

Platinum Plus Condominium 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. Platinum Plus Condominium offers protection for condominium owners who require higher contents coverage and limits on their possessions, an enhanced basis of settlement, personal liability protection, and a wide 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 Platinum Plus Condominium policy

- All-risk coverage for contents of the condominium
- A single limit of insurance for condominium unit coverages (i.e., improvements and betterments, loss assessments and additional protection)
- \$2,000,000 in personal liability coverage
- The option of cash settlement to repair or replace damaged property following a total loss
- No limit for fire department charges and debris removal resulting from a covered loss
- 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
- Increased limits of coverage for items such as jewellery (\$15,000), watercraft (\$5,000), freezer food (\$5,000), and bicycles or e-bikes (\$3,000)
- Up to \$50,000 in coverage for contents stored in a safety deposit box (maximum of \$10,000 per item)
- \$30,000 in coverage for financial losses resulting from identity theft, including legal fees and lost wages
- Coverage for lock replacement (up to \$2,500)
- 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

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 for your home and automobile, as well as drop-down coverage for certain legal liability losses not covered by a typical home 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 age, on-site security, broker loyalty and more—are also available, where eligible.

Outstanding service

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

Benefits for you

Platinum Plus 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 (e.g., a second policy)
- 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.