

Recreational Vehicle Insurance Policy

Motor Home • Tent Trailer • Fifth Wheel • Camper



Recreational Vehicle Policy

How to Read and Understand Your Policy

Your complete policy is made up of the application, this policy wording booklet and the Declaration Page(s) provided to you. This booklet defines the coverages offered by the BCAA Insurance Corporation through its duly appointed insurance agencies. It has been written as clearly as possible to help you better understand the insurance protection you have purchased. The Declaration Page(s) describe your property, the amounts of insurance provided and the premiums charged. There are a variety of coverages available and only those coverages for which a description and a premium are indicated on your Declaration Page(s) apply to you.

This policy wording consists of four sections:

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|---|--|
| Section 1 – Unit Coverages: | describes the insurance on your unit and or property and is stated on the Declaration Page. |
| Section 2 – Optional Coverages: | describes optional coverages available to enhance your insurance protection and is stated on the Declaration Page. |
| Section 3 – Additional Conditions: | describes additional conditions, which are applicable to Sections 1 and 2. |
| Section 4 – Definitions: | describes the definitions, which are applicable to your entire policy. |

In order to determine what coverages you have read your Declaration Page. Insurance coverages apply when a description, amount or limit, rider number or premium are shown.

If you need any assistance in understanding your Declaration Page or this wording booklet, just phone or visit your insurance agency representative.

Important

This policy contains various exclusions and limitations that eliminate or restrict coverage. Please read it carefully. Insurance cannot be a source of profit. It is only designed to indemnify you against losses or expenses incurred by you or for which you are liable.

Recreational Vehicle Policy

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Section 1. Unit Coverages

Camper, Trailer or Motor Home Policy

1.1 Agreement

In consideration of the payment of the premium and when the Declaration Page indicates an amount or limit of insurance applies, we provide the insurance described under that coverage, subject to the terms and conditions set out.

The amounts of insurance are shown on the Declaration Page. A description of coverages follows.

1.2 Coverage A - Camper, Trailer or Motor Home

1.2.1 Description of Coverage

We insure:

The Camper, Trailer or Motor Home including the accessories, appliances, furniture and equipment which are attached to or form part of the unit.

1.2.2 Extensions of Coverage

These extensions of coverage do not increase the amounts of insurance stated in the policy.

We insure:

- 1) Fire department service charge: We will pay any charges for which you are legally responsible up to \$2,000, if the fire department was called because of a fire in, on, or exposing your Camper, Trailer or Motor Home. No deductible applies to this coverage.
- 2) Debris removal: We will pay the cost of cleaning and removal of debris as a result of an Insured Peril.

1.3 Coverage B – Contents

We insure:

Your personal property only while contained in the described Camper, Trailer or Motor Home, which is usual to the ownership or maintenance of the unit.

1.4 Perils Insured

Property insured under Coverage A - Camper, Trailer or Motor Home and property insured under Coverage B - Contents is insured against ALL RISKS OF DIRECT PHYSICAL LOSS OR DAMAGE subject to the exclusions and conditions in this policy.

1.5 Loss or Damage Not Insured

In every section of the "Loss or Damage Not Insured" within this policy the words "caused by" mean "directly, indirectly or in any way caused by or resulting from" and

Unit Coverages Cont'd.

exclude coverage for the specified loss or damage regardless of whether other causes, covered or not, acted concurrently or in any sequence to produce the loss.

