



Condo Pak A, Condo Pak I or Condo Pak Plus I converts to a Condominium Unit Owners Standard policy

If you previously had a **Condo Pak A**, **Condo Pak I** or **Condo Pak Plus I** policy, you'll switch to a Condominium Unit Owners Standard policy when your policy renews. A Standard form provides named perils coverage. A peril is a situation that results in property damage, like a fire or hailstorm. "Named perils" means you have coverage only for the perils listed on your policy.

Changes related to named perils

A "peril" is a situation that results in property damage.

Changes related to perils from Condo Pak A to Condominium Unit Owners Standard

Old Condo Pak A Policy	New Condominium Unit Owners Standard Policy	Change?	Impact to Coverage
Fire or Lightning	Fire or Lightning	No change	Neutral
Explosion or Implosion	Explosion	Name change	Neutral
Smoke	Smoke	No change	Neutral
Falling Objects	Falling Object	No change	Neutral
Impact by Aircraft, Spacecraft or Land Vehicles	Impact by Aircraft, Spacecraft or Land Vehicle	No change	Neutral
Riot	Riot	No change	Neutral
Vandalism or Malicious Acts	Vandalism or Malicious Acts	No change	Neutral
Water Escape and Rupture	Water Damage	Name change; the definition of	Increase – you now have coverage for

		Water Damage now includes ice damming.	damage caused by ice damming.
Windstorm or Hail	Windstorm or Hail	No change	Neutral
N/A	Glass Breakage	You are now covered for this peril.	Increase – you now have coverage for glass breakage.
N/A	Transportation	You are now covered for this peril.	Increase – you now have coverage for your property when it's in transit from one location to another
N/A	Theft, including Damage Caused by Attempted Theft	You are now covered for this peril.	Increase – you now have coverage for theft and damage caused by attempted theft.
Electricity	Electricity	No change	Neutral
Collapse	Collapse, including Weight of Ice, Snow or Sleet	Name change; previously this was an additional coverage, and it's now a peril.	Neutral
N/A	Escape of Fuel Oil	New peril	Increase

Changes related to perils from Condo Pak I to Condominium Unit Owners Standard

Old Condo Pak I Policy	New Condominium Unit Owners Standard Policy	Change?	Impact to Coverage
Fire or Lightning	Fire or Lightning	No change	Neutral
Explosion or Implosion	Explosion	Name change	Neutral
Smoke	Smoke	No change	Neutral
Falling Objects	Falling Object	No change	Neutral
Impact by Aircraft, Spacecraft or Land Vehicles	Impact by Aircraft, Spacecraft or Land Vehicle	No change	Neutral
Riot	Riot	No change	Neutral
Vandalism or Malicious Acts	Vandalism or Malicious Acts	No change	Neutral
Water Escape and Rupture	Water Damage	Name change; the definition of Water Damage now includes ice damming.	Increase – you now have coverage for damage caused by ice damming.
Windstorm or Hail	Windstorm or Hail	No change	Neutral
Glass Breakage	Glass Breakage	No change	Neutral
Transportation	Transportation	No change	Neutral

Theft, including Damage Caused by Attempted Theft	Theft, including Damage Caused by Attempted Theft	No change	Neutral
Electricity	Electricity	No change	Neutral
Collapse	Collapse, including Weight of Ice, Snow or Sleet	No change	Neutral – this peril definition has been clarified.
Escape of Fuel Oil (BC & ON only)	Escape of Fuel Oil (national)	This is a new named peril for AB, MB and SK.	BC, ON: Neutral AB, MB, SK: Increase

Changes related to coverage levels

Shows the difference between your previous and new coverage limits.

