

Updated personal property eligibility for rented dwellings and plumbing risk

The following updates apply to new business for Gore Mutual's personal property product, specifically rented dwellings and all properties with PEX plumbing.

Effective date:

- **New business:** July 25, 2025
- **Renewals:** October 8, 2025

1. Updated eligibility for rented dwellings

We've updated the definition of eligible rented dwellings and are reintroducing broker binding authority.

Key changes:

- For eligible properties, brokers can now process new business directly in Guidewire and no longer need to submit submissions for binding approval.
- As always, best practice is to have all locations under one Guidewire account.
- Any standalone rented dwelling continues to be ineligible.
- A standalone rented dwelling is defined as a rented dwelling location that is not associated with an eligible primary residence location
 - Eligible personal property locations include owner-occupied Homeowners and Condos, or Tenants.

All other eligibility requirements remain unchanged.

Top reminders for rented dwellings:

- All units must be self-contained, with their own entrance and maximum one family per unit.
- Short-term rentals (less than 12 months) or tenant subletting are not permitted.
- Any location where the original design has been changed to accommodate more units is unacceptable.
- Required documentation prior to binding and to be kept on broker file:
 - Colour photos (less than 60 days old)
 - Fully completed and signed current edition of Rented Dwelling Questionnaire (Oct 2023 edition) – available on [GoBroker](#)

Ineligible locations include those with:

- Pools or trampolines
- Student occupancy
- Business operations
- Furnished units (other than major appliances)

For full eligibility criteria, refer to the Product Manual on [GoBroker](#).

2. Updated underwriting details on PEX plumbing

We've amended language around Underwriting Rule #30 to reflect our intent regarding unacceptable plumbing materials.

Updated rule language:

- Any location with Polybutylene (Poly-B) or Kitec-brand PEX plumbing that also has a history of water damage claims at the same location will be declined.

For further details, please contact us at 1-844-974- GORE (4673).