

# Comprehensive Homeshield Personal Insurance

[rsagroup.ca](http://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 Homeshield—to help protect your home, your way of life and everything that you've achieved.

In addition to loss coverage for your home and its contents, Comprehensive Homeshield 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 claim.

You've created a home that suits your needs and your lifestyle. By choosing RSA's Comprehensive Homeshield policy, your insurance will as well.

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 Homeshield policy features:

- All-risk coverage for your home, additional buildings and contents under a single limit of insurance
- \$1,000,000 in personal liability coverage
- Guaranteed replacement cost for your home, even if the cost exceeds the insured limit
- 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 home 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), garden tractors (\$10,000), freezer food (\$5,000), golf carts (\$10,000), personal property of a dependent at a nursing home or healthcare facility (\$10,000), 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

## Additional coverage options

To suit your unique needs, we offer a wide range of additional coverage options. 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? Would you like to protect your claims-free discount if you suffer a loss? In the event of a loss, do you wish to upgrade to more energy-efficient appliances and heating systems? Comprehensive Homeshield offers these options and more.

To learn more, contact your insurance broker today.

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