Coverage	Old Limit	New Limit	Impact to Coverage Level
Coverage C - Personal Property	Base Amount	Base Amount	Neutral
Coverage D - Loss of Use of Your Unit	200% of Coverage C	100% of Coverage C	Decrease – Limit reduced
Coverage E - Personal Liability	\$1 million	\$1 million	Neutral
Coverage F - Voluntary Medical Payments	\$5,000	\$5,000	Neutral
Coverage G - Voluntary Payment for Damage to Property	\$5,000	SK: \$5,000 BC, AB, MB, ON: \$1,000	SK: Neutral BC, AB, MB, ON: You now have less coverage for unintentional damage

			you cause to another person's property, even if you aren't legally liable.
<p>Condominium Protection (Single Limit of Insurance)</p> <ul style="list-style-type: none"> • Unit Improvement and Betterments • Unit Additional Protection • Loss Assessment 	Single Limit 1,400% of Coverage C	\$500,000 Single Limit	Decrease
Condominium Deductible Coverage	\$50,000	\$50,000	Neutral

Changes related to base policy wordings

Wording change	Explanation of change	Impact to coverage
Coverage C – Personal Property		
Under Outdoor Trees, Shrubs, Plants and Lawns, artificial lawns are now subject to a \$1,000 limit.	Previously, artificial lawns were not limited to \$1,000.	Decrease
Belongings of guests and residence employees are now included under the Personal Property limit (Coverage C).	Previously, these were limited to 10% of the Personal Property limit (10% of Coverage C).	Increase
We no longer automatically include coverage for belongings in storage at an occupied private residence.	These items must now be scheduled onto the policy (at an additional cost) in order to receive coverage.	Decrease

We no longer automatically include coverage for belongings in storage away from your premises for up to 30 consecutive days, unless those items are kept in a commercial storage facility or a safety deposit box.	Items not stored in a commercial storage facility, or in safety deposit box, must now be scheduled onto the policy (at an additional cost) in order to receive coverage.	Decrease
We will no longer automatically provide coverage for skid steers less than 31 horsepower.	All skid steers must now be scheduled onto the policy (at an additional cost) in order to receive coverage.	Decrease
Change of Temperature coverage is now restricted to the unit.	Previously this coverage applied to garages and outbuildings reserved for your exclusive use.	Decrease
Special Limits of Insurance		
The limit for cemetery property has been removed.	Cemetery property is no longer limited to \$5,000.	Increase
The limit for watercraft and watercraft trailers now provides coverage for all insured perils, anywhere.	Previously, only coverage for fire or lightning were provided anywhere, and coverage for all other insured perils were limited to the premises.	Increase
The limit for cash cards and bullion is now \$1,000 in total.	Previous coverage allowed for \$1,000 in cash cards and \$1,000 in bullion.	Decrease
The limit for animals, birds and fish now applies to all animals, birds and fish, not just "household." Loss or damage to animals, birds and fish is no	The previous limit applied to household animals only. Coverage was only available for 30 days	Increase

longer subject to a 30-day limit and is now covered for an expanded list of perils.	following the loss, and for a limited list of perils.	
The limit for lawnmowers, garden tractors and snow removal equipment has changed from \$5,000 each to \$10,000 total.	Depending on the number of items you own, this could result in more or less coverage for you. These items may be scheduled onto the policy (for additional premium) where additional coverage is required.	Increase or decrease
The limit for spare automobile parts no longer includes parts for ATVs or dirt bikes.	ATV and dirt bike parts and accessories no longer have a special limit.	Increase
The limit for bicycles no longer includes unicycles.	Unicycles no longer have a special limit.	Increase
The limit for tack equipment has been removed. Note, this limit only existed in BC.	Tack equipment in BC is no longer limited to \$250 per loss and \$2,500 in total.	BC: Increase AB, MB, ON, SK: Neutral
The limit for jewellery and furs is now \$10,000 in total.	Previous coverage allowed for \$10,000 in jewellery and \$10,000 in furs.	Decrease
The limit for numismatic, coin or banknote collections is now \$1,000 in total.	Previous coverage allowed for \$2,000.	Decrease
Collectibles such as sports cards, sports memorabilia, and comic books are now only limited	These items had previously been limited for all causes of loss.	Increase

