

Landlordshield Personal Insurance Broker Resource

rsabroker.ca



We protect what matters

At RSA Insurance, we understand how hard your clients have worked to get to where they are, and we understand how dedicated you are to protecting them with the right coverage. Our Landlordshield insurance is an all-risk policy that protects your customer's rental property and includes built-in coverage for loss of use and fair rental value.

For more information, please visit us at rsabroker.ca/personal, or speak with your account manager or Personal Insurance underwriter today.



Your clients can get one AIR MILES® Reward Mile for every \$20 (including taxes) they spend on their home and auto policies from RSA.

Customer profile

Our target customer is financially stable and established in their career. They have pride of ownership for their property and value the advice of their insurance broker.

Benefits for your clients

- Coverage is an all-risk policy form that includes built-in coverage for loss of use and fair rental value
- For rented condominiums, Landlordshield also provides 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
- 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, a fire and extended coverage form protects against named perils with many optional enhancements to help customize a rental package that meets the needs of your clients.

Conditions

- Principal residence must be insured by RSA

Outstanding service

RSA provides industry-leading performance, with coast-to-coast 24/7 support and Hassle-Free Claims® service guaranteed.

Benefits for you

RSA's Landlordshield insurance doesn't just benefit your clients—it also has advantages for you:

- Increases client loyalty
- Helps you acquire new clients
- Helps you increase business with existing clients (e.g., a second policy)
- Allows you to take advantage of retention tools, such as various discounts and AIR MILES® Reward Miles

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Personal Catastrophe Shield Personal Insurance

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.



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

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

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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.

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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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