

# Landlordshield Personal Insurance

[rsagroup.ca](http://rsagroup.ca)



# We protect what matters

At RSA Insurance, we know that you've worked hard to get to where you are. Renting out a secondary dwelling can be a great source of income—but you'll want to protect your investment with our Landlordshield policy.

When you do so, you will enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and an emotional support program to guide you in the unfortunate event of a loss.

With over 300 years of experience, RSA is an established insurer offering a complete suite of tailored insurance solutions, from personal and small business to complex and multinational risks. We are one of the country's largest insurers, working through a network of independent brokers across Canada.

Our expert underwriters and claims specialists understand the value of your possessions, and our claims team has proven experience in customer service, accident investigation, claims settlement and negotiation. We offer the best solutions, delivering a coast-to-coast, end-to-end proposition. The result is a one-stop shop for all of your Personal Insurance needs.



You can get one AIR MILES® Reward Mile for every \$20 (including taxes) you spend on your Personal and Commercial Insurance policies from RSA.

## Your benefits

- All-risk policy form to protect your rented property also includes built-in coverage for loss of use and fair rental value
- In condominiums, Landlordshield policies also provide built-in limits for unit improvements and betterments, loss assessments and unit additional protection
- Premises liability limit of up to \$2,000,000 is available

### Conditions

- Landlordshield policies are reserved for well-maintained and regularly inspected rental units
- One- and two-family dwellings may qualify for Landlordshield
- For other rented dwellings, we offer many optional enhancements to help customize a rental package that meets your needs

To learn more, contact your insurance broker today.

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# Personal Catastrophe Shield Personal Insurance

[rsagroup.ca](http://rsagroup.ca)



# We protect what matters

At RSA Insurance, we know that you've worked hard to get to where you are. That's why we offer Personal Catastrophe Shield—to help protect your way of life and everything that you've achieved. As courtroom settlements continue to increase, standard policy limits may no longer be adequate to protect your legal liability. RSA's Personal Catastrophe Shield, a personal umbrella liability policy, gives you an additional layer of protection in the event that your home and/or automobile policy's legal liability limits are exhausted.

Plus, you will enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and an emotional support program in the unfortunate event of a loss.

With over 300 years of experience, RSA is an established insurer offering a complete suite of tailored insurance solutions, from personal and small business to complex and multinational risks. We are one of the country's largest insurers, working through a network of independent brokers across Canada.

Our expert underwriters and claims specialists understand the value of your possessions, and our claims team has proven experience in customer service, accident investigation, claims settlement and negotiation. We offer the best solutions, delivering a coast-to-coast, end-to-end proposition. The result is a one-stop shop for all of your Personal Insurance needs.



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## Your benefits

An umbrella policy is an affordable coverage option that offers an extra layer of protection. Our Personal Catastrophe Shield policy features:

- Increased liability limits to protect you in the event that your home and/or automobile policy's legal liability limits are exhausted
- Drop-down coverage, which may provide coverage for certain legal liability losses that would not otherwise be covered by a typical home policy
- Available limits of \$1,000,000, \$2,500,000 and \$5,000,000, with retained limits of only \$500 (deductible)

Subject to eligibility and acceptance.

To learn more, contact your insurance broker today.

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# Leisure Lifestyle Personal Insurance

[rsagroup.ca](http://rsagroup.ca)



# We protect what matters

At RSA Insurance, we know that you've worked hard to get to where you are. We have coverage to protect all of your possessions, including your cottage, boat, mobile home and more. Plus, you will enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and an emotional support program in the unfortunate event of a loss.

With over 300 years of experience, RSA is an established insurer offering a complete suite of tailored insurance solutions, from personal and small business to complex and multinational risks. We are one of the country's largest insurers, working through a network of independent brokers across Canada.

Our expert underwriters and claims specialists understand the value of your possessions, and our claims team has proven experience in customer service, accident investigation, claims settlement and negotiation. We offer the best solutions, delivering a coast-to-coast, end-to-end proposition. The result is a one-stop shop for all of your Personal Insurance needs.



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## Your benefits

### Holiday travel trailers

- Perfect for factory-built and CSA-approved trailers for personal use only
- 32 feet or shorter in length
- Up to 15 years of age

### Watercraft

RSA offers a boat and motor program designed to insure smaller, pleasure-use watercraft (up to 26 feet in length, powered by inboard/outboard or outboard motors).

- All-risk coverage for boats, motors, accessories and trailers
- Up to \$1,000 for wreck removal coverage
- Replacement cost for watercraft under 10 years old

For risks that do not fit this description or require more complex coverage, please contact Coast Underwriting Ltd., a part of the RSA Group.

### Coverage for seasonal homes

Seasonal Dwelling coverage may be suitable for homes that are only used seasonally. Offering a variety of policy forms and coverage options, we can help customize the right coverage to meet your needs. Seasonal homes benefit from many of the coverages available on regular homeowner policies.

Popular coverage add-ons include:

- Vandalism and malicious acts
- Additional options available for seasonal condominiums

To learn more, contact your insurance broker today.

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