PERSONAL PROPERTY
INSURANCE

An overview for brokers in Ontario



beneva

People protecting people



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At Beneva, we're proud to offer competitive property insurance. Our strong underwriting, reliable claims service, and simple tools give you everything you need to enjoy a smooth experience.

This guide gives you a clear overview of our home insurance options.

The information in this document is a summary. Terms, conditions, limits, and exclusions apply to our insurance coverage and services. Please check the final policy wording and our underwriting manual for complete details.



A simplified suite of personal property insurance products

We offer enhanced coverage for homes, condos, tenants, and seasonal properties. Our strong underwriting and reliable claims service ensure your clients get the protection they need.

- **Home**
- **Condo**
- **Tenants**
- **Seasonal**



We've made it easy to do business with us

Quote and bind in minutes

Our digital process gives you real-time pricing to issue coverage instantly.

Work in your own systems

We connect directly with your quoting tools and broker management software to keep your workflow fast and smooth.

Get fast, direct answers

Reach our centralized underwriting and billing teams quickly with convenient voicemail and call-back options.

Track claims instantly

View adjuster notes and ClaimCare Advisor contact details directly to check a claim's status, helping you guide and advise your clients.

Grow your product knowledge

Use our training programs and sales materials to understand our options and match them to your clients.

Offering your clients the right protection

Simple property insurance

Clear policies with enhanced coverage options and add-ons for extra protection.

Dedicated claims support

Our ClaimCare Advisors guide your clients through every step of a claim with simple digital tools.

Bundle and save

Clients save money when they combine their property and auto insurance, or insure multiple properties with us.

As a Beneva member, you're part of something bigger

You become a member* of our Mutual as soon as you take out an insurance policy with us.

Together, we support Beneva's mutualist mission and help create value for our members and communities.

Flexible payment plans

Easy options to help your clients pay their premiums comfortably.

*Membership is reserved for natural persons who hold an eligible contract. In the event of a discrepancy, the Act respecting Beneva Mutual and its bylaws take precedence.





Brokers and clients benefit from expert claims service

Knowledgeable advisors

Our team handles all property claims—from homes, condos, and tenants to high-value properties and belongings. We work hard to help your clients get back to normal quickly.

Dedicated support

Our claims advisors help you and your clients from start to finish. We open claims quickly, and your clients work with the same advisor until we close the file.

Real-time updates

We share timely status updates with you and your clients. We outline actions taken, next steps, and key contacts so there are never any surprises.

Choice of specialists

Your clients can use their own vendors or choose from our trusted network. Our network repairs come with a workmanship guarantee for as long as they own the property.

Proactive emergency response

Our Mobile Response Team is ready to care for your clients during a natural disaster.

Managing a loss from a flood or wildfire requires special care. We often contact you and your clients before they even file a claim to check in, offer guidance, and ensure their property is safe. If a disaster causes damage, our contractors work exclusively with us to fast-track repairs and get your clients back to normal.

Personal property insurance at a glance



Policy form	Homeowners		Condominium	Tenants	Seasonal	
	Comprehensive	Basic	Comprehensive	Comprehensive	Comprehensive	Basic
Building	All Risk Guaranteed Replacement Cost	Named Perils Guaranteed Replacement Cost	All Risk (unit only)	—	All Risk Guaranteed Replacement Cost	Named Perils Guaranteed Replacement Cost
Contents	All Risk	Named Perils	All Risk	All Risk	All Risk	Named Perils
Liability	Worldwide Legal Liability	Worldwide Legal Liability	Worldwide Legal Liability	Worldwide Legal Liability	Premises Liability	Premises Liability
Identity theft	Up to $20,000 for costs and expenses to recover your identity after an identity theft event	—	Up to $20,000 for costs and expenses to recover your identity after an identity theft event	Up to $20,000 for costs and expenses to recover your identity after an identity theft event	—	—

Other policy forms available:

- Rented dwelling
- Rented condo
- Travel trailer

Please see the Personal Property Underwriting Manual for complete details.

Optional coverages

We offer a range of endorsements to help ensure your clients are protected.



Please see the Personal Property Underwriting Manual for complete details.

VIP Endorsement

Enhanced coverage and higher coverage limits for high-value homes.

VIP Endorsement can be added to these policies	Homeowners Comprehensive	Condo	Tenant	Seasonal Comprehensive
Building Cash settlement option if the home will not be rebuilt after a covered claim.	•			•
Contents Coverage of up to $50,000 for jewellery, bicycles, collections, and more.	•	•	•	•
Personal Liability Additional coverage for libel and slander.	•	•	•	Premises liability only
Identity Theft Higher coverage amounts for legal costs to restore identity after a covered event.	•	•	•	
Scam Protection Up to $5,000 for loss of property after a fraud or scam.	•	•	•	•
Home Invasion Pays for security guard services, security and alarm improvements, counselling, and more after a covered claim.	•	•	•	
Go Green Coverage of up to $50,000 to replace with eco-friendly building materials or appliances after a covered claim.	•	•	•	•
Loss Prevention Helps pay for the cost of installing a loss prevention device after a covered claim, such as a security system or water shut-off device.	•	•	•	•

Water Escape or Water Escape Plus

Enhanced coverage against loss or damage caused by water.

Water Escape

Extra protection for service line failure and sewer backup.

Water Escape Plus

Our comprehensive water protection covers failed service lines, sewer backup, and overland water. Your clients may qualify for lower deductibles and higher coverage limits if they use these loss mitigation devices:

- Flapper-style backup valve
- Sump pump and auxiliary power
- Water sensor alarm with an automatic shut-off



Please see the Personal Property Underwriting Manual for complete details.

Protect your home even more with Water Escape or Water Escape Plus

Sewer backup

Coverage for water backing up or escaping from a sewer, drain, sump, or septic system.

Service line

Coverage for loss or damage to underground service lines on your property.

Overland water

Coverage for water entering your home from:

- Pooling and ponding from snowmelt or rainstorms
- Overflowing rivers or streams
- Sudden changes in lake water levels
- Accidental bursting of a dam, dike, or levee

What's covered

Water Escape and Water Escape Plus cover property damage from water. The city or municipal government is responsible for any damage occurring off the property.

Plus more endorsements

Earthquake

Extends the policy to cover loss or damage caused by an earthquake.

Disappearing deductible

The policy deductible decreases by 20% each claim-free year until it reaches zero.

Home-based business

Coverage for businesses and business property operating right from home.

Course of construction

Coverage for new home construction or major renovations to a current home.

Claim-free discount protector

Protects your client's claim-free discount after their first covered claim.

Other features

Additional savings

Your clients may qualify for savings when they bundle their property and auto insurance, insure more than one property with us, and through other available savings opportunities.

Deductibles

Options from $500 to $10,000 (location deductible only).

Please see the Personal Property Underwriting Manual for complete details.



Payment plans

Options to suit your clients' needs

One Pay Plan

- **No administrative fee**
- Single installment due at the start of the policy term.
- Pay by credit card, online or telephone banking, cheque, or money order.

Three Pay Plan

- **No administrative fee**
- Three installments due on the first, second, and third month of the policy.
- Pay by credit card, online or telephone banking, cheque, or money order.

Monthly Recurring EFT Plan

- **No payments before the policy starts (a service charge applies)**
- Monthly withdrawals from a chequing or savings account.
- Clients can choose their withdrawal date.
- Clients are required to submit a completed Flex Plan Application form.





Contact us

Call **1 844 974-4673** for help with underwriting, billing, claims, and technical support.

For any other question or concern, please reach out to your business development representative.

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