



GORE
MUTUAL

Seasonal Homes

An overview for brokers in Ontario



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For Brokers & Customers

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At Gore Mutual, we offer enhanced coverage for seasonal homes

Whether your customer uses their cottage seasonally or year-round, we offer enhanced coverage for their insurance needs. Backed by excellent underwriting and claims service and leading technology, you can be confident in offering your customers the coverage they need.



From quote to bind, to billing and claims, it's easy to do business with us

Supporting broker systems and workflows

Full integration with quoting vendors and broker management systems, increased binding authority up to \$2M and no seasonal questionnaires required, except for oil tanks.*

Quote, bind and issue a policy in minutes

Fully digitized process with real-time pricing, plus policy issuance within minutes. Policies are also mailed within a few days.

Our National Underwriting Operations team is available to help you

Get faster response, with voicemail and call back options for underwriting and billing issues.

Guide your customers through a claim

Access to claims notes and claim adjuster information so you can quickly check the status of a claim and provide your customers with advice.

Business development and marketing support

Access to a business development representative, plus marketing materials and product training to help you grow your business.

Offering your customers the coverage they need for their seasonal homes

Optional coverages to protect the cottage lifestyle

Optional coverages designed for cottages, with add-ins available from watercraft and high value homes to water escape and seasonal rental through Airbnb or VRBO.

Easy payment options

From one and three pay plans with no administrative fees, to monthly payments, your customers have a variety of options to pay their insurance premiums.

Additional savings

Your customers save when bundling personal property and auto insurance, or multiple properties.

Coverage options for owners of Canadian seasonal homes

Coverage available for customers that own seasonal homes in Canada, including owners that reside outside of Ontario and BC, as well as US residents.



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.



Seasonal home insurance at a glance

Liability	Contents	Building	Policy forms and what's included	
Premises Liability (extended to cover owned docks and boathouses on the shoreline, and watercraft liability while operating on connected waterways for waterfront properties)	All Risk	All Risk Guaranteed Replacement Cost	Comprehensive	Seasonal Homeowners
Premises Liability (extended to cover owned docks and boathouses on the shoreline, and watercraft liability while operating on connected waterways for waterfront properties)	Named Perils	Named Perils Guaranteed Replacement Cost	Basic	

Please see the Personal Property Underwriting Manual for complete details.



What we write

Seasonal homes

- Well maintained homes that are used as a seasonal home, preferably also winterized
- Preferably firehall or hydrant protected
- Additional benefits offered for high value homes with rebuild costs over \$500,000

Please see the Personal Property Underwriting Manual for complete details.

What we write

Watercraft

- Boat with outboard motor, inboard motor, inboard/outboard motor or sailboat
- Personal watercrafts
- For personal pleasure use only

Please see the Personal Property Underwriting Manual for complete details.





Highlights

Stand-alone policies

Our policies can be purchased even if the principal residence is not insured with us. Your customer can still benefit from additional savings if they bundle their auto or other property policies with us.

Coverages that matter to cottage owners

Built-in coverage for ice damming, weight of ice and snow, burglary, vandalism, damage caused by bears, by-laws and watercraft, with endorsements available to increase limits or add coverage.

Optional Coverages

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

Please see the underwriting manual for complete details.



VIP Endorsement

This endorsement can be added to our **Homeowners and Seasonal Homeowners Comprehensive** policy so that your customer gets enhanced coverage and higher coverage amounts for their high value seasonal homes.

Seasonal homes get the benefits of additional coverage	
Building	Cash settlement option if the home will not be rebuilt after a covered claim.
Outdoor trees and shrubs	Up to \$10,000 per tree.
Contents	<ul style="list-style-type: none">• Up to \$50,000 for jewellery, bicycles, collections and more.• Up to \$15,000 for luggage and handbags.• Up to \$5,000 for utility trailer• Up to \$10,000 for domestic animals• Up to the single limit for computer software• Up to \$5,000 for data• Up to \$2,500 for money and bullion• Up to \$75,000 for safety deposit box
Business property on premises	Up to \$25,000 for business property on premises and up to \$5,000 if away from premises.
Scam Protection	Up to \$5,000 for loss of property after a fraud or scam.
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

Water Escape:

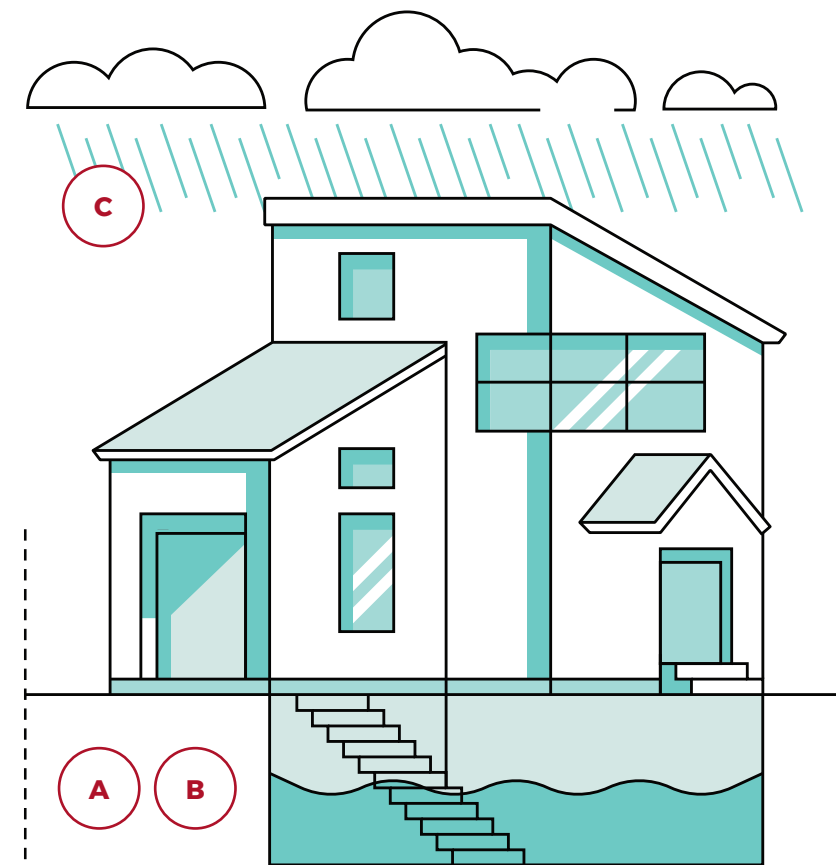
Additional protection for service line failure and sewer backup.

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.

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 optional coverages

Watercraft

Coverage for a wide range of personal watercraft, from jet skis to boats and more.

Recreational vehicles

Coverage available through our auto insurance policies for ATVs, snowmobiles and more.

Enhanced special limits

Increases the coverage amounts for special limits.

Seasonal rental

Coverage available if the seasonal home is rented out through platforms such as Airbnb or Vrbo.

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.

Please see the Personal Property Underwriting Manual for complete details.



Other features

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)

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.



A woman with long, wavy brown hair, wearing a tan raincoat and blue jeans, is walking a light-colored dog down a set of stone steps in a forest. The dog is a light-colored breed, possibly a Weimaraner, and is walking down the steps. The background is a dense forest with tall trees and green foliage. The scene is captured in a cinematic style with soft lighting.

Contact us

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.

Gore Mutual Insurance Company

252 Dundas St. N. P.O. Box 70

Cambridge, ON N1R 5T3

1-844-974-GORE (4673)

goremutual.ca

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