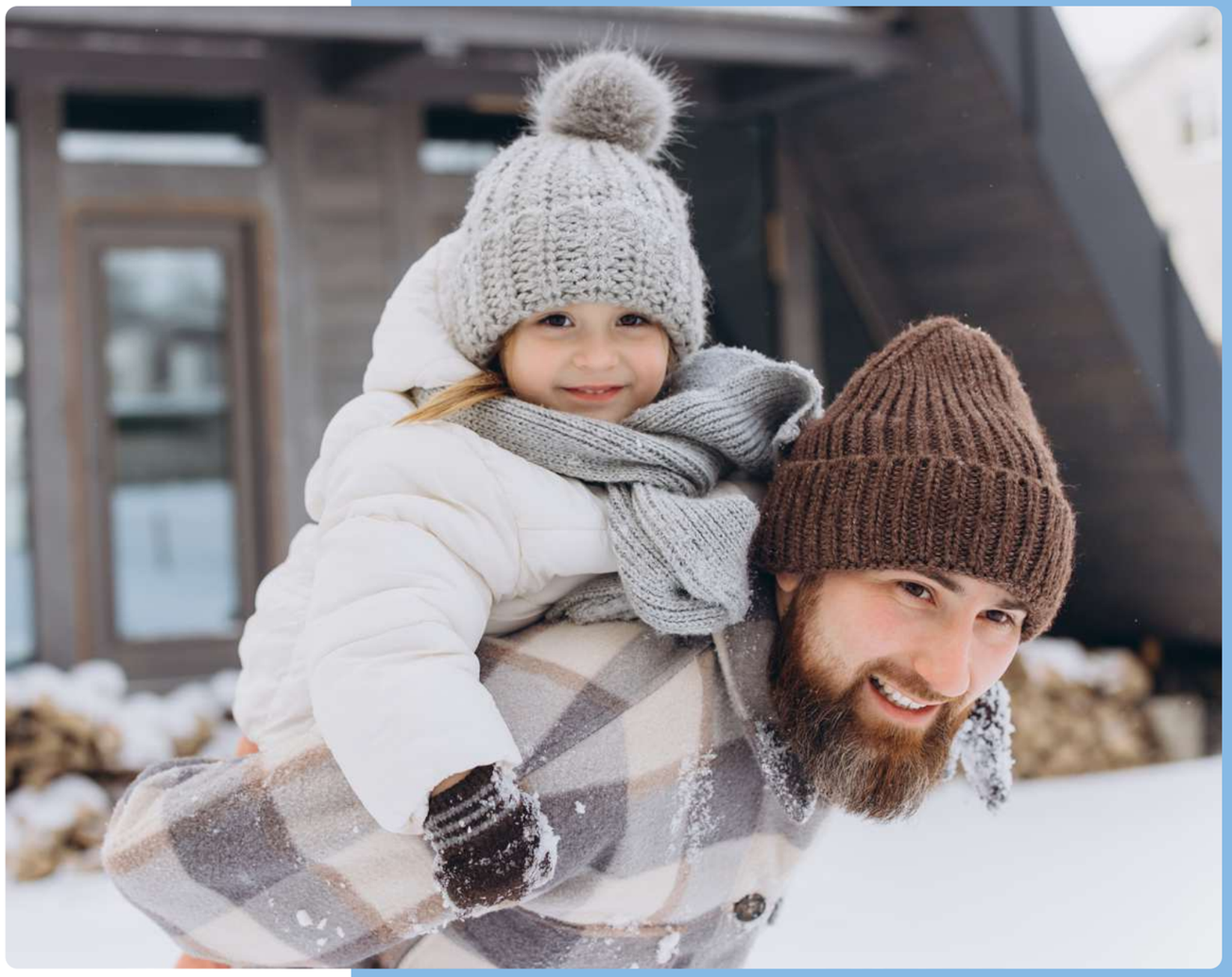
SEASONAL HOME INSURANCE

An overview for brokers in Ontario



beneva

People protecting people



Index

4 Intro

6 For brokers and clients

8 Seasonal home

10 What we write

12 Highlights

14 Optional coverages

20 Payment plans

22 Contact us

At Beneva, we offer enhanced coverage for seasonal homes

Whether your clients use their cottage seasonally or year-round, we have them covered. Our strong underwriting, reliable claims service, and simple tools give you everything you need to offer them the right protection with confidence.

