

[Personal Insurance / Home Insurance](#)

Beneficial supplementary coverages

Whether you purchased a homeowner, condominium or tenant insurance policy, we can offer you affordable and often indispensable supplementary coverages.

Here are some of the most popular supplementary coverages:

- [Scheduled personal articles endorsement \(Floaters policies\)](#)
- [Fire, explosion, smoke resulting from an earthquake endorsement](#)
- [Earthquake damage endorsement](#)
- [Water damage / Sewer backup endorsement](#)
- [Outdoor swimming pools or spa endorsement](#)
- [Water inlet endorsement](#)
- [Legal Expense Insurance](#)
- [Identity theft endorsement](#)
- [Golf carts endorsement](#)
- [Boats, yachts and other watercrafts endorsement](#)

Scheduled personal articles endorsement (Floaters policies)

It is possible to adapt your insurance policy if its basic limitations are not sufficient to meet your needs. For example, we could offer coverage specifically designated for the following articles:

- Your personal cameras, your video cameras.
- Your fine art objects, your fur coats.
- Your jewelry, including gems and watches.
- Your musical instruments and their accessories.
- Your stamps or currencies collections
- Your personal computers

The purchase of such a coverage is a significant benefit for you:

- The scheduled personal articles endorsement provides a coverage against all risks that is wider than your basic coverage and has less exclusion.
- The insurance amount is generally based on the replacement cost of each item and, in the event that we could not evaluate precisely the value, the insurer may use an agreed value. (A proof of purchase or evaluation will generally be required).
- The deductible for scheduled personal articles may be lower than the one stated on your home insurance policy.

Fire, explosion, smoke resulting from an earthquake endorsement

This endorsement is intended to cover your damage when fire, explosion, smoke occur after an earthquake. A minimal premium is charged and coverage is subject to the same deductible than your basic home insurance policy.

Earthquake damage endorsement

This endorsement covers all damage caused by an earthquake including fire, explosion and smoke.

Usually, the deductible associated with damage resulting from an earthquake is higher than the one for all other risks covered by the insurance policy. It is generally set as a percentage of total amounts for the dwelling and your property.

Water damage / Sewer backup endorsement

Your insurance policy may offer basic protection for accidental water damage that can occur in your home. This coverage is however limited. An additional coverage covers other damage that may occur by a leak, a backup or an overflow of sewage water.

It is important to know that if the cause of water damage comes from rivers overflowing, your damages are not covered by this endorsement.

Outdoor swimming pool or spa endorsement

You possess a pool or a spa? An endorsement is designed to cover risks that can directly reach your outside above ground or in ground swimming pool or spa, their fixed equipments and those used for their maintenance.

You should note that a separate deductible is applied in settling a claim. In addition to this, whether items are replaced or not, the amount paid for claims regarding this endorsement is paid as a percentage of the replacement cost based on the age of the swimming pool or spa.

Water inlet endorsement

You can add this inexpensive endorsement your home insurance policy to cover the costs of demolition and repairs for damage created by the breakdown or malfunction of your home water inlet.

Some restrictions may apply, please contact us for more information.

Legal Expense Insurance

This additional coverage is available with the majority of our insurers. This coverage allows you to get a reimbursement of certain fees and legal fees to help you find an amicable settlement or proceed with a judicial solution regarding an event of your private life. Your fees are reimbursed up to the amount listed in your insurance policy.

This protection is accompanied by a legal advice help line. You have access to a toll-free line where you can benefit from lawyer

professional advices.

After you have purchased a home insurance policy, if you decide to purchase this endorsement, a waiting period applies. (Example, 60 days after your home insurance policy inception date)

Identity theft endorsement

Identity theft is the use of your personal information without authorization in order to commit a crime.

Some of our insurers offer a special endorsement to cover costs incurred by a fraud of which you are a victim because of the theft of your identity.

Golf carts endorsement

We can provide coverage for damage to golf carts and liability that may arise during their use on a golf course.

Boats, yachts and other watercraft endorsement

Most home insurance policies provide a limited coverage for direct damage to vessels, its fittings, equipment and property. Legal liability is automatically covered but very narrowly. You must know that your basic home insurance policy is not very well designed to cover all categories of vessels.

Each insurance company sets its standards of acceptance. Typically, insurance policies limit the compensation to be paid for the value of a vessel to a specific amount ranging from \$ 500 to \$ 5 000 according to the form chosen.

Regarding Legal liability coverage, insurers generally cover you as the owner of any vessel:

- Equipped with one or several outboard motors, whose power individual or combined more than 18 kw (24HP).
- Equipped with one or more engines, integrated or semi-outboard, whose individual power or combined does not exceed 38 kw (50 hp).
- That has an overall length of no more than 8 meters (26 feet).
- Not equipped with an engine like rowing boats, canoes, Rubber boat, pedal boats and sailboats.

Vessels may not be covered everywhere in the world, the navigation area accepted may also vary from one insurer to another.

The risks are different depending on the navigation area where the boat is used. You must know the navigation area limit specified in your home insurance policy.

Depending on the type of watercraft you possess, its value or length you may need more extensive coverages. Some specialized insurers are able to offer comprehensive insurance policy covering the hull and legal liability. If you wish to know more about specialized watercraft insurance please consult our "Recreational boat insurance" section.

** These descriptions are provided only as a guide. Certain conditions, limitations and exclusions may apply to each of these guarantees, as specified in the forms. Coverage is also subject to change without notice. Please refer to the forms provided by your insurer and their modifications.*