We do not insure:

- 1) Campers, Trailers or Motor Homes or personal property contained therein used in whole or in part for any business, profession or occupation;
- 2) Motorized vehicles, (except the Motor Home described), aircraft, bicycles or watercraft, or their equipment;
- 3) any property lawfully seized or confiscated, unless destroyed to prevent the spread of fire;
- 4) any property illegally acquired or kept, or stored or transported, or imported, or property subject to forfeiture;
- 5) the cost of making good:
 - a) faulty or improper material;
 - b) faulty or improper workmanship;
 - c) faulty or improper design;
- 6) loss or damage caused by or comprising wear and tear, mechanical breakdown, deterioration, rust or corrosion, inherent vice, latent defect, or wet or dry rot, or "fungi" or "spores";
- 7) loss or damage caused by contamination or pollution, or the release, discharge or dispersal of contaminants or pollutants;
- 8) loss or damage caused by radioactive material;
- 9) property while undergoing a process involving the application of heat, but resulting damage to other property is insured;
- 10) loss or damage caused by war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
- 11) loss or damage caused by any nuclear incident as defined in the Nuclear Liability Act or any other nuclear liability act, law or statute, or any law amendatory thereof or nuclear explosion, except for ensuing loss or damage that results directly from fire, lightning or explosion of natural, coal or manufactured gas;
- 12) loss or damage caused by any intentional or criminal act or failure to act by:
 - a) any person insured by this policy;
 - b) any other person at the direction of any person insured by this policy;
- 13) loss or damage caused by or comprising marring or scratching of any property or breakage of any fragile or brittle articles;
- 14) loss or damage caused by dampness of atmosphere, extremes of temperature;
- 15) loss or damage caused by or comprising of settling, expansion, contraction, bulging;
- 16) loss or damage caused by or resulting from electrical currents, other than lightning, unless fire or explosion ensues and then only for the loss or damage resulting from such ensuing fire or explosion;
- 17) property while waterborne except while on a regular ferry or railway-car transfer in connection with land transportation;
- 18) sporting equipment for loss or damage caused by its use;
- 19) loss or damage caused by vermin, raccoons, skunks, rodents or insects;
- 20) loss or damage to the Camper, Trailer or Motor Home, if, at the time of the loss the unit is rented or leased to others;
- 21) loss or damage to the Camper, Trailer or Motor Home, if at the time of the loss the unit is on consignment for sale;
- 22) loss or damage to the Camper, Trailer or Motor Home, if the loss or damage is due to conversion, concealment, theft, or secretion by a person in lawful possession of the vehicle under a mortgage, conditional sale, lease or other similar written agreement.

Unit Coverages Cont'd.

1.6 Basis of Claim Payment

We will pay for insured loss or damage up to your financial interest in the property, but not exceeding the applicable amount(s) of insurance for any loss or damage arising out of one occurrence. The stated amount(s) apply regardless of whether the loss is settled on a Replacement Cost or Actual Cash Value basis.

1.6.1 Coverage A – Unit

If, at the time of the loss or damage, your Camper, Trailer or Motor Home is insured to at least 80% of the Replacement Cost, you may choose as the basis of loss settlement either Replacement Cost or Actual Cash Value.

The Replacement Cost option is available only if the unit is actually repaired or replaced as soon as reasonably possible.

If the Replacement Cost option is exercised by you, we will not pay more than the cost to replace the insured unit with a new unit of equivalent kind and quality.

If, at the time of the loss or damage, your Camper, Trailer or Motor Home is not insured to at least 80% of the replacement value, settlement will be made on an Actual Cash Value basis as follows:

- 1) The Actual Cash Value of the damage at the date of the occurrence. We will pay the Actual Cash Value of the damage up to the applicable amount of insurance. The Actual Cash Value will take into account such things as the cost of repair or replacement less any depreciation, and in determining depreciation we will consider the condition immediately before the damage, the resale value and the normal life expectancy.

1.6.2 Coverage B - Contents

If you comply fully with the following conditions, we agree to provide Replacement Cost coverage for your personal property provided:

- 1) The article is owned by you, and
- 2) The article has been maintained in good and workable condition, and
- 3) The article is repaired or replaced with equivalent kind and quality.

We will pay on the basis of Replacement Cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible. Otherwise, we will pay on the basis of Actual Cash Value.

