



General Dwelling Protector Plan with Cover Code A, B or C where renewal letter indicates Residential Fire and Extended Coverages Policy

If you previously had a policy insured under a General Dwelling Protector plan with Cover Code A, Cover Code B or Cover Code C and your renewal letter indicates your converting to a Residential Fire and Extended Coverages policy when your policy renews, this summary is for you. A Residential Fire and E.C. form provides similar coverage to a basic fire policy. Note that Cover Code B and Cover Code C will see a decrease in coverage compared to what your policy previously provided. Each category below provides details on the differences between your old and new policy.

Changes related to perils

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

General Dwelling Plan (Cover Code A) to Residential Fire and E.C.

Old General Dwelling Plan (Cover Code A) policy	New Residential Fire and E.C. 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, 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	Vandalism to glass has been removed	Decrease
Water Escape and Rupture	Water Damage	Name change	Neutral
Windstorm or Hail	Windstorm or Hail	Excludes damage to fences	Decrease
Electricity	Electricity	No change	Neutral

General Dwelling Plan (Cover Code B) to Residential Fire and E.C.

Old General Dwelling Plan (Cover Code B) policy	New Residential Fire and E.C. 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	Vandalism to glass has been removed	Decrease
Water Escape and Rupture	Water Damage	Name change	Neutral
Windstorm or Hail	Windstorm or Hail	Excludes damage to fences	Decrease
Glass Breakage	Not applicable	Not available	Decrease
Electricity	Electricity	No change	Neutral

General Dwelling Plan Cover Code C to Residential Fire and E.C.

With Cover Code C, your old policy provided coverage for all perils, or causes of loss, unless they were specifically excluded from the policy. Under Residential Dwelling Fire and E.C. you are now restricted to the following named perils as described in your policy:

- Fire or Lightning
- Explosion
- Smoke
- Falling Object
- Impact by Aircraft, Spacecraft or Land Vehicle
- Riot
- Vandalism or Malicious Acts
- Water Damage
- Windstorm or Hail
- Electricity

Changes related to coverage limits

Shows the difference between your previous and new coverage limits.

Coverage	Old limit	New limit	Impact to coverage
Coverage A - Dwelling Building (the home you live in)	Dwelling Limit	Dwelling Limit	Neutral

Coverage B - Detached Private Structures (garages, sheds, etc.)	10% of Coverage A	10% of Coverage A	Neutral
Coverage C - Personal Property	Must be purchased (optional)	Must be purchased (optional)	Neutral – you have this coverage only if an amount of insurance for it is shown on your Declaration page.
Coverage E – Personal/Premises 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: Decrease – you now have less coverage for unintentional damage you cause to another person's property, even if you aren't legally liable.

Changes related to base policy wordings

Wording change	Explanation of change	Impact to coverage
Section I – Property Coverages		
The definition of insured has been revised to say relative or person in their care.	Previously, the definition stated members of your immediate family.	Increase

Coverage A – Dwelling Building		
Materials and supplies used for construction, alteration or repair are included when they're adjacent to the premises.	Previously, coverage was provided for items on the premises, or being transported to the premises	Increase
Coverage for Outdoor Trees, Shrubs, Plants and Lawns (coverage for loss or damage due to an insured peril) is no longer covered.	This coverage is not available under a Residential Fire and E.C. form.	Decrease
Coverage for Building Fixtures and Fittings is limited to 10% of the dwelling amount (Coverage A).	Previously, these were not limited.	Decrease
Coverage C – Personal Property		
Coverage for personal property while it is temporarily away from your premises (excluding watercraft) is limited to 10% of Personal Property (Coverage C).	Previously, coverage was not limited.	Decrease
We no longer automatically include coverage for belongings in storage at an occupied private residence.	This coverage is not available under a Residential Fire and E.C. form.	Decrease
We no longer automatically include coverage for belongings in storage away from your premises for up to 30 consecutive days.	This coverage is not available under a Residential Fire and E.C. form.	Decrease
Coverage for golf carts kept year-round at a golf course are no longer covered.	This coverage is not available under a Residential Fire and E.C. form.	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	Increase

	other insured perils were limited to the premises.	
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 longer subject to a 30-day limit and they are now covered for an expanded list of perils.	The previous limit applied to household animals only. Coverage was only available for 30 days following the loss, and for a limited list of perils.	Increase
The limit for lawnmowers, garden tractors and snow removal equipment has changed from being \$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.	ATVs and dirt bike parts and accessories no longer have a special limit.	Increase
The limit for tack equipment has been removed. Note, this limit only existed in B.C.	Tack equipment in B.C. is no longer limited to \$250 per loss and \$2,500 overall.	BC: Increase Other: AB, MB, ON, SK: Neutral
Additional Coverages		
Debris Removal no longer includes the removal of property of others from your premises.	Only the removal of your insured property is covered.	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
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	Increase

