



Rented Dwelling – Special Coverages Plan converts to Rented Dwelling Standard policy

If you previously had a **Rented Dwelling Special Coverages with Cover Code A or B**, you'll switch to a Rented Dwelling Standard policy when your policy renews. A Rented Dwelling Standard form provides named perils coverage only for the dwelling (home) and detached private structures (garages, sheds, etc.).

A peril is a situation that results in property damage, like fire or hail. "Named perils" means you have coverage only for the perils listed on your policy.

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.

Rented Dwelling (Cover Code A) to Rented Dwelling Standard

Old Rented Dwelling (Cover Code A) policy	New Rented Dwelling 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	Neutral
Windstorm or Hail	Windstorm or Hail	No change	Neutral
N/A	Glass Breakage	You're now covered for this peril.	Increase – you now have coverage for glass breakage
N/A	Transportation	You're 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're 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	No change	Neutral
N/A	Escape of Fuel Oil	You're now covered for this peril	Increase

Rented Dwelling (Cover Code B) to Rented Dwelling Standard

Old Rented Dwelling (Cover Code B) policy	New Rented Dwelling 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	Neutral
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
Escape of Fuel Oil (previously covered in BC & ON only)	Escape of Fuel Oil (now also covered in all provinces)	This is a new named peril for AB, MB and SK	BC, ON: Neutral AB, MB, SK: Increase in coverage

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 insurance only if an amount of insurance for it is shown on your Declaration page.
Coverage D – Fair Rental Value and Prohibited Access	10% of Coverage A	10% of Coverage A	Neutral
Coverage E – 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.
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Changes related to base policy wordings

Wording change	Explanation of change	Impact to coverage
Coverage A – Dwelling Building (the house)		
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 coverage, artificial lawns are now subject to a \$1,000 limit.	Previously, artificial lawns were not limited to \$1,000.	Decrease
Coverage C – Personal Property (belongings like furniture, appliances, clothing, etc.)		
Personal Property (Coverage C) is limited to property owned by you while on your premises.	Previously, coverage extended to property temporarily away from premises and included personal property of others while in your possession.	Decrease

We no longer automatically include coverage for belongings in storage at an occupied private residence.	This coverage is not available under a Rented Dwelling Standard form.	Decrease
We no longer automatically include coverage for belongings in storage at an occupied private residence.	This coverage is not available under a Rented Dwelling Standard form.	Decrease
Coverage for personal property while it is temporarily away from your premises is no longer covered.	This coverage is not available under a Rented Dwelling Standard 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 Rented Dwelling Standard form.	Decrease
Golf carts kept year-round at a golf course are no longer covered.	This coverage is not available under a Rented Dwelling Standard form.	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		
Special Limits of Insurance has been removed for personal property under a Rented Dwelling Standard form.		Decrease
Coverage D – Fair Rental Value and Prohibited Access		
Increased Living Expenses (also known as Additional Living Expenses in Ontario) provides coverage for any increases in living expenses you may have if your unit is damaged by an insured peril, and your renter needs to move out temporarily. This is no longer covered.	This coverage is not available under a Rented Dwelling Standard form.	Decrease

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 2 weeks if the prohibited access was due to damage to your premises or a neighbouring premises.	Increase
Additional Coverages		
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 owned by others from your premises.	Only the removal of your own 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, in all provinces.	Previously, fire department charges were only available as an optional coverage in Saskatchewan, and Ontario and Manitoba only had \$10,000 automatically included. In all provinces, this coverage only applied at the policy level, not per location.	Increase
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.	Previously, only coverage for arson and fraud were included.	Increase In the case of fraud, decrease
Freezer Foods provides coverage for loss or damage to food contained in a refrigerator or freezer on your premises due to electrical or mechanical breakdown. This is no longer covered.	This coverage is not available under a Rented Dwelling Standard form.	Decrease
Inflation Protection increases the amount of insurance by a predefined inflation factor in the event of a loss. It now applies to Loss of Use (Coverage D).	Previously, this only applied to Coverage A, B and C.	Increase
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.	Evidence of debt or title remains excluded.	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'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, as the situation would represent a material change in the risk, this 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
The Obsolescence clause, stating we will not pay for increased costs when materials or parts become unavailable, obsolete or outdated, has been removed.	The clause has become outdated and is covered off by other exclusions and limitations.	Neutral
"Parts", stating that we will not pay more than the insured value of a part that has been lost or damaged, has been newly added.	New. 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.

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 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	Previously, you would have been covered for your personal actions anywhere in the world.	Decrease

anywhere in the world has been removed.	You now only have coverage if another person is unintentionally or accidentally injured on your premises only.	
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
Premises liability coverage for watercraft and motorized vehicles you do not own has been removed.	Previously, you would have been covered for your use or operation of watercraft and motorized vehicles you do not own. You now only have coverage for the use or operation of watercraft and motorized vehicles that you own.	Decrease
Watercraft and motorized vehicles you own are now subject to territorial limits for premises liability coverage.	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.	Decrease
Premises liability coverage for trailers is excluded.	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,	Decrease

	carried on or being towed by a motorized vehicle subject to motor vehicle registration.	
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

Wording and coverage changes – optional coverage endorsements

Wording/Coverage Change	Explanation of Change	Impact to Coverage Level
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

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	Increase

	your policy to see your new deductible limit.	
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, those coverages have been removed.	Decrease
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

<p>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.</p>	<p>If you live in BC you will see a decrease in coverage. These coverages are not available outside of BC.</p>	<p>BC: Decrease</p>
<p>Watercraft</p>		
<p>Comprehensive coverage is now the only coverage level available for these items.</p>	<p>If you had Cover Code A or Cover Code B previously, you will see an increase in coverage.</p>	<p>Increase</p>