This Replacement Cost coverage does not apply to antiques, fine arts, memorabilia or any article or collection of articles whose age, history or rarity contributes significantly to its value. Loss or damage to such ineligible property will be adjusted on an actual cash value basis.

Unit Coverages Cont'd.

1.7 Deductible

The deductible applies to Coverage A – Camper, Trailer or Motor Home, Coverage B - Contents and Optional Coverages unless shown otherwise within that coverage or on the Declaration Page.

We are responsible only for the amount by which the loss or damage caused by any of the Insured Perils exceeds the amount of the deductible shown on the Declaration Page in any one occurrence, unless shown otherwise.

Section 2. Optional Coverages

2.1 Agreement

In consideration of payment of the premium shown, and/or when the Declaration Page indicates an amount or limit of insurance applies, we provide the insurance described under these riders/endorsements, subject to the terms and conditions set out.

The amounts of insurance are shown on the Declaration Page. A description of coverages follows.

2.2 RV 1 - Emergency Vacation Allowance Rider

2.2.1 Description of Coverage

We insure:

Your emergency expenses including towing and storage in the event the described Camper, Trailer or Motor Home, while being used by you during a vacation, suffers damage from a peril insured and is rendered uninhabitable.

The amount of insurance for Emergency Vacation Expense including towing and storage is as shown on the Declaration Page, subject to an aggregate maximum as shown on the Declaration Page, for the lesser of:

- 1) the time required to promptly repair or replace the damaged or destroyed Camper, Trailer or Motor Home; or
- 2) the time you remain on vacation.

The periods of time stated above are not limited by the expiration of the policy.

2.2.2 Loss or Damage Not Insured

We do not insure:

Loss or damage excluded under Section 1, 1.5 Loss or Damage Not Insured. These exclusions apply to this Emergency Vacation Allowance Rider in the same manner as they apply to Section 1, except for coverage provided by this rider.

2.2.3 Deductible

We are responsible only for the amount by which the loss or damage caused by any of the Insured Perils exceeds the amount of the deductible shown on the Declaration Page for this Rider in any one occurrence, unless shown otherwise.

2.3 RV 2 - Contents Increased Rider

2.3.1 Description of Coverage

We insure:

Your personal property which is usual to the ownership or maintenance of a Camper, Trailer or Motor Home, for an additional amount as shown on the Declaration Page under this Rider.

Optional Coverages Cont'd.

2.3.2 Loss or Damage Not Insured

We do not insure:

Loss or damage excluded under Section 1, 1.5 Loss or Damage Not Insured. These exclusions apply to this Contents Increased Rider in the same manner as they apply to Section 1, except for coverage provided by this Rider.

2.3.3 Deductible

There is no additional deductible applicable to the additional amount of insurance provided under this rider.

2.4 RV 3 – Permanent Structure Rider

2.4.1 Description of Coverage

We insure:

The permanently installed outdoor structures and equipment, owned by you and situated within the province of British Columbia which is usual to the ownership or maintenance of your Camper, Trailer or Motor Home, insured for an amount as shown on the Declaration Page under this rider.

Basis of claim settlement will be the same as described and limited in Section 1, Unit Coverages, Coverage A – Camper, Trailer or Motor Home.

2.4.2 Loss or Damage Not Insured

We do not insure:

- 1) Loss or damage excluded under Section 1, 1.5 Loss or Damage Not Insured. These exclusions apply to this Permanent Structure Rider in the same manner as they apply to Section 1, except for coverage provided by this Rider.
- 2) Any claims against you for your use, occupancy or ownership of this property.

2.4.3 Deductible

We are responsible only for the amount by which the loss or damage caused by any of the Insured Perils exceeds the amount of the deductible shown on the Declaration Page for this Rider in any one occurrence, unless shown otherwise.

2.5 RV 4 – Glass Deductible Rider

2.5.1 Description of Coverage

In consideration of the premium charged and when it is shown on the Declaration Page, the deductible of this rider applies to loss or damage to glass that forms part of your Camper, Trailer or Motor Home.

2.5.2 Loss or Damage Not Insured

Optional Coverages Cont'd.

We do not insure:

Loss or damage excluded under Section 1, 1.5 Loss or Damage Not Insured. These exclusions apply to this Glass Deductible Rider in the same manner as they apply to Section 1, except for coverage provided by this Rider.

2.5.3 Deductible

We are responsible only for the amount by which the loss or damage caused by any of the Insured Perils exceeds the amount of the deductible shown on the Declaration Page for this Rider in any one occurrence, unless shown otherwise.

Section 3. Additional Conditions

All of the conditions set forth under the titles Section 3. Additional Conditions apply with respect to insurance provided under all coverages or Riders except as they may be modified or supplemented by the Rider or endorsements attached. These additional conditions are applicable to Sections 1 and 2.

3.1 Statutory/Prescribed Conditions

STATUTORY/PREScribed CONDITIONS

In these statutory conditions, unless the context otherwise requires, the word "insured" means a person insured by this contract whether named or not.

Material change in risk

1.

(1) The insured named in this contract must promptly notify the insurer or its local agent in writing of any change in the risk material to the contract and within the insured's knowledge.

(2) Without restricting the generality of the foregoing, the words "change in the risk material to the contract" include:

(a) any change in the insurable interest of the insured named in this contract in the unit and or property by sale, assignment, or otherwise, except through change of title by succession, death, or proceedings under the *Bankruptcy Act* (Canada), and in respect of insurance against loss of or damage to the unit and or property,

(b) any mortgage, lien, or encumbrance affecting the unit and or property after the application for this contract,

(c) any other insurance of the same interest, whether valid or not, covering loss or damage insured by this contract or any portion of it.

Prohibited use by insured

2.

(1) The insured must not drive, or operate the unit or its towing vehicle:

(a) while under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the unit and or property,

(b) unless he or she is for the time being either authorized by law or qualified to drive or operate the unit,

(c) while he or she is under the age of 16 years or under such other age as is prescribed by the law of the province in which he or she resides at the time this contract is made as being the minimum age at which a licence or permit to drive a vehicle may be issued to him or her,

(d) for any illicit or prohibited trade or transportation, or

(e) in any race or speed test.

Additional Conditions Cont'd.

Prohibited use by others

(2) The insured must not permit, suffer, allow, or connive at the use of the unit:

- (a) by any person under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the unit,
- (b) by any person,
 - (i) unless that person is for the time being either authorized by law or qualified to drive or operate the unit, or
 - (ii) while that person is under the age of 16 years or under such other age as is prescribed by the law of the province in which he or she resides at the time this contract is made as being the minimum age at which a licence or permit to drive a vehicle may be issued to him or her,
- (c) for any illicit or prohibited trade or transportation, or
- (d) in any race or speed test.

Requirements if loss or damage to unit and or property

3.

(1) If loss of or damage to the unit and or property occurs, the insured must, if the loss or damage is covered by this contract:

- (a) promptly give notice of it in writing to the insurer with the fullest information obtainable at the time,
- (b) at the expense of the insurer, and as far as reasonably possible, protect the unit from further loss or damage, and
- (c) deliver to the insurer within 90 days after the date of the loss or damage a statutory declaration stating, to the best of the insured's knowledge and belief, the place, time, cause, and amount of the loss or damage, the interest of the insured and of all others in it, the encumbrances on it, all other insurance, whether valid or not, covering the unit and or property and that the loss or damage did not occur through any willful act or neglect, procurement, means, or connivance of the insured.

(2) Any further loss or damage accruing to the unit and or property directly or indirectly from a failure to protect it as required under sub condition (1) of this condition is not recoverable under this contract.

(3) Repairs, other than those that are immediately necessary for the protection of the unit and or property from further loss or damage, must not be undertaken and physical evidence of the loss or damage must not be removed:

- (a) without the written consent of the insurer, or
- (b) until the insurer has had a reasonable time to make the examination for which provision is made in statutory condition 5.

