

PREVENTATIVE ADVICE

1. It would be prudent to prepare an inventory of your belongings.
2. Retain your purchase invoices as they can be useful as proof of ownership in the event of a claim. You might also want to take photo or video of your belongings and keep these documents together with the inventory of your belongings in a safe place outside your residence.
3. To prevent water damage, we recommend that you replace the hoses on your washing machine and dishwasher every five (5) years. You may also want to shut off your water if you will be gone for an extended period of time.
4. Replace the batteries of your smoke detectors twice each year when adjusting for the time change, and make sure you have a carbon monoxide detector installed on every level of your home.
5. Visit getprepared.gc.ca for tips and information on preparing for an emergency

NOTICE TO INSURED

You should inform your broker when:

1. You perform renovations, which could increase the estimated replacement value of your **dwelling**.
2. You install a solid fuel heating appliance, or if wood becomes your primary source of heat.
3. Your **dwelling** is **vacant** for more than thirty (30) days - your insurance could be affected after day 1.
4. You own property that exceeds the amounts stipulated in the **special limits of insurance** or that are not usually found in a residence (special limits may include jewellery, fine arts, collectibles, etc.)
5. Your personal property (contents) will be stored away from your premises for thirty (30) days or more.
6. Your **dwelling** is unoccupied during the heating season for more than four (4) consecutive days.
7. You own another residence in addition to the one(s) declared.
8. You own a boat equipped with an outboard motor or motors exceeding 25 HP (25kW) as per manufacturers specifications, or an inboard or inboard-outboard motor of more than 50 HP (38kW), or having an overall length of 8 meters (26 feet) or more.
9. You own a personal watercraft.
10. You perform on your **premises** a professional activity such as an office, school, or art studio.
11. You rent out your dwelling or a portion of your dwelling to anyone.
12. Any event occurs which could lead to a liability claim or lawsuit.
13. You install or make changes to a burglar, fire, or water alarm system, or install a new-style backflow valve on your main sewer line.

