

Personal Property

An overview for brokers in British Columbia



**GORE
MUTUAL**
INSURANCE THAT DOES GOOD.



“
As a modern mutual, we need to offer brokers and customers products and services that enhance their experience with Gore Mutual.”

Andy Taylor,
Chief Executive Officer,
Gore Mutual

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Our transformation is well underway and we're happy to have you on board

The implementation of Guidewire gave us the opportunity to align our personal property offering with what is available in the market today, for a streamlined experience for you and your customers.

This document provides an overview of our new personal property insurance offering.



Click on the links below for more information on our Personal Property transformation:

- **Billing**
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The content in this document is for information only. The insurance products and services described are subject to terms, conditions, restrictions and exclusions. Please review the final policy wording and underwriting manual for full terms and conditions.

A simplified suite of personal property insurance products

Enhanced coverage for home, condo, tenants and seasonal homes, backed by excellent underwriting and claims service.

Home



Condo



Tenants



Seasonal



It's now easier to do business with us

- Quote and bind in minutes through a fully digitized process with real-time pricing.
- Seamless underwriting through full integration with quoting vendors and broker management systems to enable a quick end-to-end workflow.
- Centralized underwriting and billing through our national contact centre, with faster response times and voicemail and call back options.
- Access to claims notes and ClaimCare Advisor contact information so you can quickly check the status of a claim, allowing you to provide guidance and consultation to your customers.
- Product training and sales materials to help you better understand and promote our products.



Offering customers the coverage they need

- Simplified personal property insurance policies with enhanced coverage and optional add-ons for more protection.
- ClaimCare Advisors ready to help you through a claim, with a digitized process that enhances the customer experience.
- Additional savings when bundling personal property and auto insurance, or multiple properties.
- The opportunity to become a Mutual Member after 10 consecutive years with a qualifying policy.
- Easy insurance premium payment options.

Brokers and customers benefit from expert claims service with ClaimCare

Knowledgeable ClaimCare Advisors

Our advisors have experience in various personal property claims. From homes, condos, tenants, and high value homes, to a variety of belongings, our in-house team of advisors work hard to help your customers back to normal as quickly as possible.

Dedicated to you and your customer

Our ClaimCare Advisors are specialists who are dedicated to helping you and your customers from beginning to end of the claim.

We'll make sure to start a claim quickly. From the moment a claim is assigned to the time it is closed, and everything else in between, you and your customers deal with the same advisor.

Get updates throughout the claim

We provide timely updates to you and your customers – status updates, actions we've taken, any work outstanding and key contacts so that there are no surprises.

Choice of specialists

Your customer always has the option to use their own vendors. They also have access to our trusted vendors through our ClaimCare Network that comes with a workmanship guarantee for as long as they own the property.

Proactive emergency response

When natural disasters happen, our ClaimCare Mobile Response Team is ready to take care of customers.

Experiencing a loss caused by floods, wildfires, or any other insured natural disaster event requires special claims handling. We often proactively contact you and your customers even before a claim is made to check in and provide guidance and assistance to help ensure the safety of their property.

And in the event of a claim due to a natural disaster, our contractors work exclusively with us to fast track repair work and get your customers back to normal.

Personal property insurance at a glance

Policy form	Homeowners		Condominium	Tenants	Seasonal	
	Comprehensive	Basic	Comprehensive	Comprehensive	Comprehensive	Basic
Building	All Risk	Named Perils	All Risk (unit only)	✗	All Risk	Named Perils
	Guaranteed Replacement Cost	Guaranteed Replacement Cost			Guaranteed Replacement Cost	Guaranteed Replacement Cost
Contents	All Risk	Named Perils	All Risk	All Risk	All Risk	Named Perils
Liability	Worldwide Legal Liability	→			Premises Liability	Premises Liability
Identity theft	Up to \$20,000 for costs and expenses to recover identity after an identity theft event	✗	Up to \$20,000 for costs and expenses to recover identity after an identity theft event	Up to \$20,000 for costs and expenses to recover identity after an identity theft event	✗	✗

Other policy forms available:

- Rented dwelling
- Rented condo
- Travel trailer



Optional Coverages

We have a range of endorsements to help you ensure that your customer is protected.

Please see the Personal Property Underwriting Manual for complete details.

