

Home Insurance

Buying a home is probably the single biggest investment you'll make. It makes sense to protect that investment. Even the most careful and cautious homeowner is at risk for fire, burglary, theft and vandalism. A Home Policy can provide the protection you need for your dwelling, outbuildings, belongings and personal liability. Jordan Ewart Insurance offers comprehensive Home Policy options to meet your needs and assets that you've worked hard to accumulate. [Click here for the Homeowners Guarantee Worksheet Important Features](#) Replacement Cost Protects your belongings for replacement cost at today's prices, not depreciated values (Some limitations may apply). You can also be protected:

- Credit- or debit-card loss, cheque forgery and counterfeit money.
- Expenses associated with debris removal following an insured loss.
- Damage to your property from an emergency entry by police officers, paramedics or firefighters.
- Increased living expenses and lost rental income following an insured loss.
- Inflation protection
- Damage to trees, shrubs and outdoor plants.
- Damage to belongings of guests or household employees.

Personal Liability Coverage This coverage protects you in case you're found legally responsible for bodily injury to someone else or for damage to their property. All Jordan Ewart Home Policies include a minimum amount of protection of \$ 1 million for personal liability coverage. Coverage provided includes:

- Court costs, legal fees and certain other expenses associated with your defence in the event of a liability suit.
 - Voluntary medical payments up to \$ 1,000 and voluntary property damage payments up to \$ 1,000.
- Options to Meet Special Needs Homeowner's Guarantee Option** When you qualify for this option, Jordan Ewart will guarantee repair or replacement of your dwelling and outbuildings on their original site with materials of similar type and quality- even if the cost is more than the amount of your insurance coverage. You're also entitled to receive up to 100 per cent of the amount your home is insured for to cover your belongings, increased living expenses, loss of rental income and mass evacuation cost (your single amount of protection).
- Special Belongings Coverage** You may require extra protection on special items like furs, jewellery, artwork, coin and stamp collections, musical instruments and bicycles. Your Jordan Ewart broker can advise you.
- Watercraft Coverage** Boats, motors and their equipment can also be protected.
- Seasonal Home Coverage** You can add protection for your seasonal dwelling and belongings to your Jordan Ewart Home Policy.
- Rental Home Coverage** This option allows you to add protection for up to four rental dwellings you own and rent to others.
- Glass Breakage Deductible** For a small additional premium, you can reduce your deductible for glass breakage to \$ 10. This option is only available for Home Policies I, B, II or III.
- Premium Discounts** You may be able to reduce your Home Policy premium if:

- You haven't had a claim for three years or more.
 - You're age 50 or older, plus an additional discount if you're 65 or older.
 - Your residence has an approved security system.
 - You choose a higher deductible.
 - Your home was built in the last 15 years.
- Tenant Insurance Protection and Service in One Package** When you rent a home or an apartment, you have special insurance needs. While your landlord may have an insurance policy on the building, you'll need to purchase your own insurance to protect your personal belongings. An Tenant policy can provide the kind of protection you need for your belongings and personal liability. Finding the right amount of protection is key and to help you determine this your broker may ask you to complete "A Record of Your Belongings" worksheet. This worksheet is designed to help you make a complete listing of your belongings, from clothing to major appliances. By reviewing this list with your Jordan Ewart broker, you can be sure you have enough protection to replace all of your belongings in the event of a major loss.
- Important Features** The follow features are included in all tenant policies- at no additional cost!
- Replacement Cost** Protects your belongings for replacement cost at today's prices, not depreciated values (some limitations may apply). You are also protected against:
- Credit- or debit-card loss, cheque forgery and counterfeit money.