

Contact your local broker for additional information.

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Your home is your castle and likely your biggest investment. It's where you put your roots down and raised your children. Looking after a treasure like this is no small matter. Your home insurance should take care of what you feel is important.

My Mutual offers different packages to help you make the best choice when purchasing insurance for your home.

### **Homeowner A**

Homeowner Coverage A looks after the necessities and covers against the most elemental risks. This coverage is often known as Named Peril coverage. It means you are covered against the perils listed on the coverage. If you select Homeowner A you would be covered for:

- Fire and Lightning
- Smoke
- Impact by Aircraft or Land Vehicles
- Riot
- Windstorm or Hail
- Transportation
- Collapse
- Power Fluctuation Coverage
- Explosion or Implosion
- Falling objects
- Vandalism or Malicious Acts
- Water Escape, Rupture, Freezing
- Theft
- Glass Breakage
- Earthquake

### **Homeowner B**

Homeowner B&C work a bit like a hybrid. They take portions of Package "A" and "D" and combine them in a way that allows you to cover what you value in a flexible way.

Homeowner B will provide Named Peril Coverage (or package A) for your home structure. Your contents will receive a Comprehensive Coverage (or package D)

Example: You trip at the top of the stairs causing you to drop the paint cans you were carrying. They tumble down the stairs ruining the carpet, paint and a couch and coffee table at the base of the stairs. Homeowner B provides Named Perils for the home and Comprehensive Coverage for your contents. Your couch and coffee table would be covered for damage, but your walls and carpet on the floors would be excluded.

Homeowner B coverage allows you to prioritize the contents of your home with your insurance.

### **Homeowner C**

Like the previous, this package also operates as a hybrid option for flexibility. With Homeowner C, your home would receive the Comprehensive Coverage (or package D) while your contents would receive the Named Perils Coverage (or Package A)

Example: You trip at the top of the stairs causing you to drop the paint cans you were carrying. They tumble down the stairs ruining the carpet, paint and a couch and coffee table at the base of the stairs. Homeowner C provides Comprehensive Coverage for the home and Named Peril Coverage for your contents. Your walls and floor carpet would be covered for damages, your couch and coffee table would be excluded.

Homeowner C allows you to prioritize your dwelling with your insurance.

**Homeowner D**

This coverage is also called Comprehensive Coverage because of the vast amount of coverage you receive. This could also be considered an Exclusions Based Coverage. Which basically means, aside from the exclusions listed in your policy, you're covered. It remains the most popular as it will put your mind at ease knowing you have the best coverage option for your home and belongings. In the examples provided above, all areas of your home that were damaged as a result of the spilled paint would be covered.

Coverage	Homeowner A		Homeowner B		Homeowner C		Homeowner D	
	Home	Contents	Home	Contents	Home	Contents	Home	Contents
Named Peril	✓	✓	✓			✓		
Comprehensive				✓	✓		✓	✓

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People First : On Purpose