

VACATION TRAILER, WATERCRAFT, UMBRELLA COVERAGE CHANGES

Increase | **Decrease** | No Change

VACATION TRAILERS	VACATION TRAILERS	
Coverage	Trafalgar	AXA
Coverage B - Contents	25% of trailer/camper	10%
Coverage C - Additional Living Expenses	25% of trailer/camper with - \$1,500 minimum	Up to \$100 per day. \$700 per occurrence
Coverage D - Emergency Road Service Expense	\$500	Not Available
EXTENSIONS OF COVERAGE		
Debris Removal	\$1,000 coverage per occurrence	Not Available
Fire Department Charges	No limit	Not Available
Lock Repair or Replacement	\$250 coverage	Not Available
Newly Acquired Property	30 days - up to coverage limit	Not Available
Temporary Attachments	Greater of 10% of Section A or \$1,000	Up to Coverage Amount
Total Loss Deductible Waiver	Included	Not Available

* Your new Trafalgar Vacation Trailer policy will have a \$500 deductible.

WATERCRAFT	WATERCRAFT	
EXTENSIONS OF COVERAGE	Trafalgar	AXA
Federal Longshoremen's & Harbour Worker's Compensation Act (U.S.)	Covered	Not Available
Loss of Use	\$500 per occurrence	Not Available
Newly Acquired Property within 30 days	Up to Amount of Insurance	Up to \$5,000
Removal of Wreck	Covered	Not Available
Waiver of Depreciation	Less than 10 model years at beginning of policy term	Period of 36 months from date of purchase

PERSONAL UMBRELLA	PERSONAL UMBRELLA	
Coverage	Trafalgar	AXA
Expense reimbursement at our request in relation to a law suit	Up to \$500 per day	\$100 per day
Retained limit for automobile coverage outside of Canada or USA	\$1,000,000 retained limit	No coverage outside Canada and USA
Territorial Limits - Automobile	Worldwide coverage	Canada or USA
Territorial Limits - Other forms of insurance	Worldwide coverage	Limited to territorial provisions of the underlying insurance(s)

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