



Seasonal Home Pak II (SK) converts to a Seasonal Homeowners Comprehensive policy

If you previously had a **Seasonal Home Pak II (SK)**, you'll switch to a Seasonal Homeowners Comprehensive policy when your policy renews. A Comprehensive form provides coverage for all perils unless they're specifically excluded from the policy. A peril is a situation that results in property damage, like fire or hail.

This is different than your existing policy that provides comprehensive coverage for your personal property (contents), but the coverage is limited to named perils for dwellings (the home) and detached private structures (like garages and sheds). "Named perils" means you have coverage only for the perils listed on your policy.

Each category below shows the coverage differences are between your old and new policy.

Changes related to coverage levels

This section 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	20% of Coverage A	15% of Coverage A	Decrease
Coverage C - Personal Property	50% of Coverage A	60% of Coverage A	Increase
Coverage D - Loss of Use of Your Dwelling	10% of Coverage A	25% of Coverage A	Increase
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		
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 \$1,000 limit.	Previously, artificial lawns were not limited to \$1,000.	Decrease
Coverage B – Detached Private Structures		
Coverage is now provided for greenhouses, garden frames, or similar items.	Previously, these items were excluded from coverage.	Increase
Coverage C – Personal Property		
Belongings of guests and residence employees are now included under	Previously, these were limited to 10% of the Personal	Increase

the Personal Property limit (Coverage C).	Property limit (10% of Coverage C).	
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, etc.).	Decrease
“Moving to another home” is a new coverage that is now provided under your Seasonal Homeowners policy. This covers your personal property while in transit to and at another location within Canada, to be occupied by you as your seasonal residence.	New coverage	Increase
Wording change	Explanation of change	Impact to coverage

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 (causes of loss), 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 <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 is now covered for an expanded list of perils.	The previous limit applied to household animals only. Previously, 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 \$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 B.C.	Tack equipment in B.C. is no longer limited to \$250 per loss and \$2,500 overall.	B.C.: 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 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 \$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 (i.e. 10% of Coverage C).	Previously, these were included under Personal Property (Coverage C) without a special limit.	Decrease
Wording change	Explanation of change	Impact to coverage
Coverage D – Loss of Use		

Mass Evacuation Coverage includes coverage for accommodations and other living expenses if you're evacuated from your home by a civil authority. This coverage is now provided under your policy.	New coverage	Increase
Additional coverages		
You now have an additional 5% for Debris Removal coverage, in situations where the total cost of the loss (or claim), 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
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 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 (cause of loss).	Previously, only the peril of fire was covered.	Increase
Emergency Entry Property Damage is coverage for when emergency services forcibly enter your home to	Aligning to insurance industry standards, we no longer offer this additional coverage.	Decrease

save or preserve life. This has been removed from you policy.		
Inflation Protection coverage increases the amount of insurance by a pre-defined inflation factor in the event of a loss. This coverage now applies to Loss of Use (Coverage D) on your policy.	Previously, this only applied to Coverages A, B, C.	Increase
Property Protection Coverage is 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 is coverage that applies if you have to remove insured property from your premises to protect it from an insured loss. This coverage has been added to your policy.	New coverage	Increase
Reward Coverage provides a cash reward for information that leads to a conviction in connection with an insured loss. This 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 or decrease
Wording change	Explanation of change	Impact to coverage

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, so 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
Under Named Perils coverage, a new exclusion has been added for scratching, abrasion, chipping or marring of any property. Under Comprehensive coverage, abrasion and chipping of any property is now excluded.	This is a new exclusion for Named Perils. For Comprehensive perils, this is in addition to marring and scratching, which was already excluded.	Decrease Decrease

