

Here's your  
**Rented Home  
Insurance Policy**

**SAMPLE**



**sonnet**

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# Welcome to insurance like never before

## **Insurance made easy.**

We want to make sure having insurance is as easy as getting it. That means making sure you know exactly what's covered and being there for you whenever you need to make a claim or have a question.

## **Coverage you can understand.**

It also means writing your policy in the simplest way possible. However, our lawyers insisted on some words you might not hear every day, so we've added some short definitions to help.

## **We're ready to help.**

Have questions? You can find answers on our website. And our customer support team is available: Monday to Friday 8 am – 8 pm Eastern Time and Saturday from 9 am – 5 pm Eastern Time. If you live in Quebec it's Monday to Saturday 9 am – 5 pm Eastern Time.

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Rented Home Insurance Policy

# A brief guide to your coverage

# Your coverage



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## Your coverage overview

### What your policy covers

#### Events covered by your policy include:

This overview is only a brief guide to your policy coverage. In the event of a loss the detailed limitations, exclusions, and conditions of your policy will apply.



Accidental water escape from a plumbing system, appliance or swimming pool



A fire causes damage to your property (including fire following an earthquake)



Frozen pipe rupture in the heated portion of your rented house



Smoke from a cooking appliance



Water enters the rented house through the roof when an opening is created by wind



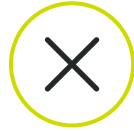
Theft or vandalism caused by a stranger

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**Events NOT covered by your policy include...**

At a glance, here are the events your policy DOESN'T cover.

This overview is only a brief guide to your policy coverage. In the event of a loss the detailed limitations, exclusions, and conditions of your policy will apply.



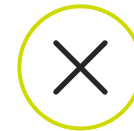
Damages caused by the repeated leakage or seepage of water



Intentional acts committed by you including arson



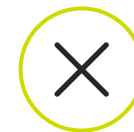
Accidental breakage of fragile belongings including but not limited to glassware, chinaware, collectables and fine arts



Damage caused by skunks, raccoons, birds, vermin, rodents, bats, and insects



Freezing of pools and hot tubs in an unheated portion of your rented house



Damage caused by deterioration or lack of maintenance



## Your coverage overview

### What your policy covers

#### Your property coverage includes...

Here's a summary of your policy's coverage for your property.

This overview is only a brief guide to your policy coverage. In the event of a loss the detailed limitations, exclusions, and conditions of your policy will apply.



The rented house on your premises and your landlord's belongings including landscaping equipment, maintenance equipment and household appliances



Garages and garden sheds on your premises



Reimbursement for loss of rental income

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## Your coverage overview

### What your policy covers

#### Your liability coverage includes...

Now for a quick overview of your policy's liability coverage, or in other words, your protection against lawsuits.

This overview is only a brief guide to your policy coverage. In the event of a loss the detailed limitations, exclusions, and conditions of your policy will apply.



Liability arising out of the ownership or personal use of premises insured by this policy



Lawyer fees associated with the above



No-fault payments for accidental damage & injury

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### Specific conditions of your coverage

Here's a brief summary of your policy's specific terms and requirements.

This overview is only a brief guide to your policy coverage. In the event of a loss the detailed limitations, exclusions, and conditions of your policy will apply.

#### House under construction

There is no coverage while your house is under construction if loss or damage is caused by vandalism, malicious acts, glass breakage or water damage.

#### Vacant house

There is no coverage under this policy when your house has, to your knowledge, been vacant for more than 30 consecutive days.

If your house has been vacant for less than 30 consecutive days or if the vacancy permit has been applied there is no coverage for loss arising from vandalism, malicious acts, glass breakage, or water damage.

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STAYSAFE

Rented Home Insurance Policy

# The details of your coverage