

Increase | Decrease | No Change

OWNED CONDOMINIUM	COMPREHENSIVE FORM		COMPREHENSIVE / BROAD FORM	
Coverage	Trafalgar	AXA	Trafalgar (Comprehensive)	AXA (Broad)
Damage to Dwelling	Not Available	\$500	Not Available	\$500
Franchise Deductible	\$30,000	Not Available	\$30,000	Not Available
Outdoor Trees, Shrubs, Plants & Lawns	5% of Personal Property up to \$1,000 per item	5% of Personal Property up to \$1,000 per item	5% of Personal Property up to \$1,000 per item	5% of Personal Property up to \$500 per item
Voluntary Medical Payments	\$5,000	\$5,000	\$5,000	\$2,500
<b>CONDOMINIUM PROTECTION (AXA - UNIT PROTECTION)</b>				
Condominium Protection (Single Limit)	\$500,000 or \$1,000,000	Not Available	\$500,000 or \$1,000,000	Not Available
Common Elements Loss Assessments - Property	Single Limit	250% of Personal Property	Single Limit	250% of Personal Property
Unit Improvements & Betterments	Single Limit	100% of Personal Property	Single Limit	10% of Personal Property or \$10,000
Unit Additional Protection	Single Limit	250% of Personal Property	Single Limit	250% of Personal Property
Loss assessment due to application of a deductible in the Condominium Master Policy	Included - \$2,500 limit for earthquake peril	\$2,500	Included - \$2,500 limit for earthquake peril	\$1,000
<b>COVERAGE C - PERSONAL PROPERTY</b>				
Moving Property to Another Home	90 days	30 days	90 days	30 days
Property of a Student	Personal Property Limit	\$20,000	Personal Property Limit	\$20,000
Personal Property of Parent in Nursing Home	Optional *	\$2,500	Optional	Not Available
Property Stored in a Warehouse	90 days	30 days	90 days	30 days
<b>SPECIAL LIMITS OF INSURANCE - FOR ALL INSURED LOSSES</b>				
Bullion	Personal Property Limit	\$500	Personal Property Limit	\$400
Business Property only while on your premises	\$5,000	\$5,000	\$5,000	\$2,000
Computer Software	Personal Property Limit	\$5,000	Personal Property Limit	\$2,500
Lawn mowers, snow blowers, garden tractors or other motorized garden equipment	Personal Property Limit	\$5,000	Personal Property Limit	\$5,000
Money or Cash Cards	\$1,000	\$500	\$1,000	\$400
Securities	\$6,000	\$6,000	\$6,000	\$3,000
Utility Trailers	\$1,000	Not Insured	\$1,000	Not Insured
Watercraft, their furnishings, equipment, accessories and motors	\$3,000	\$2,000	\$3,000	\$1,500
<b>SPECIAL LIMITS OF INSURANCE - FOR THEFT LOSSES (unless specified otherwise)</b>				
Coin or Banknote Collections	\$1,000	\$1,000	\$1,000	\$500
Collectable Cards (such as sports personality cards) & Comic books	\$5,000	\$2,000	\$5,000	\$1,000
Compact Discs & Cassette Tapes in Automobile or Watercraft	Personal Property Limit	\$500	Personal Property Limit	\$300
Jewellery, Watches, Gems and Furs	\$6,000	\$6,000	\$6,000	\$3,000
Manuscripts	Personal Property Limit	\$5,000	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
Stamp Collections	\$2,000	\$2,000	\$2,000	\$1,000
<b>COVERAGE D - LOSS OF USE OF YOUR UNIT (AXA - ADDITIONAL LIVING EXPENSE)</b>				
Additional Living Expenses	50% of Personal Property	30% of Personal Property	50% of Personal Property	30% of Personal Property
Maintenance Fees	Included	Not Available	Included	Not Available

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

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OWNED CONDOMINIUM	COMPREHENSIVE FORM		COMPREHENSIVE / BROAD FORM	
Coverage	Trafalgar	AXA	Trafalgar (Comprehensive)	AXA (Broad)
<b>ADDITIONAL COVERAGES</b>				
Accidental Death Benefits	Not Available	\$1,000	Not Available	\$1,000
Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money	\$10,000	\$10,000	\$10,000	\$5,000
Doors and glass forming part of unit	Included	Not Available	Included	Not Available
Freezer Foods	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$1,000
Lock Repair & Replacement	\$1,000	\$500	\$1,000	\$500
Mass Evacuation	30 days	30 days	30 days	2 weeks

NOTE: If you had an AXA Condominium Broad policy, it will change to a Trafalgar Condominium Comprehensive policy.

RENTED CONDOMINIUM	RENTED CONDOMINIUM	
Coverage	Trafalgar	AXA
<b>CONDOMINIUM PROTECTION (AXA - UNIT PROTECTION)</b>		
Condominium Protection (Single Limit)	\$250,000 or \$500,000	Not Available
Common Elements Loss Assessments - Liability	\$1,000,000 or \$2,000,000	\$25,000
Common Elements Loss Assessments - Property	Single Limit	\$25,000
Unit Improvements & Betterments	Single Limit	\$10,000
Unit Additional Protection	Single Limit	\$40,000
Loss assessment due to application of a deductible in the Condominium Master Policy	Included - \$2,500 limit for earthquake peril	\$1,000
Personal Property	Optional	Minimum \$5,000
<b>ADDITIONAL COVERAGES</b>		
Cost to Find Tenants	\$250	Not Available
Fair Rental Value	Optional	10% of Amount of Insurance
Permission To Remove Property	Not Available	7 days
Prohibited Access by Civil Authority	Not Available	2 weeks
Tear Out	Not Available	Up to Amount of Insurance

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