

Coast Home Enhancements

When purchasing home insurance, it is important to prepare for the unknown. Natural disasters and weather-related events are more frequent, and can cause severe damage to your home as well as unforeseen financial hardship. Purchasing home insurance provides you with the peace of mind that comes with knowing that your home and your financial stability are being covered by the best protection possible.



Water Advantage

Sewer backup and water coverage does not cover all water-related losses. Water Advantage coverage is designed to protect your home against damage caused by rising or overflow of fresh water resulting from; storms, wind driven water, torrential rainfall or run off.

Earthquake Deductible Buy Back Option

The standard deductible on an earthquake insurance policy is 10% of the building limit. Here at Coast, we can lower your deductible to 5% or 2% with our buy back option. The deductible on a home valued at \$500,000 could be \$10,000 rather than \$50,000, alleviating financial burdens in the event of a claim. Available for buildings only.



Additional Living Expenses Buy Up



If you cannot live in your home due to an insured loss, this enhancement covers additional living costs while you're out of your home; including alternate accommodation, transportation, property storage and pet kenneling etc. Your current policy provides some coverage based upon your current limit of insurance. You can buy up to 100%. Ask us how.

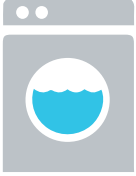
Enhanced Home Limits

Add enhanced home limits to any primary home policy to increase your coverage in the event of loss or damage to any of the following:

- Personal property of students and family members living away from home
- Identity Theft
- Outdoor Trees, Lawns, Plants and Shrubs
- Safety Deposit Box Contents
- By-Laws Regarding Demolition, Construction and Repair
- Specialty Limits (Jewellery, Bicycles and Business Property)



Residential Equipment Breakdown



Provides coverage for the replacement or repair of common household appliances such as:

- Washing Machines & Dryers
- Refrigerators & Freezers
- Dishwashers
- Water Heaters
- Computers & Electronics

From losses such as:

- Mechanical or Electrical Breakdown
- Rupture, Bursting, Implosion or Steam Explosion

This enhancement does not affect your Claims Free Discount.

Service Line & Residential Equipment Breakdown



Broaden the coverage under the Residential Equipment Breakdown to include repair or replacement of residential Service lines that bring water, power, data, and communications into your home for:

- Damaged Line Repair
- Excavation Costs
- Expedited Expenses
- Additional Living Expenses
- Rental Income Coverage

In order to purchase this endorsement, you must first buy Residential Equipment Breakdown

IMPORTANT



Changes to your home can limit or exclude the coverages available under your policy. Please contact us if you plan on making any changes to your home or to the activities normally carried out at your home such as:

- Renovations Over \$10,000
- Operating a Business at Home
- Renters, Boarders or Roomers
- Farming

After a loss, contact our 24/7 claims line at: 1.877.899.4357

Contact us

Toll-Free: 1.888.517.7171

coastcapitalinsurance.com

info@coastcapitalinsurance.com

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