From quote to bind, to billing and claims, it's easy to do business with us.



Quote, bind, and issue policies in minutes

Our digital process lets you price and issue policies instantly. We also mail the paper copies within a few days.

Track claims easily

View notes and adjuster details right away to check a claim's status and give your clients quick advice.

Work in your own systems

We connect directly with your quoting tools and broker software. You get higher binding authority up to $2M and no seasonal questionnaires, except for oil tanks.

Get fast underwriting support

Reach our team quickly with our voicemail and call-back options to resolve underwriting or billing issues without waiting on hold.

Grow your business

Connect with your business development representative, use our marketing materials, and join product training sessions to help you grow your business.

Offering your clients the coverage they need for their seasonal homes

Tailored coverage for cottages

Optional coverages designed for cottages, with add-in protection for watercraft, high-value homes, water escape, or seasonal rentals through Airbnb and VRBO.

Flexible payment plans

Your clients can choose from three interest-free plans to pay their premiums monthly.

Bundle and save

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

Coverage for owners of Canadian seasonal homes

We insure seasonal homes in Canada even if your clients live outside Ontario and BC, or reside in the US.



Expert claims service for you and your clients

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.

Trusted specialists

Your clients can use their own vendors or choose from our trusted network, which includes a workmanship guarantee for as long as they own the property.

Proactive disaster response

Our Mobile Response Team is ready to care for 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.

Seasonal home insurance at a glance



Liability	Contents	Building	Policy forms and what's included
Premises Liability (extended to cover owned docks and boathouses on the shoreline, and watercraft liability while operating on connected waterways for waterfront properties)	All Risk	All Risk Guaranteed Replacement Cost	Comprehensive (Seasonal Homeowners)
Premises Liability (extended to cover owned docks and boathouses on the shoreline, and watercraft liability while operating on connected waterways for waterfront properties)	Named Perils	Named Perils Guaranteed Replacement Cost	Basic (Seasonal Homeowners)

Please see the Personal Property Underwriting Manual for complete details.

What we write

Seasonal homes

- Well-maintained homes used as a seasonal residence, preferably winterized
- Preferably protected by a firehall or hydrant
- Additional benefits for high-value homes with rebuild costs over $500,000