Additional Conditions Cont'd.

Examination of insured

(4) The insured must submit to examination under oath, and must produce for examination at such reasonable place and time as is designated by the insurer or its representative, all documents in the insured's possession or control that relate to the matters in question, and the insured must permit extracts and copies of them to be made.

Insurer liable for cash value of unit and or property

(5) The insurer is not liable for more than the actual cash value of the unit and or property at the time any loss or damage occurs, and the loss or damage must be ascertained or estimated according to that actual cash value with proper deduction for depreciation, however caused, and must not exceed the amount that it would cost to repair or replace the unit, or any part of it, with material of like kind and quality, but, if any part of the unit and or property is obsolete and out of stock, the liability of the insurer in respect of it is limited to the value of that part at the time of loss or damage, not exceeding the maker's latest list price.

Repair or replacement

(6) Unless an appraisal has been made, the insurer, instead of making payment, may, within a reasonable time, repair, rebuild, or replace the property damaged or lost with other of like kind and quality if, within 7 days after the receipt of the proof of loss, it gives written notice of its intention to do so.

No abandonment; salvage

(7) There must be no abandonment of the unit and or property to the insurer without the insurer's consent. If the insurer exercises the option to replace the unit and or property or pays the actual cash value of the unit, the salvage, if any, vests in the insurer.

In case of disagreement

(8) In the event of disagreement as to the nature and extent of the repairs and replacements required, or as to their adequacy, if effected, or as to the amount payable in respect of any loss or damage, those questions must be determined by appraisal as provided under the *Insurance Act* before there can be recovery under this contract, whether the right to recover on the contract is disputed or not, and independently of all other questions. There is no right to an appraisal until a specific demand for it is made in writing and until after proof of loss has been delivered.

Inspection of unit and or property

4. The insured must permit the insurer at all reasonable times to inspect the unit and its equipment.

Time and manner of payment of insurance money

5.
(1) The insurer must pay the insurance for which it is liable under this contract within 60 days after the proof of loss has been received by it or, if an appraisal is made under sub condition (8) of statutory condition 4, within 15 days after the award is rendered by the appraisers.

When action may be brought

(2) The insured must not bring an action to recover the amount of a claim under this contract unless the requirements of statutory conditions 3 and 4 are complied with or

Additional Conditions Cont'd.

until the amount of the loss has been ascertained as provided under those conditions or by a judgment against the insured after trial of the issue or by agreement between the parties with the written consent of the insurer.

Limitation of actions

(3) Every action or proceeding against the insurer under this contract in respect of loss or damage to the unit and or property must be commenced within one year next after the happening of the loss and not afterwards, and in respect of loss or damage to persons or property must be commenced within one year next after the cause of action arose and not afterwards.

Who may give notice and proofs of claim

6. Notice of claim may be given and proofs of claim may be made by the agent of the insured named in this contract in case of absence or inability of the insured to give the notice or make the proof, such absence or inability being satisfactorily accounted for or, in the like case or if the insured refuses to do so, by a person to whom any part of the insurance money is payable.

Termination

7.

(1) This contract may be terminated

(a) by the insurer giving to the insured 15 days' notice of termination by registered mail or 5 days' written notice of termination personally delivered, or

(b) by the insured at any time on request.

(2) If this contract is terminated by the insurer,

(a) the insurer must refund the excess of premium actually paid by the insured over the proportionate premium for the expired time, but in no event must the proportionate premium for the expired time be deemed to be less than any minimum retained premium specified, and

(b) the refund must accompany the notice unless the premium is subject to adjustment or determination as to the amount, in which case the refund must be made as soon as practicable.

(3) If this contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time, but in no event must the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.

(4) The refund may be made by money, postal or express company money order, or cheque payable at par.

