

Old Massett Village/New town homeowners/Tenants please consider purchasing Insurance for your own protection. House Fires are a real danger and can cause extensive damage to your house, or apartment. Several fires in recent years have caused considerable damage and having an Insurance Policy will protect you with a guarantee of replacement of lost items or even your home.

### **Residential Insurance**

Coverage you can get with Northern Savings homeowners Insurance

- Earthquake coverage with deductibles ranging from 5% to 15% of your policy limit
- Sewer back-up and water escape coverage
- Personal liability ranging from \$1,000,000 to \$5,000,000
- Loss of use coverage
- Scheduled articles (e.g., jewellery, bicycles, and photography equipment)
- **Guaranteed replacement cost coverage on the dwelling building**
- Replacement cost coverage on contents
- Comprehensive or “all risk” coverage
- Various deductibles ranging from \$200 to \$10,000

### **Tenant Insurance**

As a renter, it is important to have insurance for various reasons, most notably liability coverage to make sure you are covered in the event of a lawsuit. It’s also important to have adequate contents coverage in the event of loss or damage to your own personal property.

**Coverage you can get at Northern Savings Insurance**

- **Replacement cost coverage on contents**
- Comprehensive or “all risk” coverage
- Various deductibles ranging from \$200 to \$10,000
- Earthquake coverage with deductibles ranging from 5% to 15% of your policy limit
- Sewer back-up and water escape coverage
- Personal liability ranging from \$1,000,000 to \$5,000,000
- Loss of use coverage
- Scheduled articles (e.g., jewellery, bicycles, and photography equipment)

**Quotation – Lloyd’s Tenants Insurance**

**Name:** \_\_\_\_\_

**Property Address:** \_\_\_\_\_

**Policy Type:** Tenants – Prestige Form (Comprehensive)

**Underwritten by Certain Underwriters at Lloyd’s**

**Limits:** Contents \$ 20,000

**Annual Premium:** \$ 397

\$ 30,000 \$587

\$ 50,000 \$969

\$ 75,000 \$1446

\$ 100,000 \$1923

Please note that these quotes are without discounts

Insureds may be eligible for the following discounts:

Non smoker discount 10%

Claims free discount 15%

Mature 50+ discount 15%

All tenants insurance policies include One Million Liability and Additional Living Expenses

**Premium is due on the effective date of your policy. Payment options, including a monthly automatic debit from your account, are available.**

Our Island broker can be reached at:

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