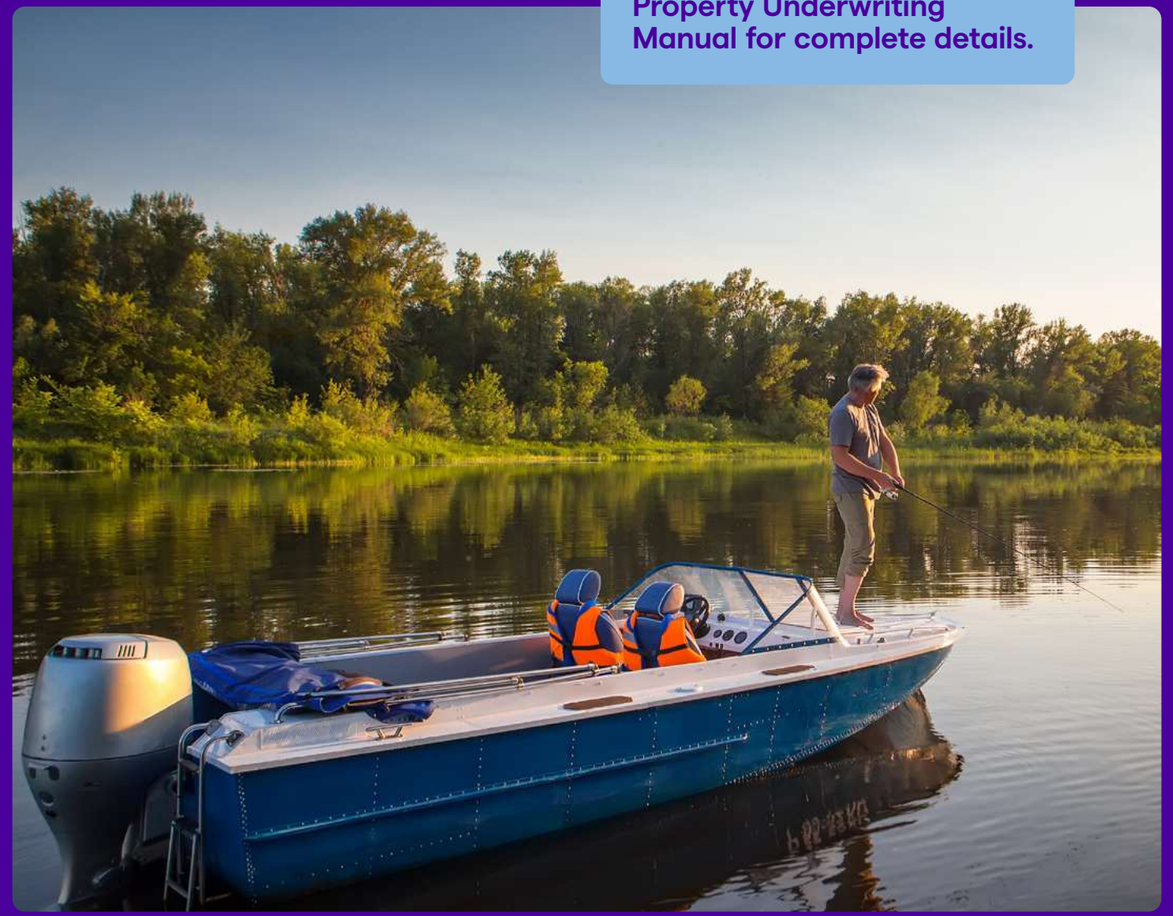
Please see the Personal Property Underwriting Manual for complete details.



Watercraft

- Boats with outboard, inboard, or inboard/outboard motors, and sailboats
- Personal watercraft
- For personal pleasure use only

Please see the Personal Property Underwriting Manual for complete details.





