

**GORE
MUTUAL**
INSURANCE THAT DOES GOOD.

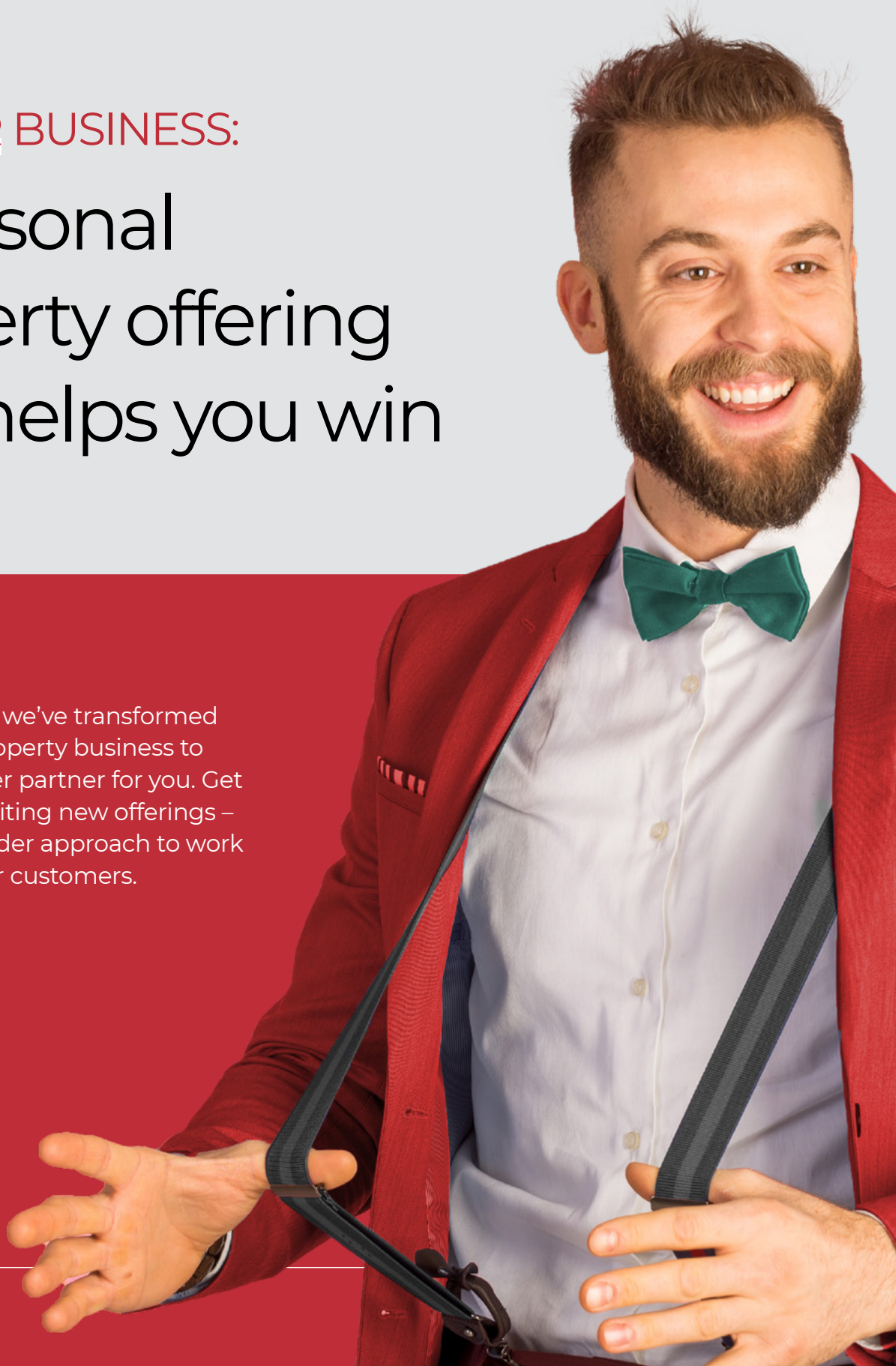
**BIGGER.
BOLDER.
BETTER.**

BOLDER BUSINESS:

A personal
property offering
that helps you win

At Gore Mutual, we've transformed our personal property business to become a bolder partner for you. Get to know our exciting new offerings – and put our bolder approach to work for you and your customers.

GORE MUTUAL



What does this mean to you, our broker partner?

We've evolved to offer you and your customers a bolder Gore Mutual. We've enhanced our products and increased your binding authority for personal property to make ourselves a market of choice for you.

01

We've **increased broker binding authority for personal property**: all risks up to \$2 million can be bound via straight-through processing, meaning you're able to quote, bind and issue policies to your customers – all in one day, and without having to connect with our underwriters.

02

Give your customers access to more personalized and more competitive ratings when they consent to **share their credit score**.

03

Bundle and save! Offer your customers additional savings if you bundle their car and home insurance, or if they insure more than one property with us. Multi-line discounts are now reflected in each client's risk profile, helping your customers in Ontario save up to 25% on Homeowners policies and up to 10% for Seasonal Homeowners policies. Plus, your mortgage-free customers can receive even greater savings.

04

Choose our VIP endorsement to **protect your customers' high-value items** such as electronics, jewellery, collections and more. Plus, it offers single limit coverage of 210% of building value, as well as options to cash out on total losses and for vanishing deductibles. Available on Homeowners and Seasonal Homeowners policies with building values over \$500,000 (Tenants and Condos with contents coverage over \$75,000).

05

There's now broader eligibility for **protection from water damage** with Water Escape (service line and sewer back-up coverage) and Water Escape Plus (service line, sewer back-up and overland flood coverage).

06

Customers with seasonal home coverage can now **rent their property, even when done through Airbnb or VRBO**, when they purchase our seasonal rental endorsement.

07

Customers enjoy **more flexibility to purchase additional or increased coverage limits**, such as bylaw and coverage for Detached private structures (B) and Personal contents (C).

What we write for personal property

We offer a variety of insurance products that fit the needs of a wide range of Canadian customers:

- **Home**
- **Condo** (including Seasonal Condo)
- **Tenants**
- **Seasonal** (including stand-alone Seasonal)
- **VIP endorsement** (can be added to Homeowners' Comprehensive, Condo, Tenant and Seasonal Comprehensive forms)
- **Rented Dwelling**
- **Rented Condo**
- **Travel Trailer**

ABOUT GORE MUTUAL

Canada's modern 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. A mutual company with offices in Cambridge, Toronto and Vancouver, we offer competitive insurance products through trusted broker partners. Every decision and investment made is anchored in long-term benefits to customers, members and communities.

A purpose-driven insurer

Insurance that does good – this is our Purpose. Grounded in this purpose and guided by our values, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us. We can then spread more good in our communities and reward the good we see in others.

Focus on financial strength

We continue to deliver solid financial results, with industry-leading premium growth, and profitable underwriting results in 2021.

Get all the details in our personal property overview

[Take a look at our full range of personal property products and services](#); we think you'll like what you see!

Find out more

[Learn more](#) about how the **bigger, bolder and better** Gore Mutual can help you grow your personal property business.