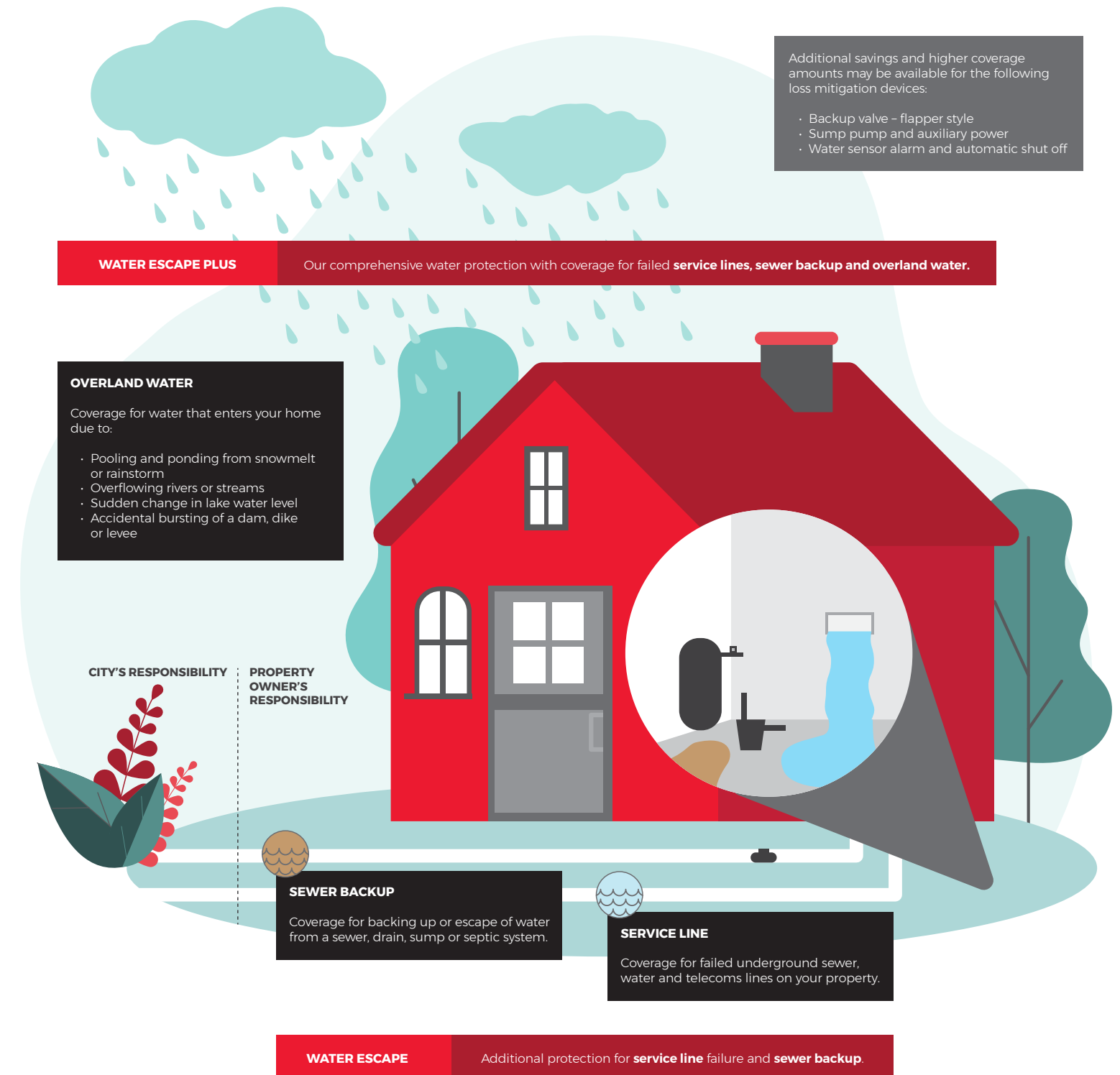
VIP Endorsement

Enhanced coverage and higher coverage amounts for high value homes.

VIP Endorsement can be added to these policies	Homeowners Comprehensive	Condo	Tenant	Seasonal Comprehensive
Building Cash settlement option if the home will not be rebuilt after a covered claim.	✓	✗	✗	✓
Contents Coverage of up to \$50,000 for jewellery, bicycles, collections and more.	✓	✓	✓	✓
Personal Liability Additional coverage for libel and slander.	✓	✓	✓	✗ <small>(Premises liability only)</small>
Identity Theft Higher coverage amounts for legal costs to restore identity after a covered event.	✓	✓	✓	✗
Scam Protection Up to \$5,000 for loss of property after a fraud or scam.	✓	✓	✓	✓
Home Invasion Pays for security guard services, security and alarm improvements, counselling, and more after a covered claim.	✓	✓	✓	✗
Go Green Coverage of up to \$50,000 to replace with eco-friendly building materials or appliances after a covered claim.	✓	✓	✓	✓
Loss Prevention Helps pay for the cost of installing a loss prevention device after a covered claim, such as a security system or water shut-off device.	✓	✓	✓	✓

Water Escape or Water Escape Plus

Enhanced coverage against loss or damage caused by water



Plus more endorsements

Earthquake

Extends the insurance policy to cover loss or damage caused by earthquake.

Home based business

Coverage for business and business property for home-based operations.

Claim-free discount protector

Protects the claim-free discount after the first covered claim.

