

Increase | Decrease | No Change

HOMEOWNERS (INCLUDING SECONDARY)	COMPREHENSIVE FORM		BROAD FORM		BROAD/ STANDARD FORM	
Coverage	Trafalgar	AXA	Trafalgar	AXA	Trafalgar (Broad)	AXA (Standard)
Building Fixtures and Fittings	No limit	10% of Dwelling Coverage	No limit	10% of Dwelling Coverage	No limit	10% of Dwelling Coverage
Franchise Deductible	\$30,000	Not Available	\$30,000	Not Available	\$30,000	Not Available
Outdoor Trees, Shrubs, Plants & Lawns	5% Dwelling Coverage up to \$1,000 per item	5% Dwelling Coverage up to \$1,000 per item	5% Dwelling Coverage up to \$1,000 per item	5% Dwelling Coverage up to \$500 per item	5% Dwelling Coverage up to \$1,000 per item	5% Dwelling Coverage up to \$250 per item
Single Limit of Insurance	Included	Optional	Included	Optional	Included	Not Available
Voluntary Medical Payments	\$5,000	\$5,000	\$2,500	\$5,000	\$2,500	\$5,000
COVERAGE C - PERSONAL PROPERTY						
Personal Property	75% of Dwelling Coverage	75% of Dwelling Coverage	75% of Dwelling Coverage	75% of Dwelling Coverage	75% of Dwelling Coverage	50% of Dwelling Coverage
Moving Property to Another Home	90 days	30 days	90 days	30 days	90 days	30 days
Property of a Student	Personal Property Limit	\$20,000	Personal Property Limit	\$20,000	Personal Property Limit	\$20,000
Personal Property of Parent in Nursing Home	Optional *	\$2,500	Optional	Not Available	Optional	Not Available
Property Stored in a Warehouse	90 days	30 days	90 days	30 days	90 days	30 Days
SPECIAL LIMITS OF INSURANCE - FOR ALL INSURED LOSSES						
Bullion	Personal Property Limit	\$500	Personal Property Limit	\$400	Personal Property Limit	\$250
Business Property only while on your premises	\$5,000	\$5,000	\$2,000	\$2,000	\$2,000	\$1,000
Computer Software	Personal Property Limit	\$5,000	Personal Property Limit	\$2,500	Personal Property Limit	\$1,000
Lawn mowers, snow blowers, garden tractors or other motorized garden equipment	Personal Property Limit	\$5,000	Personal Property Limit	\$5,000	Personal Property Limit	\$3,000
Money or Cash Cards	\$1,000	\$500	\$500	\$400	\$500	\$250
Securities	\$6,000	\$6,000	\$3,000	\$3,000	\$3,000	\$1,000
Utility Trailers	\$1,000	Not Insured	\$1,000	Not Insured	\$1,000	Not Insured
Watercraft, their furnishings, equipment, accessories and motors	\$3,000	\$2,000	\$3,000	\$1,500	\$3,000	\$1,000
SPECIAL LIMITS OF INSURANCE - FOR THEFT LOSSES (unless specified otherwise)						
Coin or Banknote Collections	\$1,000	\$1,000	\$1,000	\$500	\$1,000	\$250
Collectable Cards (such as sports personality cards) & Comic books	\$5,000	\$2,000	\$5,000	\$1,000	\$5,000	\$1,000
Compact Discs & Cassette Tapes in Automobile or Watercraft	Personal Property Limit	\$500	Personal Property Limit	\$300	Personal Property Limit	\$100
Jewellery, Watches, Gems and Furs	\$6,000	\$6,000	\$3,000	\$3,000	\$3,000	\$2,000
Manuscripts	Personal Property Limit	\$5,000	Personal Property Limit	\$1,000	Personal Property Limit	\$1,000
Silverware, silver-plated ware, goldware, gold-plated ware and pewter ware	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$10,000	Personal Property Limit	\$5,000
ADDITIONAL COVERAGES						
Accidental Death Benefits	Not Available	\$1,000	Not Available	\$1,000	Not Available	\$1,000
Arson or Theft Conviction Reward	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	Not offered
Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money	\$10,000	\$10,000	\$5,000	\$5,000	\$5,000	\$2,500
Fire Department charges	Personal Property Limit	Personal Property Limit	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$500
Freezer Foods	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$1,000	Personal Property Limit	\$500
Lock Repair & Replacement	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500
Mass Evacuation	30 days	30 days	30 days	2 weeks	30 days	2 weeks

* Optional coverage will be added to your new Trafalgar policy.

For complete details, refer to your policy documents or contact Buckley Insurance.

Note: If you had an AXA Homeowners Standard policy, it will change to a Trafalgar Homeowners Broad policy.