(5) The 15 days mentioned in clause (a) of sub condition (1) of this condition commences to run on the day following the receipt of the registered letter at the post office to which it is addressed.

Notice

8. Any written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in British Columbia. Written notice

Additional Conditions Cont'd.

may be given to the insured named in this contract by letter personally delivered to the insured or by registered mail addressed to the insured at the insured's latest post office address as notified to the insurer. In this condition, the expression "registered" means registered in or outside Canada.

In Witness Whereof, the Insurer has executed and attested these presents, but this Policy shall not be valid until countersigned by a duly Authorized Representative of the Insurer.

Additional Conditions Cont'd.

3.2 Additional Conditions

- 1) **Duties after loss:** After submission of reasonably sufficient proof of a loss in respect of a loss which may be insured under Section 1 or 2 each insured may be required separately to:
 - (i) submit to examination under oath,
 - (ii) produce for examination all documents in your possession or control that relate to the application for insurance and proof of loss, and permit extracts and copies of such documents to be made, all at a reasonable place and time designated by us.
- 2) **Notice to authorities:** Where the loss is due to malicious acts, burglary, robbery, theft, or attempt thereof, or is suspected to be so due, the insured shall give immediate notice thereof to the police or other authorities having jurisdiction.
- 3) **No benefit to bailees:** It is warranted by the insured that this insurance shall in no wise enure directly or indirectly to the benefit of any carrier or other bailee.
- 4) **Pair and set:** In the case of loss of or damage to any article or articles, whether scheduled or unscheduled, which are a part of a set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of set.
- 5) **Parts:** In the case of loss of or damage to any part of the insured property whether scheduled or unscheduled, consisting, when complete for use, of several parts, the insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.
- 6) **Sue and labour:** It is the duty of the insured in the event that any property insured hereunder is lost to take all reasonable steps in and about the recovery of such property. The insurer shall contribute pro rata towards any reasonable and proper expenses in connection with the foregoing according to the respective interests of the parties.
- 7) **Basis of settlement:** Unless otherwise provided, the insurer is not liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.
- 8) **Subrogation:** We will be entitled to assume all your rights of recovery against others and may bring action in your name to enforce these rights when we make payment or assume liability under this policy.

The amount recovered less the costs of recovery will be shared between you and us in proportion to the loss that each has borne. You shall sign and deliver all related papers and cooperate with us in any reasonable manner to secure such rights.

Your right to recover from us is not affected by any release from liability entered into by you prior to loss.
- 9) **Automatic Reinstatement:** Any loss or damage shall not reduce the amounts of insurance provided by this policy.
- 10) **More than One Insured:** Where the insurance applies to the property of more than one person our total liability is limited in the aggregate to the amount or limit of insurance indicated on the Declaration Page.
- 11) **Liberalization Clause:** If we adopt any revision, which would broaden coverage under this policy without any additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this policy.

Additional Conditions Cont'd.

- 12) Changes in Policy: No waiver or change of any provision of this policy may be made except by us in writing. Except as provided herein, all the terms and conditions of this policy shall have full force and effect.
- 13) More Than One Policy: If you have other insurance on specifically described property, our policy will be considered excess insurance and we will not pay any loss or claim until the amount of such other insurance is used up. In all other cases, our policy will pay its ratable proportion of the loss or claim.
- 14) Misrepresentation: If any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance which is material to be made known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to any property in relation to which the misrepresentation or omission is material.
- 15) Territorial limits: We insure property only while within Canada or the Continental United States.

Section 4. Definitions

4.1 Applicable to Sections 1, 2 and 3

These definitions are applicable to your entire policy, including Sections 1, 2 and 3. They have the same meaning throughout your policy unless otherwise modified in another Section, Rider or Endorsement.