Disappearing deductible

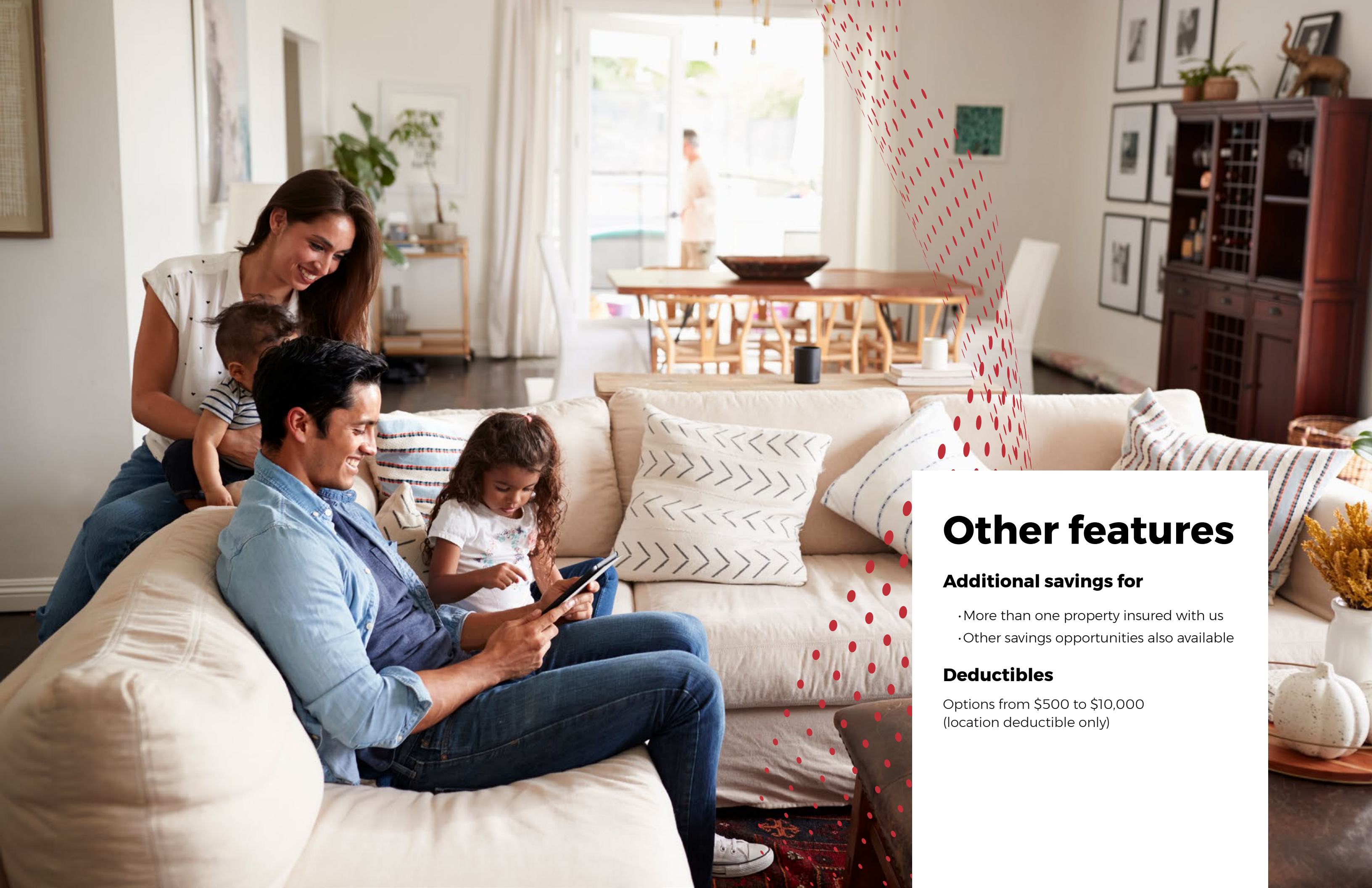
The policy deductible decreases by 20% each claim-free year until it is zero.

Course of construction

Coverage for new home construction, or major renovations to the current home.

Please see the Personal Property Underwriting Manual for complete details.





Other features

Additional savings for

- More than one property insured with us
- Other savings opportunities also available

Deductibles

Options from \$500 to \$10,000
(location deductible only)

Payment plans

A number of options to suit your customers' needs

One Pay Plan

No administrative fee

- Single installment due at the beginning of the policy term.
- Pay via credit card, online/telephone banking, cheque or money order.

Three Pay Plan

No administrative fee

- Three installments due on the first, second and third month of the policy.
- Pay via credit card, online/telephone banking, cheque or money order.

Monthly Recurring EFT Plan

No payments in advance of the policy effective date (service charge applies)

- Monthly withdrawals from a chequing or savings account.
- Customers can choose the withdrawal date.
- Completed Flex Plan Application form is required.

Contact us

Call 1-844-974-GORE(4673)
for underwriting, billing, claims
and technical support.

For any other question or
concern, contact your business
development representative.





About Gore Mutual

Built on a foundation of financial strength for more than 180 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver - a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities.

Insurance that does good – this is our Purpose. Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us— which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.

For more information, visit goremutual.ca or Gore Mutual's Twitter, Facebook, Instagram and LinkedIn pages.

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