
SOVEREIGN DISTINCTION CONDOMINIUM UNIT OWNERS PACKAGE

The Sovereign Distinction Condominium Unit Owners package policy is an insurance policy with coverages and limits that recognize the distinct nature of your above average and high value belongings.

The special features of your Sovereign Distinction Condominium Unit Owners package policy, compared to our standard condominium package policy, include:

- enhanced basis of loss settlement provisions, providing you with more flexibility in the unfortunate event of a loss
- elimination of the policy deductible if a loss exceeds \$25,000 (excluding earthquake losses)
- sewer back-up coverage included
- increased Special Limits of Insurance for the following types of property:
 - jewellery
 - bicycles
 - audio and video recordings
 - coin collections and stamp collections
 - business books and tools
 - securities, accounts, deeds, etc.
 - money
 - garden tractors
 - watercraft
 - animals, birds or fish
 - wines and spirits
 - trailers (other than boat trailers)
- increased limits for coverage extensions, including:
 - outdoor trees, plants and shrubs
 - reward coverage
 - lock replacement
 - credit card forgery
 - identity fraud recovery expense
 - mass evacuation
- increased standard liability limits to 2 million

These are all in addition to the features in our standard condominium package policy forms that provide you with excellent protection for your personal property and personal liability.

This material is provided for informational purposes only. The provisions of your policy prevail. Please read your policy in detail and consult your broker if you have any questions.
