



# TripleGuard™ Insurance

## THREE TYPES OF OFFICE COVERAGE IN ONE PLAN — AND AN AVAILABLE BUILDING INSURANCE OPTION

Fire, theft, privacy breaches and lawsuits are just a few of the risks you face when operating a dental practice. Such hazards can bring heavy financial burdens — including the cost of replacing your office equipment and supplies, lost income while your practice is closed and expenses and settlements stemming from legal actions.

However, you can protect yourself from all these financial threats, with a comprehensive plan called TripleGuard™ Insurance which combines three types of office coverage in one convenient cost-effective package. The TripleGuard™ Insurance plan provides you with office contents, practice interruption and commercial general liability coverage for complete protection of your office. Building owners can also gain protection for their practice building for an additional premium under Building Insurance coverage.

### **GAIN THESE ADVANTAGES**

One low premium for “three-in-one” office coverage

Receive premium reductions when you insure multiple locations or add Building Insurance under the TripleGuard™ Insurance plan

Special coverage included — such as earthquake and pandemic protection

Gain coverage for your building’s structure for a competitive additional premium

Report potential claims as soon as you become aware of them. To Report an Office Insurance Claim: Call 1.800.561.9401 or email [claims@cdspi.com](mailto:claims@cdspi.com) (CDSPI Claim Support Centre, 8:30 to 4:30 EST) CDSPI After Hours Emergency Claims Line: 1.866.556.2821

*The TripleGuard™ Insurance plan is underwritten by Aviva Insurance Company of Canada.*

 **ADVICE.  
INSURANCE.  
INVESTMENTS.**

If you have questions about the plan, or would like to obtain no-cost insurance advice\* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

**1.800.561.9401** or **[cdspi.com](http://cdspi.com)**

\* Restrictions may apply to advisory services in certain jurisdictions.

# How the TripleGuard™ Insurance Plan and the TripleGuard™ Insurance Associate Package Protect Your Office

The TripleGuard™ Insurance plan and the TripleGuard™ Insurance Associate Package protect your office equipment and supplies, your income and your financial assets by providing three types of office coverage.

The TripleGuard™ Insurance plan allows you to purchase insurance amounts that meet your specific coverage needs. Additionally, the Building Insurance option is available with TripleGuard™ Insurance coverage for an extra premium. (A separate application must be submitted for the insurer's approval for Building Insurance coverage.)

The TripleGuard™ Insurance Associate Package provides fixed amounts of office contents and commercial general liability coverage that meet most associates' needs, at an economical premium. (Practice interruption coverage is based on actual loss sustained.) See 1B (on next page) for office contents coverage for the TripleGuard™ Insurance Associate Package.

## 1A. Office Contents Coverage for the TripleGuard™ Insurance Plan

### BROAD COVERAGE FOR YOUR OFFICE CONTENTS

Office contents coverage offers protection for items in your office that are stolen, or damaged by fire, vandalism, or other insured incidents. (All dental equipment, leasehold improvements, drugs, supplies, furniture, fixtures, interior and exterior signage, office equipment – and more – are included.)

### DATA PROCESSING COVERAGE INCLUDED

Office contents coverage protects you against the costs of computer mishaps. You are covered if your office computer equipment, software, or data gets stolen or damaged by an insured incident.

### CHOOSE REPAIR, REPLACEMENT OR REIMBURSEMENT

Under the plan, the insurer pays for repair or replacement, or you can choose to be reimbursed for the depreciated value of the damaged items.

### PREMIUM REDUCTIONS AVAILABLE

You can obtain reductions on your TripleGuard™ Insurance premium when you insure multiple office locations or add Building Insurance. Receive a 10 per cent reduction when you add Building Insurance or insure two or more locations. Reduced rates for multiple locations are applied to coverage billed under the same account.

### LOCK REPLACEMENT INCLUDED

Receive up to \$10,000 to replace office locks if the keys for the locks are stolen during a burglary or in conjunction with the theft of other property. The deductible is also waived.

### PAY NO DEDUCTIBLE FOR CLAIMS OVER \$5,000

The \$1,000 deductible for office contents claims under the TripleGuard™ Insurance plan is waived on claims in excess of \$5,000. This "pay no deductible" feature does not apply to participants who have made three or more claims in the past three years and who are assigned a deductible of \$2,500.

**Note: Independent of the deductible you have for other types of losses, in the event of loss or damage caused by earthquake, you pay a deductible for office contents and practice interruption claims that is a percentage of the total amount of your office contents coverage.**

**British Columbia earthquake zones** (Cresta zones 1-4): If the coverage limit is \$500,000 or less, the deductible for an earthquake claim is 10 percent of the coverage limit. If the coverage limit is over \$500,000, the deductible is 10 percent of the coverage limit, subject to a minimum deductible of \$100,000.

**Quebec and the rest of British Columbia** (excluding Cresta zones 1-4): If the coverage limit is \$500,000 or less, the deductible for an earthquake claim is 5 percent of the coverage limit. If the coverage limit is over \$500,000, the deductible is 5 percent of the coverage limit, subject to a minimum deductible of \$100,000.