Highlights

Stand-alone policies

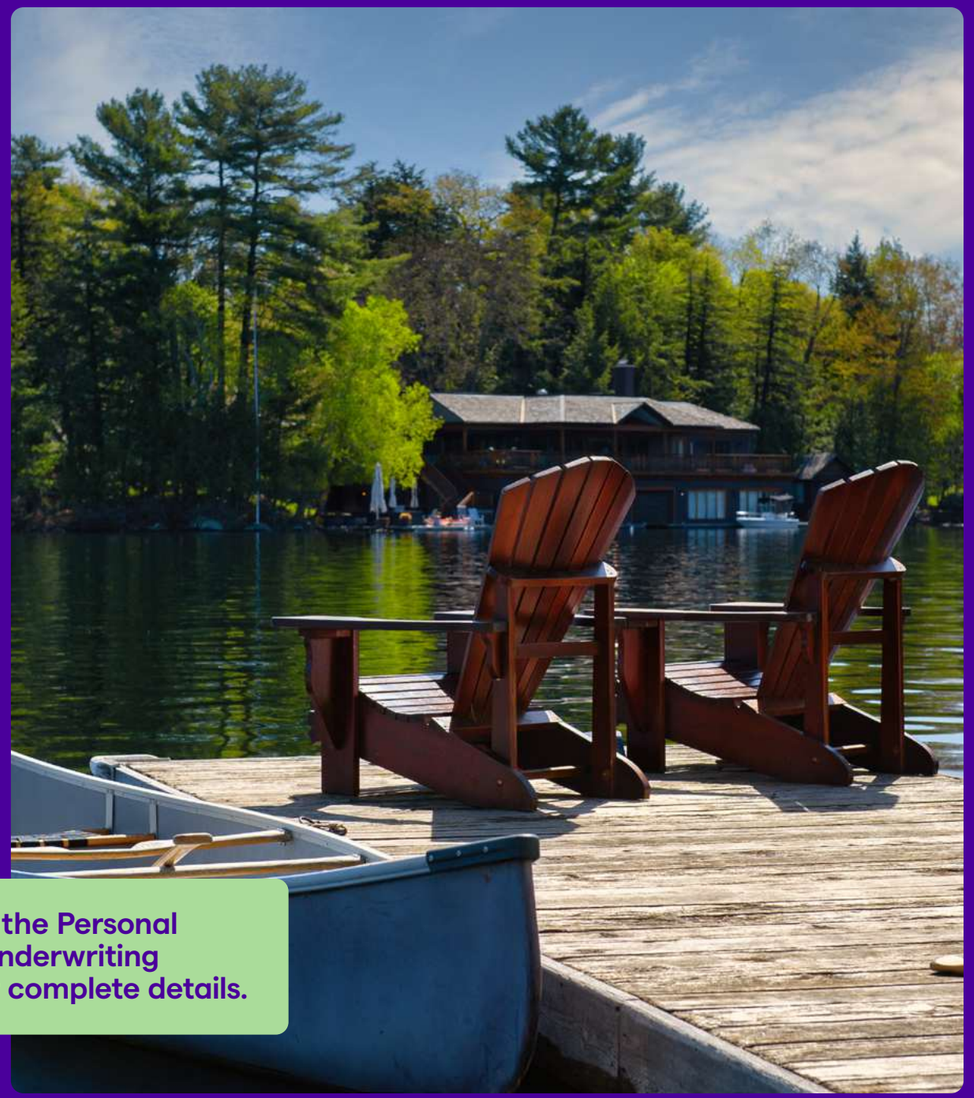
Clients can buy our policies even if they don't insure their principal residence with us. Your clients can still save if they bundle their auto or other property policies with us.

Coverages that matter to cottage owners

We include built-in coverage for ice damming, weight of ice and snow, burglary, vandalism, damage caused by bears, by-laws, and watercraft. Endorsements are also available to increase limits or add coverage.

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

You can add this endorsement to our Homeowners and Seasonal Homeowners Comprehensive policy to give your clients enhanced coverage and higher coverage limits for their high-value seasonal homes.

Seasonal homes get the benefits of additional coverage

Building	Cash settlement option if the home is not rebuilt after a covered claim.
Outdoor trees and shrubs	Up to $10,000 per tree.
Contents	• Up to $50,000 for jewellery, bicycles, collections, and more. • Up to $15,000 for luggage and handbags. • Up to $5,000 for a utility trailer. • Up to $10,000 for domestic animals. • Up to the single limit for computer software. • Up to $2,500 for money and bullion. • Up to $75,000 for a safety deposit box.
Business property on premises	Up to $25,000 for business property on premises, and up to $5,000 away from the premises.
Scam Protection	Up to $5,000 for loss of property from fraud or a scam.
Go Green	Up to $50,000 to replace items with eco-friendly building materials or appliances after a covered claim.
Loss Prevention	Helps pay to install 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 optional coverages

Watercraft

Coverage for a wide range of personal watercraft, from jet skis to boats and more.

Recreational vehicles

Coverage available through our auto insurance policies for ATVs, snowmobiles, and more.

Enhanced special limits

Increases coverage amounts for special limits.

Seasonal rental

Coverage is available if the seasonal home is rented out through platforms like Airbnb or VRBO.

Claim-free discount protector

Protects the claim-free discount after the first covered claim.

Disappearing deductible

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

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 underwriting, billing, claims, and technical support.

For any other question or concern, please contact your business development representative.

beneva

Property and casualty insurance are underwritten by Beneva General Insurance Inc.

© Beneva Inc. 2026
™ The Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence.