

SECTION 1

ADDITIONAL COVERAGES – BASIC

(Words and phrases that appear in quotation marks have special meaning. Refer to the General Definitions of this policy. This coverage must be shown on the “Declaration Page” of “your” policy for it to apply.)

The amount recoverable under any Additional Coverage in this form shall apply only as excess insurance over any coverage in this or any other form or endorsement made a part of this policy. All the underlying coverages, exclusions provisions and conditions apply to these additional coverages. Unless otherwise specified on the “Declaration Page”, the limits shown under each coverage apply.

SUMMARY OF ADDITIONAL COVERAGES

This table shows the title and maximum limit, if applicable, for each extension provided by this form. It is for reference purposes only. You must refer to each extension described in the following pages for exact details.

DESCRIPTION OF EXTENSION	LIMIT (If applicable)
1. Lawns, Outdoor Trees, Shrubs and Plants	5% of the limit, \$500 for any one item
2. Pollution Damage - Insured Premises	\$10,000
3. Inflation Protection	included
4. Lock Replacement	\$500
5. Fire Department Charges	\$5,000
6. Arson or Theft Conviction Reward	\$1,000

1. Lawns, Outdoor Trees, Shrubs and Plants:

“You” may apply up to 5% of the amount of insurance on “your” personal property to lawns, trees, shrubs and plants on “your” “premises”. “We” will not pay more than \$500 for any, tree, shrub or plant, or “your” lawn including debris removal expenses.

“We” insure these items against loss caused by fire, lightning, explosion, impact by aircraft or land vehicle, riot, vandalism and malicious acts.

“We” will also reimburse “you” for up to \$500 in total for removal of trees due to a peril not covered.

Items grown for commercial purposes are not insured.

2. Pollution Damage - Insured Premises:

If a sudden and unintentional event occurs during the policy term resulting in pollution or contamination of property of the insured “premises”, which is required to be reported to any provincial authority, “we” will pay up to \$10,000 in any one policy year, subject to the policy deductible, for costs to remove and restore property of the insured “premises”.

3. Inflation Protection:

If there is a loss insured under Section 1 during the term of this policy, “we” will automatically increase the amounts of insurance shown on the “declaration page” under Section 1 by amounts, which are solely attributable to the inflation increase:

- (a) since the inception date of this policy; or
- (b) the latest renewal date; or
- (c) from the date of the most recent change to the amounts of insurance shown on the “Declaration Page”;

whichever is the latest.

On the renewal date of “your” policy, if required, “we” will automatically increase the amounts of insurance shown on the “declaration page” under Section 1, by amounts which are solely attributable to the inflation increases since the inception date of this policy or the latest renewal date.

4. Lock Replacement:

“We” will pay up to \$500 for the replacement of locks or lock rekeying on the principal residence “dwelling” if the keys are stolen.

No deductible applies to this Additional Coverage.

5. Fire Department Charges:

“We” will reimburse “you” for up to \$5,000 or the amount shown on the “declaration page”, for any “extraordinary expenses” incurred by the fire department for attending the “premises” to save or protect insured property from loss or damage, or further loss or damage insured against, by this policy.

“Extraordinary Expenses” means the cost to procure or obtain any extra equipment, apparatus or specialized fire suppression products of any description, which is not owned, leased or otherwise in the possession and control of the responding fire department. It also includes the expense of extra personnel retained by the department, in addition to the normal compliment of department personnel, to transport, repair, operate or use the extra equipment, apparatus or specialized suppression products.

No deductible applies to this Additional Coverage.

6. Arson or Theft Conviction Reward:

“We” will pay up to \$1,000 for information which leads directly to the conviction of any person or persons who rob from any person insured under this policy, or steal, vandalize, burglarize or commit arson to any covered property insured by this policy. The \$1,000 maximum payment under this section applies regardless of the number of persons providing information.

No deductible applies to this Additional Coverage.

ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE