



Prestige remains a Homeowners Prestige policy

(Prestige is available in SK, MB only)

If you previously had a **Prestige** policy, you'll still have a Homeowners Prestige policy when your policy renews. However, there are still some changes to your policy that we've noted below.

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 A - Dwelling Building (the home you live in)	Dwelling Limit	Dwelling Limit	Neutral
Coverage B - Detached Private Structures (garage, shed, etc.)	150% of Coverage A (Single Limit)	150% of Coverage A (Single Limit)	Neutral
Coverage C - Personal Property	150% of Coverage A (Single Limit)	150% of Coverage A (Single Limit)	
Coverage D - Loss of Use of Your Dwelling	150% of Coverage A (Single Limit)	150% of Coverage A (Single Limit)	
Coverage E - Personal Liability	\$3 million	\$3 million	Neutral
Coverage F - Voluntary Medical Payments	\$10,000	\$10,000	Neutral
Coverage G - Voluntary Payment for Damage to Property	\$10,000	\$10,000	Neutral

Changes related to base policy wordings

Wording change	Explanation of change	Impact to coverage
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
Under Outdoor Trees, Shrubs, Plants and Lawns, artificial lawns are now subject to a \$2,500 limit.	Previously, artificial lawns were not limited to \$2,500.	Decrease
Coverage B – Detached Private Structures		
We include up to 5% of the dwelling limit (5% of Coverage A) for detached private structures originally built or previously used for any building or farming purposes.	SK: This replaces the old \$5,000 limit for garden sheds and gazebos on a farm. MB: This is a new coverage in this province.	Increase
Coverage C – Personal Property		
Belongings of guests and residence employees are now included under the Personal Property limit (Coverage C).	Previously, these were limited to 15% of the Personal Property limit (15% 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 dwelling (house).	Previously this coverage applied to dwellings (houses) and detached private structures (garages, sheds, gazebos., etc.).	Decrease
Special Limits of Insurance		
The limit for cemetery property has been removed.	Cemetery property is no longer limited to \$10,000.	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 \$10,000 special limit for personal records stored in a personal computer is now listed as an additional coverage.	While the wording has moved, the coverage has not changed.	Neutral
The limit for animals, birds and fish now applies to <i>all</i> 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 are now covered for an expanded list of perils (causes of loss).	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 (causes of loss).	Increase
The limit for lawnmowers, garden tractors and snow removal equipment has changed from \$15,000 each to \$20,000 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	Increase or decrease

	additional coverage is required.	
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 jewellery and furs is now \$25,000 in total.	Previous coverage allowed for \$25,000 in jewellery and \$25,000 in furs.	Decrease
Collectibles such as sports cards, sports memorabilia, and comic books are now only limited for theft and mysterious disappearance losses.	These items had previously been limited for all causes of loss.	Increase
Luggage, pet carriers and handbags are limited to \$20,000 in total.	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
Works of art are limited to \$25,000 per item, to a maximum of 25% of the Personal Property limit (25% of Coverage C).	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
Wine and spirits are limited to 20% of the Personal Property limit (i.e. 20% 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
Additional Coverages		

Automatic Acquisitions (coverage for items that you acquire after your policy is in effect) are now automatically covered under Personal Property (Coverage C).	Automatic acquisitions no longer have their own section in the wordings, but coverage has not changed.	Neutral
Credit or Debit Cards, Forgery and Counterfeit Money Coverage no longer: <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. 	The limit for this coverage remains at \$25,000 per policy term.	Decrease
Debris Removal includes an additional 5% where the loss, including debris removal, is greater than the amount of insurance available.	Previous coverage did not offer an additional 5%	Increase
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 up to \$20,000 are now automatically included for each location on every policy.	Previously, fire department charges were only available as an optional coverage in Saskatchewan. In Manitoba, \$10,000 was 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 Coverages A, B, 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 dwelling, detached private structures and personal property from a loss) has been removed.	Aligning to insurance industry standards, we no longer offer this additional coverage.	Decrease
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 or 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	Decrease

	under the previous wordings.	
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
Abrasion and chipping of any property is now excluded.	This is in addition to marring and scratching, which was already excluded.	Decrease
Unknown flaws are no longer excluded.	Wear and tear, deterioration, defect, inherent vice or mechanical breakdown are still excluded.	Increase
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
Contact lenses are no longer excluded for any peril.	Previously, contact lenses were only covered for limited perils.	Increase

We will now cover losses caused by concurrent weather conditions, acts of civic authorities, and faulty public utilities.	We're aligning to insurance industry standards.	Increase
We will now cover removed heating systems on the premises, where a loss is caused by the heating unit itself.	We're aligning 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.	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
"Parts" has been newly added. SGI CANADA will not pay more than the insured value of a part that has been lost or damaged.	This would not apply to exceptions made for roofing, siding and flooring as stated in Coverage A - Dwelling Building and Coverage B - Detached Private Structures. Please review policy wordings for details.	Neutral

Changes related to liability

Wording/coverage change	Explanation of change	Impact to coverage
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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 1, 2 or 3-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.	Decrease
Unintentional property damage to premises owned by others is now limited to fire, explosion, water damage and smoke.	Unintentional property damage to 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
The property damage deductible under tenants and renters for unintentional property damage to premises owned by others has been removed.	Previously, a deductible of \$1,000 applied to this coverage.	Increase
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
Schedule of Benefits is automatically provided for occasional residence employees.	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 (other	No change	Neutral

than outboard).		
Liability for non-motorized watercraft is limited to watercraft 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 is automatically included for the occasional rental of a portion of the dwelling to others, excluding short-term rentals.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability is included for the rental of portions of your 2 or 3 unit family dwelling to others, with a maximum family unit size of 2 roomers or	Previously, a coverage extension was required to be purchased for additional premium.	Increase

boarders. Short term rentals are excluded.		
Liability is automatically included for short term rentals for a total maximum of 30 days per year.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability is automatically included for the rental of space in your residence to others for incidental office, school or studio occupancy.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability is automatically included for the rental to others, or holding for rent, of not more than 3 car spaces or stalls in garages or stables.	Previously, a coverage extension was required to be purchased for additional premium.	Increase
Liability is now included for the temporary or part time business pursuits of an insured person under the age of 21 years.	New coverage	Increase

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	This requirement has been removed to align with insurance industry standards.	Increase

by-laws at the time of construction or alteration.		
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
Lifestyle Option B – Collectibles & Treasures		
The limit for jewellery and furs is now a combined total.	Previous coverage allowed for \$35,000 in jewellery and \$35,000 in furs.	Decrease
Collectibles such as sports cards, sports memorabilia, and comic books are now only limited for theft and mysterious disappearance losses.	These items had previously been limited for all causes of loss.	Increase
Lifestyle Option C – Family & Security		
The limit for cash cards and bullion is now \$2,500 in total.	Previous coverage allowed for \$2,500 in cash cards and \$2,500 in bullion.	Decrease
The limit for cemetery property has been removed.	Cemetery property is no longer limited to \$25,000.	Increase
Lifestyle Option D – Home & Recreation		
Boats and boat trailers are now covered 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 animals, birds and fish now applies to <i>all</i> 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 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 \$25,000 each to \$30,000 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 \$5,000 limit for Outdoor Trees, Shrubs, Plants and Lawns now includes artificial lawns.	Previously, artificial lawns were not limited to \$5,000.	Decrease
Water Protection Coverage		
We've updated policy wordings including amendments to the surface water definition and adding a definition for overland water.	We're aligning to insurance industry standards.	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 been lowered 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 to have optional coverages added on.	If you had optional coverages associated with you 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 been lowered to the next lowest limit. Please review your policy to see your new deductible limit.	Increase
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