

Platinum Plus 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 supporting them with the right coverage. Platinum Plus Homeshield offers coverage for homes with higher dwelling value, along with higher contents coverage and limits on 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 Homeshield policy

- All-risk coverage for the home, additional buildings and contents under a single policy limit
- \$2,000,000 in personal liability coverage
- Guaranteed Replacement Cost for the dwelling
 - Increased limits to replace or repair the damaged building, even if the cost to complete the repairs exceeds the policy limits
- Cash settlement on a replacement cost basis
 - Enhanced basis of claim settlement, including the option of cash settlement if the dwelling building is completely destroyed in the event of a loss, and coverage in case the policyholder must repair or rebuild damaged property in compliance with by-laws (coverage up to \$100,000) 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 golf carts, 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 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

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 home and automobile, in addition to 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, and our Water Service Line Endorsement, which covers damage related to water and sewer lines

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 Homeshield 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

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