**Rest of Canada** (excluding British Columbia and Quebec): If the coverage limit is \$500,000 or less, the deductible for an earthquake claim is 5 percent of the coverage limit. If the coverage limit is over \$500,000, the deductible is 5 percent of the coverage limit, subject to a minimum deductible of \$50,000.

### GAIN COVERAGE FOR ADDITIONAL RISKS

Besides damage to the contents of your office, such as equipment, you will also have coverage in the event of losses caused by an insured incident (fire, theft, vandalism, etc.) in the following special categories of risk:

- **Valuable Papers** (up to \$25,000 coverage for reconstruction of your patient records)
- **Accounts Receivable** (up to \$25,000 coverage for reconstruction of records, uncollectible accounts and extra expenses of collection procedures)
- **Extra Expenses** (unlimited\* coverage for additional operating expenses you may incur while your office is being restored, and to cover extra expenses incurred due to computer loss, damage or breakdown resulting from an insured incident)
- **Privacy Breach Expense Coverage** (provides consulting, notification and compliance services in the event of a defined "privacy breach", up to \$25,000 coverage)
- **Rental Value** (unlimited\* coverage for your practice rent while office restoration keeps you from practising in your usual premises)
- **Additional Lease Expense** (unlimited\* coverage for increased expenses if you have to sign a new lease at a higher monthly rate)
- **Money and Securities** (up to \$15,000 coverage)
- **Gold and Precious Metals** (up to \$25,000 coverage)
- **Employee Dishonesty** (up to \$25,000 coverage for losses caused by staff and up to \$2,500 coverage for professional accounting fees to substantiate an employee dishonesty loss)
- **Counterfeiting** (up to \$25,000 coverage for counterfeit money orders and paper currency)
- **Depositor Forgery** (up to \$25,000 coverage)
- **Credit Card Forgery** (up to \$5,000 coverage)
- **Personal Property** (included under office contents coverage: up to \$5,000 coverage for damaged or stolen personal property belonging to dentists or staff)

\* No specific dollar limit on coverage; claims payment is the amount of actual loss sustained, minus any applicable deductibles.

In addition, you receive the following specialized coverages:

- **Fire Extinguisher Recharge** (up to \$500 to recharge a portable fire extinguisher that has been used to combat a covered fire)
- **Arson Reward** (a \$5,000 reward for information leading to an arson conviction in connection with a covered fire loss)
- **Elevator Collision** (included under Office Contents coverage, insuring specified property that is damaged by accidental collision with an object in an elevator or with the elevator itself)
- **Clean-up of Polluted Water and Land** (You'll receive up to \$1-million (aggregate annual coverage limit) for the clean-up of pollutants from water or land on your premises, if the release of pollutants is occasioned by loss or damage to property insured at the premises under the office contents coverage caused by an insured peril (such as a fire), is sudden, unexpected and unintended, and first occurs during the policy period)

## Extensions

You can purchase additional coverage for Valuable Papers, Accounts Receivable, Money and Securities, and Employee Dishonesty — see rate table for details.

### RECEIVE AUTOMATIC INTERIM COVERAGE FOR NEW EQUIPMENT

You have a 30-day grace period to notify CDSPI and increase your coverage to accommodate newly acquired equipment worth up to \$100,000, for equipment located anywhere in Canada or the continental U.S.

### CONTENTS IN OTHER LOCATIONS ALSO COVERED

Office contents not located at your practice (for instance, equipment in storage) are also covered by the plan without you having to specify the location. Contents in any unnamed location in Canada or the continental U.S. are covered up to \$50,000 per location (and up to \$10,000 outside these areas).

### INFLATION FIGHTER AUTOMATICALLY INCREASES YOUR COVERAGE

To help protect your office contents coverage against the unseen ravages of inflation, the TripleGuard™ Insurance plan's Inflation Fighter automatically increases your coverage to keep up with inflation (currently about 3 per cent). However, it's always wise to purchase additional coverage above this amount if you need to do so.

## Option

### EQUIPMENT BREAKDOWN OPTION:

#### Choose additional protection

For an additional premium, you can cover mechanical or electrical equipment such as patient chairs, X-ray equipment, copiers and more, for repair or replacement needed due to a sudden and accidental breakdown of the equipment due to an insured peril. Losses are paid up to the amount of your office contents limit subject to a \$1,000 deductible. If equipment breakdown results in loss of income, you are compensated for loss after the first eight hours during which your business would normally have operated. (You are required to provide for regular inspection and maintenance of equipment as recommended by the manufacturer with a minimum annual inspection.)

Even if equipment in your office is under warranty, it's wise to consider purchasing the Equipment Breakdown Option. For example, suppose a power surge damages the motor in your only dental chair, rendering it inoperable. Under the terms of your warranty, the motor may be repaired at no cost, but it may take a number of days before a technician can perform the work. You can't practise until the chair is repaired. If you have purchased the Equipment Breakdown Option, you may receive a loss payment to help reimburse your income loss after the first eight hours of this downtime.

## 1B. Office Contents Coverage for the TripleGuard™ Insurance Associate Package

Note: Associates are not insured under the TripleGuard™ coverage of the owner of the practice.