- 1) "Actual Cash Value" the actual cash value of the damage up to the amount of insurance purchased. The Actual Cash Value will take into account such things as the Replacement Cost less any depreciation. Depreciation takes into account the condition of the property immediately before the damage, obsolescence, resale value and the normal life expectancy.
- 2) "Aircraft" means any device used or designed for flight including self-propelled missiles and spacecraft, except model or hobby aircraft not used or designed to carry people or cargo.
- 3) "Audio and Video Media" means compacts discs, digital video disks, records, tapes, or any media for the storage or replay of music or video.
- 4) "Conversion" means the exchange of a convertible type of asset into another type of asset, usually at a predetermined price, on or before a predetermined date.
- 5) "Burglary" means theft of personal property from the insured unit following illegal and forcible entry or exit, leaving visible marks at the point of forced entry or exit.
- 6) "Business" means any continuous or regular pursuit undertaken for financial gain including a trade, profession or occupation.
- 7) "Declaration Page" refers to that part of your policy document that uniquely describes which coverages you have purchased.
- 8) "Fungi" means any form of mould, yeast, mushroom, or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, or emitted from or arising out of any fungi or spore(s) or resultant mycotoxins, allergens or pathogens.
- 9) "Mobile Electronic Device" means any cellular telephone, palm pilot, personal digital assistant, or any device for electronic communication or storage of data.
- 10) "Permanent structures" means any structure or building constructed as an addition to, as a service building for, or attached to your Camper, Trailer or Motor Home at a location where you keep your unit other than your principal residence.
- 11) "Pollutants" means any solid, liquid, airborne, gaseous or thermal irritant or contaminate, including, smoke, vapor, soot, fumes, acid, alkalis, chemicals and waste. Smoke, within this definition of Pollutants means, smoke caused from agricultural smudging or industrial operations.
- 12) "Replacement Cost" means the cost, on the date of loss or damage, of the lesser of:
 - i) repairing the property with materials of equivalent kind and quality; or
 - ii) replacing the property with new articles of equivalent kind and quality as are generally comparable and currently available.
- 13) "Robbery" means theft of personal property by violence or threat of violence to any person.
- 14) "Secretion" means the act of concealing something in a hiding place or stealing something secretly.
- 15) "Spore(s)" means any reproductive particle or microscopic fragment produced by or emitted from or arising out of any fungi.
- 16) "Sporting Equipment" means and includes, but is not limited to golf, hockey, equestrian, hunting, fishing, skiing, windsurfing, hang-gliding, mountain

Additional Conditions Cont'd.

climbing gear or equipment or other personal portable equipment used in the pursuit of leisure, games, or recreation on land or in water or air, but which is not motorized.

- 17) "Tenant" means one who rents property from another for dwelling purposes.
- 18) "Transportation" means loss or damage caused by collision, upset, overturn, derailment, stranding or sinking of any motor vehicle, attached trailer or camper unit in which the insured property is being carried. This would also apply to any conveyance of a common carrier.
- 19) "We" and "Us" mean the BCAA Insurance Corporation.
- 20) "You" and "Yours" mean the person named as insured on the Declaration Page and, while living in the same household, his or her spouse, and the relatives of either or any person under 21 in their care.

PROTECTION
 FLEXIBLE
 TRIP PLANNING
 adventure
 evo
 the evolution of
 CAR SHARING
 PEACE OF MIND
 #1 TRAVEL INSURANCE
 friendly
 Expert Advice
 BRITISH COLUMBIA
 HOME INSURANCE
 coverage
 WORLD
 MEMBERS
 SAVE
 family
 —Best—
 ROADSIDE ASSISTANCE
 partner SAVINGS
 explore
 TRUSTED AUTO SERVICE CENTRES
 #1 MOST TRUSTED COMPANY
 TRUSTWORTHY
 ACCESSIBLE 24/7
 —Award Winning—
 helpful
 COMMUNITY
 CUSTOMIZABLE
 DEALS
 AFFORDABLE
 BC
 FREEDOM







To report a claim, call our 24-Hour Claims Service at:

1.888.268.2222

For more information about your
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