<p>Under Named Perils coverage, a new exclusion has been added for damage caused by wear and tear, deterioration, defect, inherent vice, or mechanical breakdown.</p> <p>Under Comprehensive perils coverage, unknown flaws are no longer excluded.</p>	<p>This is a new exclusion for Named Perils.</p> <p>For Comprehensive perils, wear and tear, deterioration, defect, inherent vice, or mechanical breakdown are still excluded.</p>	<p>Decrease (Named Perils)</p> <p>Increase (Comprehensive)</p>
<p>Innocent parties to an intentional or criminal act are now eligible for coverage proportional to their interest in the insured property.</p>	<p>Previously, innocent parties to criminal or intentional acts were not eligible for coverage.</p>	<p>Increase</p>
<p>Damage caused by animals owned by you or in your care, custody or control is excluded.</p>	<p>Previously, coverage was included for damage caused by household pets.</p>	<p>Decrease</p>
<p>Under Comprehensive perils coverage, contact lenses are no longer excluded for any peril.</p>	<p>Previously, contact lenses were only covered for limited perils.</p>	<p>Increase</p>
<p>The exclusion for removed heating systems on the premises, where loss is caused by the heating unit itself, has been removed.</p>	<p>We're aligning to insurance industry standards.</p>	<p>Increase</p>
<p>Previously, we excluded coverage of dwellings or outbuildings that have been placarded or condemned by any authority. This exclusion has been removed.</p>	<p>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 excluded under the Statutory Conditions.</p>	<p>Neutral</p>
<p>Loss or damage caused by dirt blown onto the premises is no longer excluded.</p>	<p>We're aligning to insurance industry standards.</p>	<p>Increase</p>

Theft of tools that are left unattended, unless the loss is the direct result of forcible entry into a vehicle, trailer, locked toolbox, compartment, closet, or building is no longer excluded.	We are aligning to insurance industry standards.	Increase
Wording change	Explanation of change	Impact to coverage
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. 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
Unintentional property damage you cause 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	Decrease

	on the premises described on the declaration page.	
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 eight 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 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.	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,	Increase

	<p>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>	
<p>Liability for the occasional rental of a portion of the dwelling (home) to others is automatically included, except for short-term rentals.</p>	<p>Previously, a coverage extension was required to be purchased for additional premium.</p>	<p>Increase</p>
<p>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 included, except for short-term rentals.</p>	<p>Previously, a coverage extension was required to be purchased for additional premium.</p>	<p>Increase</p>
<p>Liability for short term rentals for a total maximum of 30 days per year is automatically included.</p>	<p>Previously, a coverage extension was required to be purchased for additional premium.</p>	<p>Increase</p>
<p>Liability for the rental of space in your residence to others for incidental office, school or studio occupancy is automatically included.</p>	<p>Previously, a coverage extension was required to be purchased for additional premium.</p>	<p>Increase</p>
<p>Liability for the rental (or holding for rent), of up to 3 car spaces or stalls in garages or stables, is automatically included.</p>	<p>Previously, a coverage extension was required to be purchased for additional premium.</p>	<p>Increase</p>

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
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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

<p>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>	<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>	<p>Decrease</p>
<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 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</p>	<p>Decrease</p>

	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.	
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
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

Guaranteed Replacement Cost (GRC)		
If you have a dwelling (home) that is occupied as a secondary residence, you may now be eligible for Guaranteed Replacement Cost (GRC). GRC covers the full cost of repairs or replacement even if it exceeds the amount of insurance.	If you are eligible, this coverage will automatically be added to your policy at no additional charge.	Increase

Wording and coverage changes – scheduled coverage endorsements

Wording/coverage change	Explanation of change	Impact to coverage
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
\$0 deductibles are no longer available for: <ul style="list-style-type: none"> • garden tractors in MB • golf carts in AB, BC 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

<ul style="list-style-type: none"> motorized wheelchairs and scooters in AB and SK 		
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, 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

<p>The \$5,000 deductible option is 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>Travel trailers</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>
<p>In B.C., \$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 of a replacement unit if your unit is damaged) have been discontinued.</p>	<p>If you live in B.C. you will see a decrease in coverage. These coverages are not available outside of B.C.</p>	<p>B.C.: 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>