of coverages are presented on this page. Complete details of coverages, exclusions and qualifications are stated in the respective policies, and take precedence. All coverages may not be available in all locations.

Your peace of mind ... is our bottom line.®