



PERSONAL PROPERTY INSURANCE POLICY DECLARATION

Renewal Declaration effective Oct 27, 2022. Supersedes any previous declaration bearing the same policy number

NAMED INSURED AND ADDRESS

KATHY BOOTY
6136 5TH AVE
REGINA SK S4T 0M9

BROKER OFFICE

HARVARD WESTERN INSURANCE
3615 QUANCE ST. E
REGINA SK S4V 3A4
Telephone: 306-757-1633
Fax: 306-757-1434
Broker Number: 0212869

Policy Number 24101840

Account Number 19472921

Policy Period From Oct 27, 2022 to Oct 27, 2023 12:01 A.M.

All times are local at the Named Insured's postal address as stated herein

Thank you for choosing The Wawanesa Mutual Insurance Company ("Wawanesa Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (enclosed)
- Policy wordings for further details of your coverages. You can download your copy at wawanesa.com/policy-wordings. You will need to enter your policy number found at the top left of this page.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints and contact details, please visit wawanesa.com or email talktous@wawanesa.com. If you need to submit a claim, visit wawanesa.com/claims or call 1-844-WAWANESA (929-2637).

Billing information:

If you are responsible for the payments on this policy, please refer to the Monthly Automatic Chequing Payment Notice (enclosed or sent separately). The Monthly Automatic Chequing Payment Notice is your invoice and includes any premium due as well as any applicable taxes and fees (taxes and fees are not shown on your policy declaration). Any changes to banking information or requests for cancellation require 10 days prior notification. Please refer to the Monthly Automatic Chequing Payment Notice for any updates to your monthly withdrawal amounts.

Important information about your policy:

All Solid Fuel burning units, including but not limited to stoves or furnaces, must be reported to Wawanesa Insurance. Contact your Broker for details.

Your Coverage(s) may have changed. Please contact your Broker to review your policy.

Personal Information Notice:

By purchasing insurance from Wawanesa, you are providing Wawanesa with the consent of all individuals insured under this policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks



Access your policy wordings online, anytime.

Ensure your policy meets your needs, and know what you're covered for in the event of a claim.



Scan the QR code to view your policy wordings, or visit wawanesa.com/policy-wordings

This policy contains a clause which may limit the amount payable.

"Wawanesa Insurance" is The Wawanesa Mutual Insurance Company and is the licensed insurer of this policy.

on a prudent basis, investigating and paying claims, detecting and preventing fraud, offering and providing property and casualty insurance products and services to them, compiling statistics and analyzing business results, and acting as required or authorized by law. This consent applies to personal information previously collected by Wawanesa and to personal information which it may collect in the future for the purposes identified above. Wawanesa may at times use third party service providers to process or store personal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to perform such services. In addition, Wawanesa requires them to protect the information in a manner that is consistent with its Personal Information Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by the laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national security authorities of the jurisdiction.

You can view our Privacy Policy at <https://wawanesa.com/privacy-policy>. If you have any questions or concerns about this policy or our privacy practices, please contact us at privacy@wawanesa.com or 1-844-241-0226.

Named Insured(s): KATHY BOOTY

Policy Number: 24101840 **Account Number:** 19472921 **Policy Period:** October 27, 2022 to October 27, 2023 12:01 A.M.

Your full-term premium for the insured location(s) is \$1,631.00. Refer to the breakdown of premiums below.

Policy Summary

Location Number	Location Description	Risk Type	Premium per Location
1	6136 5TH AVE, REGINA SK	Homeowner	\$1,631.00
Premium Subtotal for Policy Level Coverages			Included
Total Policy Premium			\$1,631.00

Your insurance policy includes your policy wordings. To access this document and download a copy, please visit wawanesa.com/policy-wordings.

Location Number	Location Description	Risk Type	Residence Type
1	6136 5TH AVE, REGINA SK S4T 0M9	Homeowner	Detached Home

Additional Interest(s)

Mortgagee(s)

Subject to Standard IBC Mortgage Clause, loss if any, is payable to

1st Mortgagee

BRIDGEWATER FINANCIAL SERVICE 6 TH FLOOR, 926 5 AVE SW, CALGARY AB T2P 0N7

Property Information

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

Year Built	1970	Dwelling Use	Primary
Pool	No	Fire Alarm	No
Intrusion Alarm	No	Sump Pump Type	
Sump Pump Auxiliary Power		Backup Valve Type	
Main Water Valve Shut Off Type		Oil Tank location	
Oil Tank Year Manufactured		Plumbing type and last update	1970
Electrical type and last update	1970	Heating type and last update	Primary Unknown Central Furnace 1970
Water Leak Detection System		Oil Tank Year of Installation	
Roofing type and age	100% Asphalt Shingles 6 years	Water Heater type and age	

Property Information

Number of Families	1
---------------------------	---

Rating Information

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

Protection Grade	Protected	Risk Location Postal Code	S4T 0M9
Risk Rating	Preferred	Mobile Home Class Rating	Not Applicable
Policyholder's Age	69	Mortgage Free	No
Years of continuous coverage with Wawanesa Insurance	20 year(s)	Credit Consent	Yes
Automobile policy with Wawanesa Insurance	Not Applicable	Package Claims Free Years	20
Sewer Preventative Measures Discount	No		

Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

Insurance Coverages

View your wordings at wawanesa.com/policy-wordings

	Amount of Insurance	Deductible	Premium
Comprehensive Homeowners Policy - Form HOCOME 09 2022 Policy Information - PPINFO 04 2016			\$1,374.00
Section I - Property Coverage		\$500	
Coverage A - Dwelling Building	\$411,000		Included
Coverage B - Private Structures	\$61,650		Included
Coverage C - Personal Property	\$328,800		Included
Coverage D - Loss of Use	\$82,200		Included
Section II - Liability Coverages			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Included
Coverage F - Voluntary Medical Payments - each person	\$5,000		Included
Guaranteed Replacement Cost - Coverage A - Section I Property - Conditions - Form 3218 09 2022			Included
Inflation Protection Coverage - Section I Property Coverage - Conditions			Included
Replacement Cost on Contents - Section I Property Coverage - Conditions			Included
Roof Surfacing - Basis of Settlement - Form 3113 09 2022			Included
Single Inclusive Limit - Section I Property Coverage - Conditions - Form 3219 04 2021	\$883,650		Included
Building Bylaws Coverage - Form 1053 04 2021	\$30,000		Included
Claim Free Protection - Form 3217 05 2020 Purchased			\$40.00
Hail and Windstorm Coverage - Section I Property Coverage		\$500	Included
Limited Sewer Backup Coverage - Form 3114A 09 2022	Policy Limits	\$500	\$172.00
Service Line Coverage - 3202 09 2022	\$10,000	\$500	\$45.00
Vandalism by Tenant Coverage - Form 3233 04 2021			Included
		Premium Subtotal	\$1,631.00

Policy Level Coverages

View your policy wordings at wawanesa.com/policy-wordings

	Amount of Insurance	Deductible	Premium
Identity Fraud Expense Coverage - Form 1054 04 2021 Deductible is per policy period	\$10,000	\$250	Included

Policy Level CoveragesView your policy wordings at wawanesa.com/policy-wordings

	Amount of Insurance	Deductible	Premium
Telephone Legal Helpline Service - Form 3238 12 2021			Included
Premium Subtotal for Policy Level Coverages			Included

This policy is subject to: Statutory Conditions (Saskatchewan) - Form SH9 08 2021; CEO Signature page Form PPCEOSIGN 04 2016.

Policyholder meeting notice:

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of Wawanesa Insurance. If you want to receive notice of these meetings, please visit wawanesa.com/annual-meeting