

# We make understanding your insurance *simple*

This guide outlines your policy at a glance and provides a quick overview of coverage. The full details of your policy conditions, limitations and exclusions can be found at [bcaa.com/wordings](https://www.bcaa.com/wordings)



## 1. Your property coverage includes:

- ✓ Your personal belongings
- ✓ Changes or improvements you've made to your private living space
- ✓ Theft from areas reserved for your private use (e.g. a storage locker in your building)
- ✓ Extra expenses incurred when you can't live in your home after a covered loss or mass evacuation (e.g. costs for temporary accommodation)

## 2. Your liability coverage includes:

- ✓ Your legal costs if someone sues you for an accident covered by your policy
- ✓ Accidental damage to others' property (e.g. you damage a hotel room or your friend's house)
- ✓ Accidental injury to others at your home (e.g. a visitor trips over your doormat)
- ✓ Accidental injury to others away from your home (e.g. while you are walking your dog, someone trips on the leash)

## 3. What you're covered for:

- ✓ Fire and smoke damage
- ✓ Accidental damage of non-fragile items
- ✓ Storm damage from wind, hail, or lightning
- ✓ Theft, vandalism or loss of your personal belongings
- ✓ Water damage from inside your home, such as a burst pipe, toilet back-up or overflowing sink

## 4. What's not covered:

- Damage caused by repeated leakage or seepage of water
- Damage caused by raccoons, skunks, rodents, bats, birds or insects
- Damage caused by saltwater flooding, tsunamis or land slides
- Accidental damage of fragile items (e.g. chinaware, collectibles and fine arts)
- Damage caused by deterioration or lack of maintenance including wear and tear, mold, rust, rot or corrosion

## 5. Optional coverage:

Events that are covered **only** when you have chosen our recommended optional protection:

- **Earthquake coverage**  
Damage caused by shaking during an earthquake
- **Outdoor drain and surface water coverage**  
Water damage caused by back-up of drains outside your home and from heavy rainfall that's flooded into your home
- **Flood coverage**  
Flooding by freshwater from rivers, lakes and creeks
- **Extra roof leak coverage**  
Includes roof and window leaks

## 6. Who's protected:

It's important to know who is covered by your policy. We provide protection for the following:

- + You
- + Your relatives living with you
- + Anyone under 21 in your care
- + Family members temporarily studying away

## 7. Items with lower dollar limits:

Some of the things that are important to you may have a maximum dollar amount. Extra coverage is available for most items. For example:

- Jewellery and watches
- Bikes and accessories
- Money and gift cards
- Collectibles
- Golf equipment and accessories

For full details on your policy exclusions, and for a complete list of property with special limits please refer to your policy wording at [bcaa.com/wordings](http://bcaa.com/wordings). Home Insurance is sold through B.C.A.A. Holdings Ltd. dba BCAA Insurance Agency, a licensed insurance agent, and underwritten by BCAA Insurance Corporation.



To report a claim, call our 24hr BCAA Claims Service at:

**1.888.268.BCAA (2222)**

Or to make a claim online visit:

**[bcaa.com/homeclaim](http://bcaa.com/homeclaim)**