

Increase | Decrease | No Change

SPECIAL COVERAGES		SPECIAL COVERAGES	
Coverage	Trafalgar	AXA	
EARTHQUAKE			
Event Definition	Includes any aftershock which occurs 168 consecutive hours during the policy period after the initial event	Includes any aftershock within 72 hours of the initial event	
Deductible - Homeowners (Including Secondary), Seasonal Homeowner Broad form and Comprehensive Rented Dwelling forms	5% of Dwelling, Detached Private Structures and Personal Property amount	5% of the Dwelling amount	
Deductible - Condominium (Owned and Rentals)	5% of the Personal Property and 5% of the Single Limit amount	5% of the Personal Property amount	
HOME-BASED BUSINESS EXTENSION (AXA - HOME VENTURE EXTENSION)			
Bullion	No coverage	\$1,000	
Business Contents in Transit	\$2,500	\$3,000	
Computer Hardware & Software - On Premises	Property Limit	\$5,000	
Computer Hardware & Software - Off Premises	\$2,500	\$5,000	
Credit, Debit Or Automated Teller Cards, Depositors Forgery And Counterfeit Paper Money	Comprehensive & Broad forms - \$10,000 Standard form - \$5,000	No coverage	
Extra Expense	\$5,000 subject to policy deductible	\$10,000 limit (no deductible)	
Money - Broad form	\$500	\$1,000	
Prohibited Access by Civil Authority	30 days	2 weeks	
MY NAME® Identity Theft Assistance Plus (AXA - IDENTITY THEFT EXPENSE ENDORSEMENT)			
Deductible	No deductible	Policy deductible applies separately to each occurrence	
Lost income resulting from time taken off work	Maximum payment - \$5,000 per policy period	Maximum payment \$500 per week for 4 weeks	
Recover assets acquired by a third party	Covered	No coverage	
Fees to replace stolen Canadian government-issued ID	Covered	No coverage	
Fees resulting from the fraudulent transfer or removal of funds from Internet-accessed bank accounts	No coverage	Covered	
Cost of ordering credit profiles (up to 4 times in a 12-month period)	Covered	No coverage	
Credit monitoring for 12 months, if a victim of identity fraud or if ID stolen	Covered	No coverage	
24/7 identity theft assistance line	Covered	No coverage	
Referral to lawyers at preferred rates	Covered	No coverage	
Legal information provided for identity theft, landlord & tenant, wills & estate, civil litigation, employment, real estate, criminal & family law	Covered	No coverage	
Expense Reimbursement	\$25,000 per policy term	\$15,000 per occurrence, max. \$30,000 per household per policy period	

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