

Comprehensive Homeshield Personal Insurance Broker Resource

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 Homeshield offers coverage for most mid-range homes, generous limits on your clients' possessions, personal liability protection and a range of additional coverage options.

For more information, please visit us at 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 Homeshield policy

- All-risk coverage for the home, additional buildings and contents under a single policy limit
- \$1,000,000 in personal liability coverage
- Guaranteed replacement cost for the dwelling building
- Limited by-laws coverage included with the option to buy up
- Home rental coverage, allowing the owner to rent their 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 policy sub-limits, including 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

- Claims protection coverage to protect the policyholder's claims-free discount on renewal, should they submit a claim in the prior term
- Greener Home, which allows customers to upgrade many items such as appliances, flooring and heating systems to more energy-efficient and environmentally friendly options in the event of a loss
- 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, and our Water Service Line Endorsement, which covers damage related to water and sewer lines

Valuable discounts

A range of discounts—based on home security, multi-line policies, 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

Comprehensive Homeshield 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 opportunities
- Allows you to take advantage of retention tools, such as various discounts and AIR MILES® Reward Miles

© 2019 Royal & Sun Alliance Insurance Company of Canada. All rights reserved. RSA, RSA & Design, Hassle-Free Claims and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada. RSA is a trade name of Royal & Sun Alliance Insurance Company of Canada. Waterproof Coverage, Waterproof Coverage & Design, and related words and logos are trademarks and are the property of Royal & Sun Alliance Insurance Company of Canada. Waterproof Coverage™ is not available in Quebec, Saskatchewan, Yukon, Nunavut and Northwest Territories. Also not available in certain extreme risk zones. The information in this brochure is intended for promotional purposes only. It contains some information about coverages and services offered by RSA, but does not list all the conditions and exclusions which apply to described coverages and services. The actual wording of the policy and the local law govern all situations. ®™ Trademarks of AM Royalties Limited Partnership used under licence by LoyaltyOne, Co. and Roins Financial Services Limited. AIR MILES® offer not available in Manitoba or Saskatchewan. Collectors can get 1 AIR MILES reward mile for every \$20 in premium (including taxes). All AIR MILES offers are subject to the Terms and Conditions of RSA, and may be changed or withdrawn without notice. For full details, please see Terms and Conditions available at rsabroker.ca/airmiles.