for theft and mysterious disappearance losses.		
Luggage, pet carriers and handbags are limited to \$10,000 in total.	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
Works of art are limited to \$15,000 per item, to a maximum of 15% of the Personal Property limit (15% of Coverage C).	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
Wine and spirits are limited to 10% of the Personal Property limit (10% of Coverage C).	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
Coverage D – Loss of Use		
When a civil authority prohibits access to your premises, Additional Living Expenses and Fair Rental Value will be covered for a period of up to 30 days.	The previous limit was two weeks if the prohibited access was due to damage to your premises or a neighbouring premises.	Increase
Condominium Protection		
If the collectively owned condominium property is not insured in the Condominium Corporation policy to 100% of the replacement value prior to the loss, the most we will pay under Loss Assessment and Unit Additional Protection is \$100,000.	Previously, Loss Assessment and Unit Additional Protection provided a limit based on the value of your personal property (Coverage C) amount.	Decrease

<p>Coverage for the assessment of the Condominium Corporation policy deductible has been moved under Condominium Deductible Coverage.</p>	<p>Previously, this was provided under Contingent Coverage.</p>	<p>Decrease</p>
<p>Additional Coverages</p>		
<p>Automatic Acquisitions (coverage for items that you acquire after your policy is in effect) are now automatically covered under Personal Property (Coverage C).</p>	<p>Automatic acquisitions no longer have their own section in the wordings, but the coverage has not changed.</p>	<p>Neutral</p>
<p>Credit or Debit Cards, Forgery and Counterfeit Money Coverage no longer:</p> <ol style="list-style-type: none"> 1. adds to the total amount of protection, 2. covers your legal obligation to pay due to unauthorized use of debit cards, or 3. covers your legal expenses if you are sued for the payment of a credit card or forged cheque. <p>The limit for this coverage is now \$5,000 per policy term.</p>	<p>The previous limit was \$2,500 for any one loss and \$5,000 per policy term.</p>	<p>Decrease</p>
<p>Debris Removal includes an additional 5% where the loss, including debris removal, is greater than the amount of insurance available.</p>	<p>Previous coverage did not offer an additional 5%</p>	<p>Increase</p>

Debris Removal no longer includes the removal of property of others from your premises.	Only the removal of your insured property is covered.	Decrease
Fire department charges of \$20,000 is now automatically included for each location on every policy.	Previously, fire department charges were only available as an optional coverage in SK, and ON and MB only had \$10,000 automatically included. In all provinces, this coverage only applied at the policy level, not per location.	Increase
We will now cover fire department charges when a fire department attends your premises to save or protect property from any insured peril.	Previously, only the peril of fire was covered.	Increase
Emergency Entry Property Damage (coverage for when emergency services forcibly enter your home to save or preserve life) has been removed.	Aligning to insurance industry standards, we no longer offer this additional coverage.	Decrease
Inflation Protection (increasing the amount of insurance by a pre-defined inflation factor in the event of a loss) now applies to Loss of Use (Coverage D).	Previously, this only applied to Coverage C.	Increase
Lock Repair or Replacement now requires that a theft be reported to police or local authorities.	This is a new requirement.	Decrease
Property Protection Coverage (coverage for property that is damaged while protecting your	Aligning to insurance industry standards, we no	Decrease

dwelling, detached private structures and personal property from a loss) has been removed.	longer offer this additional coverage.	
Property Removed (coverage for if you have to remove insured property from your premises to protect it from an insured loss) has been added.	New coverage	Increase
Reward Coverage (providing a cash reward for information that leads to a conviction in connection with an insured loss) now includes convictions for arson, robbery or burglary, but convictions for fraud are no longer included.	Previously, only coverage for arson and fraud were included.	Increase (robbery, burglary) Decrease (fraud)
Exclusions		
Property illegally stored, transported or subject to forfeiture is now excluded.	This is in addition to property illegally acquired, used, kept, or imported, which was already excluded under the previous wordings.	Decrease
Books of account, and other documents that establish ownership or the right to claim a benefit, are no longer excluded.	The exclusion for evidence of debt or title remains.	Increase
Cryptocurrencies are now excluded.	This is a new exclusion.	Decrease
A new exclusion has been added for scratching, abrasion, chipping or marring of any property.	This is a new exclusion.	Decrease

