

# Coverages to Consider:

**Bareland Condominiums (Where unit owner is responsible to insure building)**

Homeowners package includes:

## **Building, personal property (contents) and outbuildings**

**Loss of Use/Additional Living Expenses:** Reimburses out of pocket expenses in the event a covered loss results in temporary displacement.

**Personal Liability:** Provides coverage in the event an Insured, family member unintentionally or negligently cause harm to another person. This includes bodily injury and property damage liability.

Optional coverages:

**Loss Assessment:** Indemnifies the unit owner for their share of any special assessments levied against them by the Corporation which are made necessary by direct loss to the Common Condominium Property. This coverage applies only for assessment resulting from the same type of losses (perils) that apply to the insurance under your own individual policy.

**Sewer Back Up:** Provides coverage for your building and contents in the event of a sewer back up.

**Service Line:** Provides coverage in the event of a rupture, collapse of water or sewer line on your property that you are responsible for.

**Overland Flooding:** Provides coverage in the event of a flood due to heavy rain or snow melt. Some insurers may also provide coverage for overflows from lakes and rivers.

**Equipment Breakdown:** Provides coverage in the event of a sudden and accidental breakdown of mechanical systems ie furnace, air conditioner, appliances.

