



Specialty Solutions

Niche Extension Endorsement - Residential

You may have difficulty finding the right insurance coverage for your customers whose personal or business activities fall outside of standard insurance offerings, or have an unusual property risk.

That's where we can help. Intact Insurance Company provides coverage for property risks that are more difficult to write due to the type of construction, occupancy, protection and/or exposure, loss experience or class of business.

Our **Niche Extension Endorsement - Homeowners** attaches to the Building and/or Contents Broad Form, providing additional coverage for residential risks such as:

Loss of Use of Private Residence Coverage for additional living expenses, fair rental value and access prohibited by civil authority.

Additional Living Expenses in the event the premise is unfit for occupancy or if repairs have to be carried out to the premise as a result of damage, this extension would provide coverage for any increase in living and moving expenses.

Fair Rental Value if the premise rented is unfit for occupancy, this extension would provide coverage for the fair rental value based on the time required to repair or replace the premise rented.

Prohibited Access by Civil Authority if access to premises is prohibited by civil authority, this extension would cover any additional living expense and fair rental value for a period of 30 days.

Additional Buildings Coverage for detached private buildings or structures located on the premise.

Tear out for walls, ceilings or other parts of the building or structure that have to be torn apart due to water damage, then this extension would cover the cost of the work and restoration.

And much more. Review the endorsement wording for a full description.

With Intact Insurance's Non-Standard Risks solution, you'll benefit from:

- 17% commission rate
- Continuity of insurance with the same company – no need to move a risk elsewhere if it deteriorates or improves
- Dedicated and experienced underwriting teams
- 24/7 claims service with expert claims adjusters
- Flexible billing options

— Get a quote today! —

Email niche.westernregion@intact.net

For more information on this Non-Standard Risks solution and other specialty offerings, visit intactspecialty.ca



SUMMARY OF COVERAGE

Extensions of coverage	Limit
Additional Buildings – Detached Private Structure	10% of building amount
Building Damage by Theft	\$2,500
Consequential Loss – Temperature Change	Included
Debris Removal	Included
Fire or Police Department Service Charges	\$2,500
Food Spoilage	\$1,000
Growing Plants, Trees, Shrubs, Lawns or Flowers	\$5,000
Loss of Use of Private Residence	
• Additional Living Expenses	30% of building amount
• Fair Rental Value	20% of building amount
• Prohibited Access by Civil Authority	20% of building amount
Moving Personal Property to Another Home	Included
Newly Acquired Location	Buildings \$250,000 Contents \$100,000
Personal Property of Officers, Employees and Volunteers	\$5,000
Removal	90 days
Replacement of Locks and Keys	\$5,000
Tear Out	Included