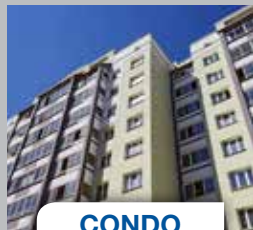




# Manitoba Insurance brokers



HOME



CONDO



TENANT



MOBILE HOME



COTTAGE

Wherever you call home, it's important to make sure you are properly covered. At CAA Manitoba Insurance, our brokers are here to help you understand your policy and to answer any questions that you may have.

# HOME INSURANCE CHECKLIST

- BROAD vs. COMPREHENSIVE COVERAGE**  
Broad coverage provides all risk coverage on your home and named perils coverage on your contents. Named perils coverage is limited to the perils specifically stated in your policy wordings. Comprehensive coverage provides all risk coverage on your home and all risk coverage on your contents. All risks are covered, subject to the exclusions listed in your policy wordings.
- SERVICE LINE COVERAGE**  
Many homeowners are not aware that they are responsible for the underground services that run from the street into their home. This coverage protects you against unforeseen repairs and replacement of any damaged pipes and wiring that bring water, power and data into your home, garage, shed and more. Coverage also includes excavation and damage to outdoor property as a result of repair or replacement.
- RENOVATIONS or UPGRADES**  
Home insurance often gets overlooked when making renovation plans. Please contact our office prior to performing renovations to ensure that you have the proper coverages in place. Upgrades to your roof, electrical, plumbing or heating systems should also be reported to our office.
- HOME BUSINESS**  
If you work from home, a home business extension or commercial policy may be required to provide liability and property coverage for your business operations.
- SEWER BACKUP COVERAGE**  
Additional insurance coverage is required for water damage caused by sewer backup, overflow, septic field or weeping tile. This coverage will also provide protection against the escape of water from the drains in your home, although it does not cover leakage and seepage. This coverage can only be added upon renewal.
- OVERLAND WATER DAMAGE**  
This coverage provides protection for loss or damages caused by the sudden accumulation of water from heavy rains, spring run-off or the overflow of lakes and rivers. In combination with sewer back-up coverage, overland water coverage offers an extra layer of protection for your home.
- VACANT or UNOCCUPIED HOME**  
Vacant or unoccupied homes face an increased risk for potential damage. It is important to notify our office if your home is going to be vacant or unoccupied, whether it be for a few days or several months, to ensure that proper coverage is in place. Failure to do so may void your insurance coverage.
- WOOD STOVE**  
If you use a solid fuel heating appliance in your home, garage or cottage, please contact our office immediately. Failure to do so may void your coverage in the event of a loss.

Call 204 262.6056 or 1 855 779.0677  
[caamanitoba.com/insurance](http://caamanitoba.com/insurance)





### REMEMBER

Every policy is as unique as you are. It's important that you thoroughly read and understand your policy.

All policies contain limitations and exclusions for which no coverage is available. Always refer to your policy wording for the complete list of limitations, exclusions and conditions.



### VALUABLES

Do you have valuables that may be subject to special limits and therefore not covered by your policy? Extra coverage is available for cameras, jewellery, musical instruments, fine arts, coin collections, firearms, furs, hearing aids, bicycles and many other things. These valuables can be insured by a property floater at an additional premium.



### NOT JUST YOU?

If you have boarders, roommates or exchange students living in your home, let your insurance broker know.

**Renting your property?** Coverage could be limited to fire, lightning, windstorm, hail, etc. Not all coverage is created equal, so know the limitations of your policy. Additional coverages such as contents, outbuildings, glass breakage, sewer back-up or loss of rental income may be available.



### AM I COVERED?

There are many optional coverages available. **Examples include:** By-laws, claims forgiveness, glass breakage, ground water, home equipment breakdown, identity theft, increased liability limits and legal expenses.

### QUESTIONS?

We're here to help. Talk to a CAA Manitoba Insurance broker for more details on any of these topics or about any other questions you may have.

### CLAIMS

If you have a claim, please contact:

#### 24/7 EMERGENCY CLAIMS

Call the insurance company for immediate assistance in an emergency. They will start your claim and advise you on the next steps.

Aviva	1 866 692.8482
CAA Insurance	1 877 222.1717
Red River	1 844 324.4269

#### NON- EMERGENCY CLAIMS

Call your broker and they will assist you in filing your claim. See reverse for our contact information.



A Manitoba Public Insurance product

CAA Manitoba Insurance provides full Autopac services at our Winnipeg and Brandon locations.

#### Have an Autopac claim?

Call the Manitoba Public Insurance claims centre within Winnipeg 204 985.7000 or outside of Winnipeg (toll-free) 1 800 665.2410.