

# Comprehensive Condominium Personal Insurance Broker Resource

[rsabroker.ca](http://rsabroker.ca)



# We protect what matters

At RSA Insurance, we understand how hard your clients have worked to get where they are, and we understand how dedicated you are to protecting them with the right coverage. Comprehensive Condominium offers protection for condominium owners who require standard contents coverage, generous limits on their possessions, personal liability coverage and a range of additional coverage options.

For more information, please visit us at [rsabroker.ca/personal](http://rsabroker.ca/personal), or speak with your account manager or Personal Insurance underwriter today.



Your clients can get one AIR MILES® Reward Mile for every \$20 (including taxes) they spend on their home and auto policies from RSA.

## Customer profile

Our target customer is financially stable and established in their career. They have pride of ownership for their property and value the advice of their insurance broker.

## Benefits for your clients

### Included in every Comprehensive Condominium policy

- All-risk coverage for contents of the condominium, including storage locker
- A single limit of insurance for condominium unit coverages (i.e., improvements and betterments, loss assessments, and additional protection)
- \$1,000,000 in personal liability coverage
- Limited by-laws coverage included with the option to buy up
- Home rental coverage, allowing the owner to rent their 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
- Higher limits on almost all policy sub-limits, including items such as jewellery (\$7,000), freezer food (\$5,000), and bicycles or e-bikes (\$1,500)
- \$30,000 in coverage for financial losses resulting from identity theft, including legal fees and lost wages
- Coverage for lock replacement (up to \$1,500)
- 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

- Claims protection coverage to protect the policyholder's claims-free discount on renewal, should they submit a claim in the prior term
- Earthquake protection for the dwelling building, additional buildings, personal property and additional living expenses
- Personal Catastropheshield, which provides increased liability limits and drop-down coverage for certain legal liability losses not covered by a typical home and auto policy
- Protection from water-related damage with Waterproof Coverage™, our popular coverage for flood and sewer back-up

### Valuable discounts

A range of discounts—based on multi-line policies, on-site security, broker loyalty and more—are also available, where eligible.

### Outstanding service

RSA provides industry-leading service, with coast-to-coast 24/7 support and Hassle-Free Claims® service guaranteed.

### Benefits for you

RSA's Comprehensive Condominium insurance doesn't just benefit your clients—it also has advantages for you:

- Increases client loyalty
- Helps you acquire new clients
- Helps you increase business with existing clients through cross-selling
- Allows you to take advantage of retention tools, such as various discounts and AIR MILES® Reward Miles

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