A new exclusion has been added for damage caused by wear and tear, deterioration, defect, inherent vice, or mechanical breakdown.	This is a new exclusion.	Decrease
Innocent parties to an intentional or criminal act are now eligible for coverage proportional to their interest in the insured property.	Previously, innocent parties to criminal or intentional acts were not eligible for coverage.	Increase
Damage caused by animals owned by you or in your care, custody or control is excluded.	Previously, coverage was included for damage caused by household pets.	Decrease
Loss or damage caused by dirt blown onto the premises is no longer excluded.	We're aligning to insurance industry standards.	Increase
Basis of Settlement		
Deductible waived for losses greater than \$25,000 or 10 times the policy deductible (whichever is greater), except when caused by water damage.	This is a new basis of settlement for Condominiums.	Increase
We will only pay Actual Cash Value for items where their age or history substantially contributes to their value, such as memorabilia, souvenirs, and collectors' items.	This is a new basis of settlement.	Decrease
The Obsolescence clause, stating we will not pay for increased costs when materials	The clause has become outdated and is covered off	Neutral

or parts become unavailable, obsolete or outdated, has been removed.	by other exclusions and limitations.	
“Parts” has been newly added. This states that we won’t pay more than the insured value of a part that has been lost or damaged.	This is a new basis of settlement. This limitation helps replace the Obsolescence clause.	Neutral

Changes related to liability

If your primary residence is insured with SGI CANADA, coverage for your unintentional actions anywhere in the world will extend from the personal liability associated with that location. If your primary residence is not insured with SGI CANADA, only premises liability is available to you. The letter included with your renewal will clarify if you have personal or premises liability.

If **personal liability** is shown on your policy declaration page, this section applies to you:

Wording/coverage change	Explanation of change	Impact to coverage
The definition of premises has been expanded to include vacant land you own or rent, other than farmland.	New coverage	Increase
The definition of premises has been expanded to include land in Canada where an independent contractor is building a one, two or three-family residence to be occupied by you.	New coverage	Increase
Bodily injury or physical damage you are liable for due to an assumption of liability in a contract is excluded.	You will not be covered if you enter a contract accepting liability for something you wouldn’t otherwise be liable for, unless you would have been legally liable regardless	Decrease

	of whether a contract existed or not.	
Unintentional property damage to a premises owned by others is now limited to fire, explosion, water damage and smoke	Unintentional property damage to a premises owned by others is no longer covered for lightning, falling objects, impact by aircraft or spacecraft or land vehicles, riot, vandalism or malicious acts, electricity, theft, and transportation.	Decrease
We've removed the property damage deductible under tenants and renters for unintentional property damage to a premises owned by others.	Previously, a deductible of \$1,000 applied to this coverage.	Increase
The personal actions of a named insured who does not reside at the premises is excluded.	We do not insure claims made against you arising from the personal actions of a Named Insured who does not reside on the premises described on the Declaration Page.	Decrease
A schedule of benefits is automatically provided for occasional residence employees.	The schedule of benefits includes loss of life, temporary total disability, permanent total disability, injury benefits and medical expenses.	Increase
Liability for watercraft you own is automatically included for boats with a motor up to 50 horsepower. This does not include outboard motors.	Previously, watercraft powered by more than 25 horsepower required a coverage extension to be purchased for additional premium.	Increase

