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Insuring my secondary or seasonal residence

Your seasonal residence or cottage

Springtime is back and you rush to go spend your weekend in your cottage. How nice is this place to relax and be in peace! It would be a shame if your Property and your Legal Liability would not be adequately protected.

We can offer you different types of coverage for your seasonal residence depending on its location and usage.

The insurance policies provided for seasonal residences or cottages usually provide "named perils" coverages.

It is common practice and usually required to insure your cottage with the same insurer that your principal residence.

You can choose to get coverage only for fire for the dwelling and property without needing to extend coverage to burglary and theft. In this respect, your insurance policy may be exactly what you think you need to be covered.

Each case is different; we can precisely analyze your situation and offer you the coverage you need.

Your secondary residence

Your secondary residence deserves the same attention as your principal home. Did you know that under certain conditions, we could offer the same coverages that a homeowner, co-owner or tenant policy?

Take a few moments to review your insurance policy:

- Is there any exclusions that you do not understand?
- Is the dwelling amount on your policy sufficient to rebuild in case of a total loss?
- Is your lawn tractor covered for theft?

Contact us and we will answer your questions and offer you the best coverages for your oasis of peace.