

## Queen's Tenants Insurance Program – Beneficiary Coverage Summary

Queen's University is pleased to provide a Tenants Insurance Program to clerks and residents living in housing provided by the Regional Education Office and/or the Department of Family Medicine. The program is administered by Marsh Canada Limited and underwritten by AIG Insurance Company of Canada.

As a beneficiary of the coverage provided under the Master Policy, please find attached a Beneficiary Coverage Summary confirming the coverage provided to you while living in one of the locations covered under the policy. Your name and your Regional Education/Dept of Family Medicine residence address will be shared with Marsh Canada, the insurance broker of the program, for the purpose of issuing the coverage. If you are unsure if your residence is covered under this policy please contact Marsh Canada at 1 877 585 3458 or [tenantinsurance@marsh.com](mailto:tenantinsurance@marsh.com).

For a complete description of all Policy coverages, provisions, terms, and conditions, limitations, and exclusions, please refer to the Policy Wording which can be downloaded at [www.marsh.ca/studentinsurance](http://www.marsh.ca/studentinsurance). In the alternative, if electronic delivery or download of the policy wording is not possible for the beneficiary, the beneficiary may make a request to Marsh Canada at 1 877 585 3458 or [tenantinsurance@marsh.com](mailto:tenantinsurance@marsh.com) for delivery of the document by regular mail.

You are receiving this communication as a clerk or resident of Queen's University.

**Insurance broker mailing address:**

Marsh Canada Limited  
55 King Street West, Suite 1100  
Kitchener, ON N2G 4W1  
1 877 585 3458  
[www.marsh.ca/pcs](http://www.marsh.ca/pcs)

**Insurance underwriter mailing address:**

AIG Insurance Company of Canada  
120 Bremner Blvd., #2200  
Toronto, ON M5J 0A8  
[www.aig.ca](http://www.aig.ca)

Queen's University at Kingston  
Faculty of Health Sciences  
99 University Avenue  
Kingston, ON K7L 3N6  
[insurance@queensu.ca](mailto:insurance@queensu.ca)

The information in this email represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. It is important that you review the Beneficiary Coverage Summary to ensure the information is correct and we encourage you to review the policy wording to understand the coverage provided.

**Marsh Canada's Role**

Insurance product coverage will be placed with this insurer contracted by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this product with the insurer, but we have not acted as a broker for any individual participant.

Applicant understands and agrees that Marsh Canada Limited have not performed an assessment of the suitability of this product based on the individual needs of any applicant. You should consider whether this product is appropriate to your needs or speak with your licensed Marsh Canada Limited insurance broker.

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Our Privacy Policy can be found at <https://www.marsh.com/ca/en/privacy-policy.html>.

**Name and Address of Insured**

Queen's University Faculty of Health Sciences  
residents and clerks while residing at any of the  
locations in the Schedule of Locations on file  
during the Coverage Period  
c/o Queen's University at Kingston  
Faculty of Health Sciences  
99 University Avenue  
Kingston, Ontario K7L 3N6

**Producer Name:**

Marsh Canada Limited  
Private Client Services Practice  
55 King Street West, Ste. 1100  
Kitchener, ON  
N2G 4W1  
Toll Free: 1 877 585 3458

**Insuring Company:** AIG Insurance Company of Canada ("AIG Canada")

**Beneficiary Coverage Summary** for Master Policy Number: 0019290832

This Beneficiary Coverage Summary highlights the coverage provided to Beneficiaries under the AIG Tenants Insurance Program (the "Policy"). The description herein is a brief summary only. It does not include all terms and conditions, provisions, or limitations and exclusions of the Policy. For complete details please refer to the Policy wording, which is available at [www.marsh.ca/studentinsurance](http://www.marsh.ca/studentinsurance).

**Coverage Period**

This Insurance is effective from July 1, 2018 to July 1, 2019 12:01 AM Standard time from the Named Insured's postal address.

**Notice of Claims**

To report a claim, please call AIG Insurance Company of Canada at 1-866-724-8884.

**Coverage Summary:**

All coverages are subject to certain conditions, limitations and exclusions, which are explained in the Policy which is available at [www.marsh.ca/studentinsurance](http://www.marsh.ca/studentinsurance).

**Coverage C – Personal Property Coverage**

Personal property coverage is provided up to \$10,000 per occurrence, subject to a \$500 deductible.

The Policy provides coverage against physical loss for personal property owned, worn, or used by you that has been damaged, destroyed, or lost. Personal property coverage will provide reimbursement for loss or damage caused by any of the following commonly included perils:

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riots or Civil Commotion
5. Aircraft

6. Vehicles
7. Smoke
8. Vandalism Or Malicious Mischief
9. Theft
10. Falling Objects
11. Weight of Ice, Snow, or Sleet
12. Accidental Discharge Or Overflow Of Water Or Steam
13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging
14. Freezing
15. Sudden & Accidental Damage from Artificially Generated Electrical Current
16. Volcanic Eruption

### **Special Limits of Liability**

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the limit of coverage provided under **Coverage C – Personal Property Coverage**.

1. \$200 on money, bank notes, bullion, gold other than gold ware, silver other than silverware, platinum other than platinum ware, coins, medals, scrip, stored value cards and smart cards.
2. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps.
3. \$1,500 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
4. \$1,500 on trailers or semitrailers not used with watercraft of all types.
5. \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
6. \$2,500 for loss by theft of firearms and related equipment.
7. \$2,500 for loss by theft of silverware, silver-plated ware, gold ware, gold-plated ware, platinum ware, platinum-plated ware and pewter ware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
8. \$2,500 on property, on the "Specified premises", used primarily for "business" purposes.
9. \$1,500 on property, away from the "Specified premises", used primarily for "business" purposes. However, this limit does not apply to antennas, tapes, wires, records, disks or other media that are:
  - a. Used with electronic equipment that reproduces, receives, or transmits audio, visual, or data signals; and
  - b. In or upon a motor vehicle
10. \$1,500 on portable electronic equipment that:
  - a. Reproduces, receives or transmits audio, visual or data signals;
  - b. Is designed to be operated by more than one power source, one of which is a "motor vehicle's" electrical system; and
  - c. Is in or upon a "motor vehicle".
11. \$250 for antennas, tapes, wires, records, disks or other media that are:

- a. Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and
- b. Is in or upon a “motor vehicle

A \$500 deductible applies to this coverage.

**Coverage D – Loss Of Use**

If a loss by a Peril Insured Against under this policy to covered property or the building containing the property makes your unit not fit to live in, the Policy provides coverage for any necessary increase in living expenses incurred by you, up to \$2,500 so that your household can maintain its normal standard of living.

**Coverage E – Personal Liability**

If a claim is made or a suit is brought against you for bodily injury or property damage caused by an occurrence to which this coverage applies, the policy will respond up to \$1,000,000 to pay legal expenses and compensatory damages for which you are legally liable. There is no deductible for this coverage.

**Coverage F – Medical Payments to Others**

Your medical payment coverage covers any reasonable expenses, up to \$1,000 arising out of unintentional injury to a third party by you or in your unit. There is no deductible for this coverage.

**We recommend that you contact your insurance broker/advisor Marsh Canada Limited for advice as to whether the coverage provided under this Policy is appropriate and sufficient for your circumstances.**