



Wawanesa
Insurance

Wawanesa Insurance: A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the village of Wawanesa, Manitoba. With regional offices across Canada and operations in the United States, Wawanesa Insurance is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa Insurance an A+ (Superior) rating based on financial strength and stability.

Wawanesa Insurance is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



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Insurance

wawanesa.com

This is a general description. Actual policy conditions govern. References to "Wawanesa Insurance" mean The Wawanesa Mutual Insurance Company.

Special Limits Enhancement

Enhanced coverage for
your home



Special Limits Enhancement

including Home Equipment Breakdown Coverage

Wawanesa's unique combination of these two coverages allows you the option to increase the special limits of coverages in your home or condo policy, while also providing coverage for home equipment breakdown to the key equipment and systems in your household.

Special Limits Enhancement

Your Home or Condo policy provides replacement cost coverage for your personal contents. However, some items are subject to a maximum limit of coverage. This enhancement provides higher limits of coverage for many of these items.

The Special Limits Enhancement option provides you with enhanced coverage limits for the following items and more:

- Jewellery and Furs
- Personal property of a student away at school
- Watercrafts
- Building Bylaws Coverage
- Fire Department Charges

Home Equipment Breakdown Coverage

Today's sensitive technology can make the home equipment and key systems you rely on more prone to breakdown.

As most home or condo insurance policies do not cover breakdown of key equipment and systems, Home Equipment Breakdown Coverage helps cover costly gaps in coverage, protecting you from expensive repair or replacement.

Home Equipment Breakdown Coverage provides a limit of coverage for equipment and systems in your home and on your personal property, including:

EQUIPMENT AND SYSTEMS

- Central air conditioning
- Boilers, furnaces and heat pumps

- Radiant floor heating
- Pool and spa pumps, heating and filtration
- Electrical service panels
- Home security monitoring and control devices

PERSONAL PROPERTY

- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals and wireless devices
- Mobile medical equipment
- Portable generators and sump pumps

Home Equipment Breakdown Coverage also includes:

- **Coverage for accidental breakdown**, even when due to human error, improper installation or lack of maintenance
- **Loss of Use**
- **Lodging costs** (Ex. If a furnace breaks down in the winter months.)
- **No age restriction on equipment or systems**, regardless of warranty expiry dates
- **Enhancement to environmentally friendly equipment and systems**

The Special Limits Enhancement, including the Home Equipment Breakdown Coverage endorsement, is available on most Homeowner and Condominium Unit Owner policies.

To determine if Special Limits Enhancement fits with your insurance needs, please contact your Insurance Broker for further details.
