

Mobile Home Pak

Protection and service in one package

When you own a mobile home, you have the same insurance needs as other homeowners.

An SGI CANADA Mobile Home Pak can provide the protection you need for your mobile home, outbuildings, belongings and personal liability.

SGI CANADA offers the following Mobile Home Pak options to meet your needs and protect the assets you have worked hard to accumulate.

Mobile Home Pak A

Mobile Home Pak A protects your mobile home, outbuildings and belongings against loss or damage resulting from:

- fire or lightning
- explosion or implosion
- smoke
- falling objects
- impact by aircraft, spacecraft or land vehicles
- riot
- vandalism or malicious acts
- water escape and rupture
- windstorm or hail
- electricity (power surge)

Mobile Home Pak I

In addition to the coverage provided by Mobile Home Pak A, with Mobile Home Pak I you receive added protection for:

- glass breakage
- theft, including damage caused by attempted theft
- loss or damage to items being transported, caused by an accident involving the transporting vehicle

Mobile Home Pak B

In addition to the coverage provided by Mobile Home Pak I, with Mobile Home Pak B you receive comprehensive coverage for your mobile home and outbuildings. Belongings are covered the same as Mobile Home Pak I.

Your mobile home will be safe from all the risks covered by Mobile Home Pak I, and other misfortunes.

For example, if you're rearranging furniture and accidentally damage a wall, Mobile Home Pak B covers the damage. It also protects you if an accidental paint spill damages your wall-to-wall carpeting.

Mobile Home Pak II

In addition to the coverage provided by Mobile Home Pak I, with Mobile Home Pak II you receive comprehensive coverage for your belongings. Your mobile home and outbuildings are covered the same as Mobile Home Pak I.

Your belongings will be safe from all the risks covered by Mobile Home Pak I, plus most other misfortunes. For example, if an airline misplaces your luggage, Mobile Home Pak II will cover your loss, whereas Mobile Home Paks A, I and B won't.

Mobile Home Pak III

Mobile Home Pak III provides the coverage offered by our other Mobile Home Paks, plus more. It's the most comprehensive coverage you can buy to protect your mobile home and belongings.

Finding the right amount of protection

The total amount of protection for your belongings is determined as a percentage of the insurance value of your mobile home. To help determine what amount of protection is right for you, your independent SGI CANADA broker may ask you to complete A Record of Your Belongings worksheet. This worksheet is designed to help you make a complete listing of your belongings, from clothing to major appliances. By reviewing this list with your SGI CANADA broker, you can be sure you have enough protection to replace all of your belongings in the event of a major loss.



► Important features

The following features are included in all SGI CANADA Mobile Home Paks – at no additional cost.

Replacement cost coverage

If your mobile home was built in 1980 or after, you automatically qualify for replacement cost coverage. This coverage protects your mobile home, outbuildings and belongings for replacement cost at today's prices, not depreciated values (some limitations may apply).

With an SGI CANADA Mobile Home Pak, you're also protected against:

- credit- or debit-card loss, cheque forgery and counterfeit money
- expenses associated with debris removal following an insured loss
- damage to your property from emergency entry by police officers, paramedics or firefighters
- emergency mobile home removal
- increased living expenses and lost rental income following an insured loss
- inflation protection
- mass evacuation expenses
- lock replacement following an insured loss
- damage to outdoor trees, shrubs, plants and lawns
- damage to the belongings of guests or household employees

Ask your SGI CANADA broker to explain the limits and conditions provided by the policy.

Personal liability coverage

This coverage protects you in case you're found legally responsible for bodily injury to someone else or for damage to their property.

All SGI CANADA Mobile Home Paks include a basic \$1 million limit in personal liability coverage. Coverage provided includes:

- court costs, legal fees and certain other expenses associated with your defence in the event of a liability suit
- voluntary medical payments up to \$5,000 and voluntary property damage payments up to \$5,000, even if you're not legally liable

Ask your SGI CANADA broker about options for increased amounts of protection and important extensions of your personal liability coverage for other property you may own, such as seasonal residences or watercraft.

For additional coverage, please consider an SGI CANADA Personal Liability Umbrella insurance policy. Ask your broker for details.

Legal Expense insurance

This coverage empowers you when you are faced with unexpected legal issues by paying your legal costs to pursue or defend your legal rights for:

- employment disputes
- contract disputes
- bodily injury
- property protection
- tax protection
- employee legal defence

Receive UNLIMITED access to our free telephone legal advice helpline. You can speak with a lawyer to receive general legal advice for any legal questions you have, whether or not it is included in your coverage.

Legal Advice Helpline 1-855-953-1430

► Options to meet your needs

Replacement cost belongings coverage

If your mobile home was built prior to 1980, you may purchase replacement cost belongings coverage for a small additional charge. This coverage protects your belongings for replacement cost at today's prices, not depreciated values (some limitations may apply).

Special belongings coverage

You may require extra protection on special items like furs, jewelry, fine art, coin and stamp collections, musical instruments and bicycles.

Identity theft coverage

A basic amount of coverage is provided for the reimbursement of expenses related to identity theft. You can choose to increase the basic amount of coverage or basic limit for an additional premium charge.

Sewer back up coverage

This coverage is available for an additional premium (subject to restrictions).

Voluntary fire fighting coverage

This coverage is available for an additional premium.

Watercraft and all-terrain vehicle coverage

Boats, motors, personal watercraft, all-terrain vehicles and their equipment can also be protected.



Seasonal home and secondary residence coverage

You can add protection for your seasonal home, secondary residence and belongings to your SGI CANADA Mobile Home Pak. Guaranteed replacement cost coverage is available at no additional charge on only your seasonal home (subject to restrictions).

Rental home coverage

This option allows you to add protection for up to 10 rental dwellings you own and rent to others (limitations or restrictions may apply).

Mobile Home Pak highlights

Highlights include:

- convenient protection for your mobile home, outbuildings, belongings and personal liability in one package
- choice of Paks and options tailored to meet your needs
- choice of deductibles
- choice of convenient premium payment plans
- prompt, convenient claims service
- reliable protection from a dependable insurance company with more than 65 years of experience
- extends coverage past the expiry date in the event an emergency is declared

Premium discounts

You may be eligible for a premium discount if:

- you haven't had a claim for three years or more
- your age and number of years continuously insured with SGI CANADA qualify
- your residence has an approved monitored security system
- you choose a higher deductible