Liability for non-motorized watercraft is limited to those not more than 8 metres (26 feet) in length.	New coverage	Decrease
Liability for personal use skid steers and tractors in excess of 25 horsepower. (i.e. utility tractors) used on the premises only, is no longer automatically extended through personal liability.	For liability to apply, personal use skid steers and utility tractors used on the premises only must be scheduled onto the policy for additional premium.	Decrease
Liability for personal actions during the course of your trade, profession or occupation is not limited to specific occupations.	<p>Liability coverage for personal actions was previously only covered for teachers, clerical workers, salespeople, bill/money collectors, messengers, and lifeguards. Personal actions are now covered for all people during the course of their trade, profession, or occupation, regardless of the specific position.</p> <p>While performing work duties directly related to a trade, profession, or occupation would not be covered, personal actions that a person does while they're at work would be included in the personal liability coverage.</p>	Increase
Liability for the occasional rental of a portion of the dwelling (condo) to others is automatically included, except for short-term rentals.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability for the rental of portions of a two or three family dwelling, with a maximum family unit size of two	Previously, a coverage extension was required to be	Increase

roomers or boarders, is automatically included, except for short-term rentals.	purchased for additional premium.	
Liability for short term rentals for a total maximum of 30 days per year is automatically included.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability for the rental of space in your residence to others for incidental office, school or studio occupancy is automatically included.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability for the rental (or holding for rent), of up to 3 car spaces or stalls in garages or stables, is automatically included.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability for the temporary or part time business pursuits of an insured person under the age of 21 years is now included.	New coverage	Increase

If **premises liability** is shown on your policy declaration page, this section applies to you:

Wording/coverage change	Explanation of change	Impact to coverage
The definition of premises has been revised to mean the land contained within the lot lines where the dwelling (condo) is situated. This is applicable to all locations listed on the policy that are not your primary residence.	You now only have coverage for damages resulting from your ownership, use or occupancy of a property at the specific location(s) listed on your policy.	Decrease
The definition of premises for rented condominiums has been revised to mean your unit, and includes garages, outbuildings and private approaches reserved for your use or occupancy only.	You now only have coverage for damages resulting from your ownership, use or occupancy of a property at a specific location listed on your policy.	Decrease
Liability coverage for your personal actions anywhere in the world has been removed.	You no longer have coverage for your unintentional actions that cause injury to another person, or damage to another person's property anywhere in the world.	Decrease
Unintentional property damage to premises owned by others, or their contents, which you are using, renting or have in your custody or control has been removed.	You no longer have coverage for your unintentional actions that cause damage to another person's property anywhere in the world.	Decrease
Under Coverage F – Voluntary Medical Payments, coverage for unintentional personal actions that cause injury to another person anywhere in the world has been removed.	<p>Previously, you would have been covered for your personal actions anywhere in the world.</p> <p>You now only have coverage if another person is unintentionally or accidentally injured on your premises only.</p>	Decrease

<p>Under Coverage G – Voluntary Payment for Damage to Property, coverage for unintentional direct damage to property anywhere in the world has been removed.</p>	<p>Previously, you would have been covered for your personal actions anywhere in the world.</p> <p>You now only have coverage for unintentional direct damage you cause to property of others while that property is on your premises only.</p>	<p>Decrease</p>
<p>Premises liability coverage for watercraft and motorized vehicles you do not own has been removed.</p>	<p>Previously, you would have been covered for your use or operation of watercraft and motorized vehicles you do not own.</p> <p>You now only have coverage for the use or operation of watercraft and motorized vehicles that you own.</p>	<p>Decrease</p>
<p>Watercraft and motorized vehicles you own are now subject to territorial limits for premises liability coverage.</p>	<p>You are covered only for incidents occurring in Canada, the United States of America and on a vessel travelling between the ports of those countries.</p>	<p>Decrease</p>
<p>Premises liability coverage for trailers is excluded.</p>	<p>Previously, you would have been covered for liability claims arising out of your ownership, use or operation of any trailer or its equipment unless it was attached to, carried on or being towed by a motorized vehicle subject to motor vehicle registration.</p>	<p>Decrease</p>

Premises liability coverage for business and business property is excluded.	Previously, you would have been covered for certain business pursuits and use of the premises.	Decrease
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Wording and coverage changes – optional coverage endorsements

