

Comprehensive Condominium Personal Insurance

rsagroup.ca



We protect what matters

At RSA Insurance, we know that you've worked hard to get where you are. That's why we offer Comprehensive Condominium—to help protect your home, your way of life and everything that you've achieved.

In addition to loss coverage for your condominium's contents, a Comprehensive Condominium policy offers you \$1,000,000 in personal liability coverage; generous limits on your possessions, such as jewellery and bicycles; and a range of additional coverage options, including the preservation of your claims-free discount following a loss.

Plus, you will enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and an emotional support program to guide you in the unfortunate event of a loss.

With over 300 years of experience, RSA is an established insurer offering a complete suite of tailored insurance solutions, from personal and small business to complex and multinational risks. We are one of the country's largest insurers, working through a network of independent brokers across Canada.

Our expert underwriters and claims specialists understand the value of your possessions, and our claims team has proven experience in customer service, accident investigation, claims settlement and negotiation. We offer the best solutions, delivering a coast-to-coast, end-to-end proposition. The result is a one-stop shop for all of your Personal Insurance needs.



You can get one AIR MILES® Reward Mile for every \$20 (including taxes) you spend on your Personal and Commercial Insurance policies from RSA.

Your benefits

Your Comprehensive Condominium policy features:

- All-risk coverage for the contents of the condominium
- A single limit of insurance for coverages that offer enhanced protection for your condominium, such as:
 - Coverage to repair or replace any enhancements you've made on your condominium in the event of a loss
 - Coverage in case you are charged a special loss assessment by your condominium corporation if their policy has inadequate coverage for a loss to common property
 - Additional coverage for your unit in the event that the condominium corporation has inadequate coverage
- \$1,000,000 in personal liability coverage
- Coverage in case you must repair or rebuild damaged property in compliance with by-laws or zoning laws
- Home rental coverage, allowing you to rent your condominium on a short-term basis no more than four times a year to a maximum of 30 days in total in the policy term
- Generous limits on items such as jewellery (\$7,000), freezer food (\$5,000), and bicycles or e-bikes (\$1,500)
- Coverage for lock replacements (up to \$1,500)
- \$30,000 in coverage for financial losses resulting from identity theft, including legal fees and lost wages
- Coverage for personal property of students away from home
- \$10,000 in coverage for personal property of dependents in a nursing home or healthcare facility

Additional coverage options

To suit your unique needs, we offer a wide range of additional coverage options. Would you like to protect your claims-free discount if you suffer a loss? Do you live in or near an earthquake-prone area? Are you concerned about the possibility of water damage from flooding or sewer back-up? Comprehensive Condominium offers these options and more.

To learn more, contact your insurance broker today.

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