

# Condominium Unit INSURANCE PROTECTION

Provided By HUB International  
Insurance Brokers



As a condominium owner, everything within the walls of your unit belongs to you. The only thing worse than being under-insured is not knowing you are. If you or prior owners made permanent upgrades or renovations to your condo, they may or may not be covered by your building corporation's policy.

A condo insurance policy fills the gap in coverage between your condo corporation's insurance policy and your property/personal liability protection.

The specialists at HUB International, a leading global insurance brokerage, can help you get the right amount of coverage and avoid costly surprises at the time of a loss.

## Policy Provides Coverage For:

**Dwelling:** Covers unit interior, known as "walls-in" coverage. Depending on the corporation's definition on what the owner is responsible for, this may include drywall, flooring, kitchen cabinets and bathroom fixtures.

**Contents/Personal Property:** Covers personal possessions against items such as fire or theft. This also provides coverage for appliances if the corporation's policy excludes this coverage.

**Unit Owners Improvements and Betterments:** Provides coverage for any upgrades to the unit made by you or the previous owners

**Loss Assessment:** Provides protection in the event that the condominium unit owner is assessed by the association for a covered peril.

**Loss of Use/Additional Living Expenses:** Reimburses out of pocket expenses in the event a covered loss results in temporary displacement.

**Wind/Hail:** Provides additional coverage in the event of a loss due to this peril.

**Personal Liability:** Provides coverage in the event an insured, family member or pet unintentionally or negligently cause harm to another person. This includes bodily injury and property damage liability.

For more information, please contact:

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*HUB International Insurance Brokers, is dedicated exclusively to helping individuals protect and preserve their personal, family and estate assets. As one of the largest and most sophisticated personal insurance practices in North America, we are a trusted resource for all personal insurance and risk management needs.*