	\$10,000 automatically included. In all provinces, this coverage only applied at the policy level, not per location.	
Emergency Entry Property Damage provides coverage for damage caused when emergency services forcibly enter the home to save or preserve life. This has been removed.	Aligning to insurance industry standards, we no longer offer this additional coverage.	Decrease
Property Protection Coverage provides coverage for property that is damaged while protecting your dwelling, detached private structures and personal property from a loss. This coverage has been removed.	Aligning to insurance industry standards, we no longer offer this additional coverage.	Decrease
Property Removed provides coverage for if you have to remove insured property from your premises to protect it from an insured loss. This coverage has been added.	New coverage	Increase
Reward Coverage provides a cash reward for information that leads to a conviction in connection with an insured loss. It now includes convictions for arson, robbery or burglary, but convictions for fraud are no longer included.	This coverage is not available under a Residential Fire and E.C. form.	Decrease
Inflation Protection increases the amount of insurance by a predefined inflation factor in the event of a loss.	This coverage is not available under a Residential Fire and E.C. form.	Decrease
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.	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
Loss or damage to dwellings (homes) or outbuildings (garages, sheds) while being moved, or while being raised off or lowered onto their foundation are no longer entirely excluded, as long as we have granted permission for the construction.	Through the Dwelling Under Construction endorsement, coverage for dwellings and outbuildings is provided, but limited. Please review your policy wording if applicable.	Increase
Retaining walls are now covered for only fire, lightning, impact by aircraft, spacecraft or land vehicle, vandalism and malicious acts.	All other perils have been excluded from coverage.	Decrease
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
The exclusion for removed heating systems on the premises, where loss is caused by the heating unit itself, has been removed.	We've removed the exclusion to align to insurance industry standards.	Increase
The exclusion for dwellings or outbuildings that have been placarded or condemned by any authority has been removed.	We've removed the exclusion to align to insurance industry standards; however, coverage has not changed. This would be a material change in risk. A material change in risk is already excluded under the Statutory Conditions.	Neutral
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		
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
We've removed the obsolescence clause, stating we will not pay for increased costs when materials or parts become unavailable, obsolete or outdated.	The clause has become outdated and is covered off by other exclusions and limitations.	Neutral
"Parts" has been newly added in place of the obsolescence clause. This states that we will not pay more	New. This limitation helps replace the obsolescence clause.	Neutral

than the insured value of a part that has been lost or damaged.		
Single Highest Deductible has been revised to remove the condition that after a loss, we will use a separate deductible for each location shown on your declaration page.	Revised to align with other product forms.	Increase

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 of whether a contract existed or not.	Decrease

<p>Unintentional property damage to a premises owned by others is now limited to fire, explosion, water damage and smoke</p>	<p>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.</p>	<p>Decrease</p>
<p>We've removed the property damage deductible under tenants and renters for unintentional property damage to a premises owned by others.</p>	<p>Previously, a deductible of \$1,000 applied to this coverage.</p>	<p>Increase</p>
<p>The personal actions of a named insured who does not reside at the premises is excluded.</p>	<p>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.</p>	<p>Decrease</p>
<p>A schedule of benefits is automatically provided for occasional residence employees.</p>	<p>The schedule of benefits includes loss of life, temporary total disability, permanent total disability, injury benefits and medical expenses.</p>	<p>Increase</p>
<p>Liability for watercraft you own is automatically included for boats with a motor up to 50 horsepower. This does not include outboard motors.</p>	<p>Previously, watercraft powered by more than 25 horsepower required a coverage extension to be purchased for additional premium.</p>	<p>Increase</p>
<p>Liability for non-motorized watercraft is limited to those not more than eight metres (26 feet) in length.</p>	<p>New coverage</p>	<p>Decrease</p>

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 e-scooters is included.	New coverage	Increase
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 (home) 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 roomers or boarders, is automatically	Previously, a coverage extension was required to be purchased for additional premium.	Increase

included, except for short-term rentals.		
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 (house) 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	You now only have coverage for damages resulting from your ownership, use or occupancy of a property at a	Decrease

approaches reserved for your use or occupancy only.	specific location listed on your policy.	
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.	Previously, you would have been covered for your personal actions anywhere in the world. You now only have coverage if another person is unintentionally or accidentally injured on your premises only.	Decrease
Under Coverage G – Voluntary Payment for Damage to Property, coverage for unintentional direct damage to property anywhere in the world has been removed.	Previously, you would have been covered for your personal actions anywhere in the world. You now only have coverage for unintentional direct damage you cause to property of others while that property is on your premises only.	Decrease

<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>
<p>Premises liability coverage for business and business property is excluded.</p>	<p>Previously, you would have been covered for certain business pursuits and use of the premises.</p>	<p>Decrease</p>

Wording and coverage changes – optional coverage endorsements

Wording/Coverage Change	Explanation of Change	Impact to Coverage Level
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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
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 	<p>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.</p>	<p>Decrease</p>
<p>Liability for personal use skid steers and utility tractors used on premises only now extends from this endorsement.</p>	<p>Previously, liability extended from Section II Liability.</p>	<p>Neutral</p>
<p>Additional Personal Property and Additional Buildings and Structures</p>		
<p>Deductible limits of \$750 and \$7,500 are no longer available.</p>	<p>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.</p>	<p>Increase</p>
<p>Cover Code B has been discontinued and replaced with Comprehensive Coverage.</p>	<p>If you had Cover Code B previously, you will see an increase in coverage.</p>	<p>Increase</p>
<p>Replacement Cost coverage is now the default basis of settlement for these items.</p>	<p>If you had a General Dwelling Plan previously, Actual Cash Value is no longer your default basis of settlement.</p>	<p>Increase</p>
<p>These items are no longer eligible for optional coverage add-ons.</p>	<p>If you had optional coverages associated with your scheduled personal property or buildings, those coverages have been removed.</p>	<p>Decrease</p>

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