Wording/Coverage Change	Explanation of Change	Impact to Coverage Level
By-Laws Coverage		
We no longer require the building to have been compliant with existing by-laws at the time of construction or alteration.	Requirement removed to align with insurance industry standards.	Increase
Fire Department Charges		
Fire department charges must now be purchased for each location on the policy.	Previously, coverage applied across the entire policy, not by location.	Decrease
We will now cover fire department charges when a fire department attends your premises to save or protect property from any insured peril.	Previously, only the peril of fire was covered.	Increase
Increased Limits Coverage		
The limit for business property has been increased to \$10,000.	The previous limit was \$7,500.	Increase

The limit for cemetery property has been removed.	Cemetery property is no longer limited to \$10,000.	Increase
Luggage, pet carries and handbags are limited to \$15,000 in total.	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
In MB, the limit for Personal Liability will automatically be increased to \$3 million at no additional cost.	This is already an automatically included feature of Increased Limits in AB, BC, ON and SK.	MB: Increase AB, BC, ON, SK: Neutral
Prairie and Forest Fire Fighting Expense Coverage		
This coverage has been discontinued in BC; however, it is still available in AB.	If you live in BC, this coverage has been removed from your policy.	BC: Decrease AB: Neutral

Wording and coverage changes – scheduled coverage endorsements

Wording/Coverage Change	Explanation of Change	Impact to Coverage Level
Liability Extensions		
The \$500,000 limit for all liability extensions excluding jet propulsion, passenger hazard and all-terrain vehicles and has been discontinued.	If you are impacted by this change, your limit has increased to the next available amount. Please review your policy to see your new liability extension limit.	Increase
Motorized Vehicles (all-terrain vehicles, golf carts, tractors, skid steers, motorized wheelchairs and motorized scooters)		

Comprehensive coverage is now the only coverage level available for these items.	If you had Cover Code A or Cover Code B previously, you will see an increase in coverage.	Increase
<p>\$0 deductibles are no longer available for:</p> <ul style="list-style-type: none"> • garden tractors in MB • golf carts in AB, BC and SK • motorized wheelchairs and scooters in AB and SK 	If you are impacted by this change, your deductible has increased to the next available limit. Please review your policy to see your new deductible limit.	Decrease
Liability for personal use skid steers and utility tractors used on premises only now extends from this endorsement.	Previously, liability extended from Section II Liability.	Neutral
Additional Personal Property and Additional Buildings and Structures		
Deductible limits of \$750 and \$7,500 are no longer available.	If you're impacted by this change, your deductible has decreased to the next lowest limit. Please review your policy to see your new deductible limit.	Increase
Cover Code B has been discontinued and replaced with Comprehensive Coverage.	If you had Cover Code B previously, you will see an increase in coverage.	Increase
Replacement cost coverage is now the default basis of settlement for these items.	If you had a General Dwelling plan previously, actual cash value is no longer your default basis of settlement.	Increase
These items are no longer eligible for optional coverage add-ons.	If you had optional coverages associated with your scheduled personal property or buildings,	Decrease

	those coverages have been removed.	
Scheduled Personal Articles (personal articles such as bikes and e-bikes, computers, hearing aids, jewellery, musical instruments, professional tools and sports cards)		
Comprehensive coverage is now the only coverage level available for these items.	If you had Cover Code A or Cover Code B previously, you will see an increase in coverage.	Increase
The \$5,000 deductible option is no longer available.	If you're impacted by this change, your deductible has decreased to the next lowest limit. Please review your policy to see your new deductible limit.	Increase
Travel Trailers		
Comprehensive coverage is now the only coverage level available for these items.	If you had Cover Code A or Cover Code B previously, you will see an increase in coverage.	Increase
In BC, \$2,500 worth of coverage for Automatic Acquisitions (coverage for damage to a newly acquired unit) and 20% for Loss of Use (coverage for the rental for a replacement unit if your unit is damaged) have been discontinued.	If you live in BC you will see a decrease in coverage. These coverages are not available outside of BC.	BC: Decrease
Watercraft		
Comprehensive coverage is now the only coverage level available for these items.	If you had Cover Code A or Cover Code B previously, you will see an increase in coverage.	Increase