

**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
4273 King Street East, Ste. 200
Kitchener, ON
N2P 2E9
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.

Coverage Period

This Insurance is effective from July 1, 2019 to July 1, 2020 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.

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 advisor for advice as to whether the coverage provided under this Policy is appropriate and sufficient for your circumstances.