

Platinum Plus Homeshield 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 Platinum Plus Homeshield—to help protect your home, your way of life and everything that you've achieved.

In addition to loss coverage for your home, Platinum Plus Homeshield offers you \$2,000,000 in personal liability coverage; higher limits on your prized possessions, such as jewellery; and a wide range of additional coverage options, including the preservation of your claims-free discount following a claim.

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

You've built a home that suits your needs and your lifestyle. By choosing RSA's Platinum Plus 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 Platinum Plus Homeshield policy features:

- All-risk coverage for the home, additional buildings and contents under a single policy limit
- \$2,000,000 in personal liability coverage
- Enhanced basis of claim settlement:
 - Guaranteed Replacement Cost for dwelling buildings
 - Increased limits to replace or repair the damaged dwelling buildings, even if the cost to complete the repairs exceeds the policy limits
 - Cash settlement on a replacement cost basis
 - Provides the option of cash settlement if the dwelling building is completely destroyed by a loss
- When a covered loss occurs, the by-laws coverage provides policy limits for additional costs incurred if the policyholder must repair or rebuild damaged property in compliance with any by-laws (up to \$100,000 in coverage) or zoning laws
- No limit for fire department charges and debris removal resulting from a covered loss
- Single limit 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
- \$30,000 in coverage for financial losses resulting from identity theft, including legal fees and lost wages
- 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)
- Coverage for lock replacement (up to \$2,500)
- 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

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? Platinum Plus Homeshield offers these options and many more.

To learn more, contact your insurance broker today.

© 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. 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.