



# Personal Property

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An overview for licensed brokers





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At Gore Mutual, we're proud to offer competitive personal property products - backed by excellent underwriting, claims service and leading technology to streamline your experience.

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

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**





**Offering customers the coverage they need**

- Simplified personal property insurance policies with enhanced coverage and optional add-ons for more protection.
- Claims 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.

**Leading technology, enhanced service, and improved claims experience**

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 Underwriting Operations team, with faster response times and voicemail and call back options.

Access to claims notes and 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.





# Brokers and customers benefit from expert claims service

## Knowledgeable 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 Claims 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 that comes with a workmanship guarantee for as long as they own the property.

## Proactive emergency response

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



## Other policy forms available:

Rented dwelling • Rented condo • Travel trailer

Please see the Personal Property Underwriting Manual for complete details.



# 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
<b>Building</b> Cash settlement option if the home will not be rebuilt after a covered claim.	●			●
<b>Contents</b> Coverage of up to \$50,000 for jewellery, bicycles, collections and more.	●	●	●	●
<b>Personal Liability</b> Additional coverage for libel and slander.	●	●	●	(Premises liability only)
<b>Identity Theft</b> Higher coverage amounts for legal costs to restore identity after a covered event.	●	●	●	
<b>Scam Protection</b> Up to \$5,000 for loss of property after a fraud or scam.	●	●	●	●
<b>Home Invasion</b> Pays for security guard services, security and alarm improvements, counselling, and more after a covered claim.	●	●	●	
<b>Go Green</b> Coverage of up to \$50,000 to replace with eco-friendly building materials or appliances after a covered claim.	●	●	●	●
<b>Loss Prevention</b> 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.	●	●	●	●

Please see the Personal Property Underwriting Manual for complete details.



# Water Escape or Water Escape Plus

Enhanced coverage against loss or damage caused by water

## Water Escape:

Additional protection for service line failure and sewer backup.

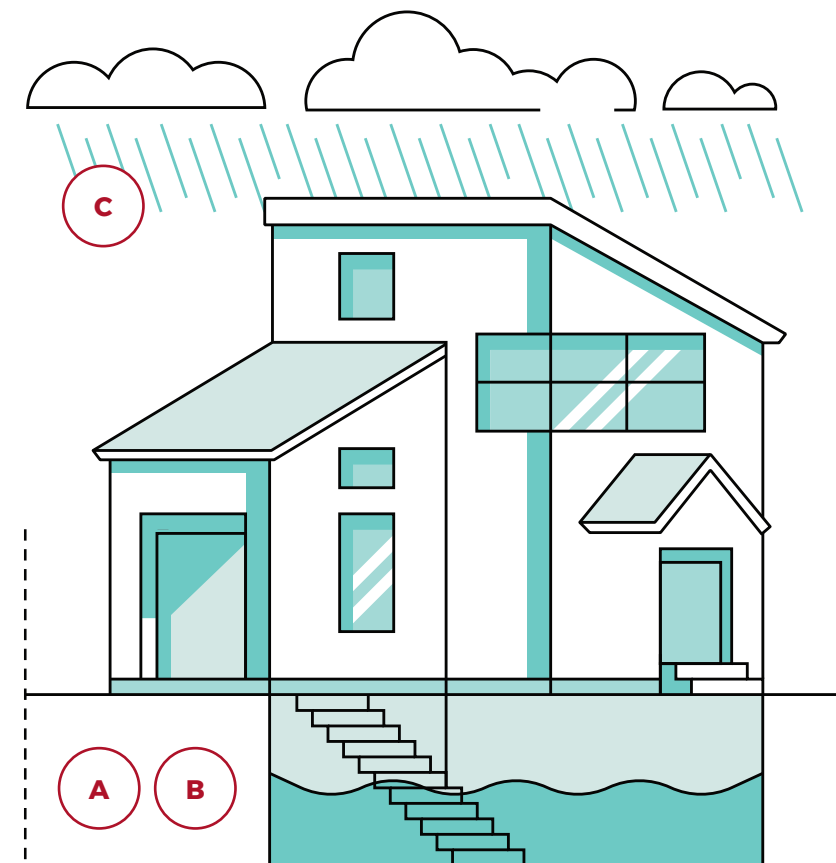
## Water Escape Plus:

Our comprehensive water protection with coverage for failed service lines, sewer backup and overland water.

Additional savings and higher coverage amounts may be available for the following loss mitigation devices: backup valve (flapper style), sump pump and auxiliary power, and water sensor alarm and automatic shut off.

Please see the Personal Property Underwriting Manual for complete details.

## Protect your home even more with Water Escape or Water Escape Plus



A

### Sewer Backup

Coverage for backing up or escape of water from a sewer, drain, sump or septic system.

B

### Service Line

Coverage for loss or damage to underground service lines on your property.

C

### Overland Water

Coverage for water that enters your home due to:

- Pooling and ponding from snowmelt or rainstorm
- Overflowing rivers or streams
- Sudden change in lake water level
- Accidental bursting of a dam, dike or levee

### What's covered

Water Escape and Water Escape Plus cover losses that occur due to damages on your property. Losses due to damages that occur off-property are the responsibility of the city or municipal government.





# Plus more endorsements

## Earthquake

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

## Home based business

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

## Claim-free discount protector

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

## Disappearing deductible

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

## Course of construction

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

Please see the Personal Property Underwriting Manual for complete details.





## Other features

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### **Additional savings for**

- Bundling home and auto policies
- More than one property insured with us
- Other savings opportunities also available

### **Deductibles**

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

Please see the Personal Property Underwriting Manual for complete details.



# 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

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Call 1-844-974-CORE(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](https://goremutual.ca) or Gore Mutual's Twitter, Facebook, Instagram and LinkedIn pages.

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**Gore Mutual Insurance Company**  
252 Dundas St N, P.O. Box 70  
Cambridge, ON N1R 5T3

1-844-974-GORE (4673)  
**[goremutual.ca](http://goremutual.ca)**