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## SOVEREIGN DISTINCTION HOMEOWNERS PACKAGE

We know that your most valuable asset is your home. The Sovereign Distinction Homeowners package policy is an insurance policy with coverage and limits that recognize the distinct nature of your primary residence.

The special features of your Sovereign Distinction Homeowners package policy, compared to our standard homeowners 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 homeowners policy forms that provide you with excellent protection for your home, personal property and personal liability.

We will have a professional inspection and appraisal completed for your home. This will ensure that the limit of insurance for your home is an accurate estimate of the cost to rebuild it in the event of a major loss.

**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.**

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