

Increase | **Decrease** | No Change

SEASONAL HOMEOWNERS	BROAD FORM		BROAD / STANDARD FORM	
	Trafalgar	AXA	Trafalgar (Broad)	AXA (Standard)
Building Fixtures and Fittings	Up to Dwelling Coverage	10% of Dwelling Coverage	Up to Dwelling Coverage	10% of Dwelling Coverage
Outdoors Trees, Shrubs, Plants & Lawns	5% of Dwelling Coverage up to \$1,000 per item	5% of Dwelling Coverage up to \$500 per item	5% of Dwelling Coverage up to \$1,000 per item	5% of Dwelling Coverage up to \$250 per item
Voluntary Medical Payments	\$2,500	\$5,000	\$2,500	\$5,000
COVERAGE C - PERSONAL PROPERTY				
Personal Property	60% of Dwelling Coverage	75% of Dwelling Coverage	60% of Dwelling Coverage	50% of Dwelling Coverage
Moving Property to Another Home	60 days	30 days	60 days	30 days
Property of a Student	Not Available	\$20,000	Not Available	\$20,000
SPECIAL LIMITS OF INSURANCE - FOR ALL INSURED LOSSES				
Bullion	Personal Property Limit	\$400	Personal Property Limit	\$250
Business Property only while on your premises	\$2,000	\$2,000	\$2,000	\$1,000
Computer Software	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	\$3,000
Money or Cash Cards	\$500	\$400	\$500	\$250
Securities	\$3,000	\$3,000	\$3,000	\$1,000
Utility Trailers	\$1,000	Not Insured	\$1,000	Not Insured
Watercraft, their furnishings, equipment, accessories and motors	\$3,000	\$1,500	\$3,000	\$1,000
SPECIAL LIMITS OF INSURANCE - FOR THEFT LOSSES (unless specified otherwise)				
Coin or Banknote Collections	\$1,000	\$500	\$1,000	\$250
Collectable Cards (such as sports personality cards) & Comic books	\$5,000	\$1,000	\$5,000	\$1,000
Compact Discs & Cassette Tapes in Automobile or Watercraft	Personal Property Limit	\$300	Personal Property Limit	\$100
Jewellery, Watches, Gems and Furs	\$3,000	\$3,000	\$3,000	\$2,000
Manuscripts	Personal Property Limit	\$1,000	Personal Property Limit	Personal Property Limit
Silverware, silver-plated ware, goldware, gold-plated ware and pewter ware	Personal Property Limit	\$10,000	Personal Property Limit	\$5,000
COVERAGE D - LOSS OF USE OF YOUR DWELLING (AXA - ADDITIONAL LIVING EXPENSE)				
Fair Rental Value	Not Available	Additional Living Expenses Limits	Not Available	Additional Living Expenses Limits
ADDITIONAL COVERAGES				
Accidental Death Benefits	Not Available	\$1,000	Not Available	\$1,000
Credit, Debit or Automated Teller Cards, Depositors Forgery and Counterfeit Paper Money	Not Available	\$5,000	Not Available	\$2,500
Fire Department Charges	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$500
Freezer Foods	Personal Property Limit	\$1,000	Personal Property Limit	\$500
Lock Repair & Replacement	\$1,000	\$500	\$1,000	\$500
Mass Evacuation	30 days	2 weeks	30 days	2 weeks

NOTE: If you had an AXA Seasonal Standard policy, it will change to a Trafalgar Seasonal Broad policy. For complete details, refer to your policy documents or contact Buckley Insurance.

SEASONAL HOMEOWNERS COVERAGE CHANGES

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SEASONAL FIRE & EXTENDED COVERAGE	SEASONAL - FIRE & EXTENDED COVERAGE	
Coverage Titles	Trafalgar	AXA
Debris Removal	Not Available	Up to Dwelling Amount
Fair Rental Value	Not Available	10% of Dwelling Amount
Lock Repair & Replacement	\$500	Not Available
Prohibited Access by Civil Authority	Not Available	2 weeks
Tear Out	Not Available	Up to Dwelling Amount
SPECIAL LIMITS OF INSURANCE		
Computer Software	No limit	\$500
Watercraft, their furnishings, equipment, accessories and motors	\$1,000	\$500