The TripleGuard™ Insurance Associate Package includes a fixed amount of \$15,000 of office contents insurance, covering dental tools and equipment. Coverage includes items used at the office and located elsewhere — for example, equipment in storage.

Dental tools and equipment are covered for loss or damage resulting from theft, fire, vandalism, or other insured incidents. The insurer pays for repair or replacement, or you can choose to be reimbursed for the items' depreciated value.

Coverage under the TripleGuard™ Insurance Associate Package comes with a \$1,000 deductible, but you do not pay any deductible for approved claims over \$5,000.

Associates who require a higher level of coverage may choose the TripleGuard™ Insurance plan.

## 2. Practice Interruption Coverage

### PROTECTION OF YOUR INCOME\* (This is *not* disability coverage)

Practice interruption coverage covers fixed expenses and reimburses you for loss of dental or non-dental related services income (up to a maximum period of 12 months) when your use of your office is interrupted or interfered with for one of the following reasons:

- Fire, theft, vandalism or other insured peril (including computer damage or theft)
- Repairs in progress when your office is being restored after damage or loss from an insured peril
- Lack of access when you are prohibited from entering the premises for a period not exceeding four weeks by order of police, fire department or other government authority when such order is given as a direct result of damage to neighbouring premises that is caused by an insured peril
- Loss or damage to your insured property due to an insured peril that impairs entry to or exiting from the premises
- Damage to or destruction of any premises or equipment, that are within Canada and located away from your practice, due to an insured peril when the interruption is at least 12 consecutive hours, up to a \$100,000 maximum (except losses due to damage to or destruction of off-premises poles, towers or transmission or distribution lines which are covered up to a \$10,000 maximum). In the event of a power outage, the practice interruption loss would need to subsist for at least 12 consecutive hours, payable retroactively to the first hour of practice interruption.
- When a property (not owned or operated by you but which supplies, contracts with or assists your practice in any way) suffers loss or damage due to an insured peril which affects your practice or wholly or partially prevents the acceptance of services you provide (up to a maximum coverage of \$100,000 at any one contingent premises)
- Extraordinary insect and/or vermin infestation that causes the practice to close for four continuous normal working hours for fumigation and/or other pest control services, up to a \$2,500 maximum

### BENEFIT IMMEDIATELY WHEN YOUR PRACTICE IS INTERRUPTED

Unless specified, there is no waiting period for this coverage, and as soon as your practice is interrupted, covered losses are insured.

### PANDEMIC OUTBREAK COVERAGE\*\*

To help offset your income loss during a **pandemic outbreak**, the TripleGuard™ Insurance plan's practice interruption coverage automatically provides up to \$1,000 per day after the first 24 hours (up to a \$20,000 aggregate annual limit) when you are prohibited from entering your office by an order from a civil authority or public health official.

For an extra premium, you can increase your pandemic outbreak coverage up to \$2,500 per day (up to an aggregate annual limit of \$50,000) or up to \$5,000 per day (up to an aggregate annual limit of \$100,000).

*\* Unless specified, there is no specific dollar limit on coverage; claims payment is the amount of actual loss sustained, minus any applicable deductibles. A deductible applies for earthquake losses.*

*\*\* Pandemic outbreak means an outbreak of an infectious disease resulting in serious illness that becomes prevalent over the human population throughout a region.*

## 3. Commercial General Liability Coverage

### \$5-MILLION COVERAGE FOR INJURY OR PROPERTY DAMAGE TO A THIRD PARTY

Commercial general liability coverage covers up to \$5-million per claim (subject annually to a \$10-million general aggregate limit) in legal costs and damages if personal injury to others or damage to a third party's property arises out of your dental practice (excluding malpractice).

### BENEFIT FROM LEGAL REPRESENTATION

The insurer provides legal representation for the insured and covers all approved legal costs. Also included are defense costs related to wrongful dismissal but not with respect to liability assumed under contract, severance pay or allowances required to be paid by statute, or required under the terms of an employment contract.

### PROTECT YOUR PERSONAL AND COMPANY ASSETS

If your practice is incorporated, your insurance covers both you and your company (it should also be named in your application) up to a combined total equal to your coverage limit, if named in a lawsuit.

### RECEIVE UP TO \$1-MILLION IN POLLUTION LIABILITY COVERAGE

If you are named in a liability lawsuit alleging personal injury or property damage due to an incident where pollutants are released from your dental practice, TripleGuard™ Insurance will provide up to \$1-million (aggregate annual coverage limit) toward legal fees and damage awards. For the coverage to apply, the release of pollutants must have been unexpected and unintended, and must not have occurred in a quantity or quality that is routine or usual to your business. The pollution incident must be discovered within 120 hours of the commencement of the discharge and reported to the insurer within 120 hours of discovery.

## Building Insurance Under TripleGuard™ Insurance

### GAIN COVERAGE FOR YOUR BUILDING'S STRUCTURE

Building Insurance under TripleGuard™ Insurance provides coverage against insured perils such as fire and water damage for your building's structure (e.g. walls and roofing). Additions and extensions (e.g. garages), permanent fittings and fixtures (e.g. garage doors and awnings), maintenance materials, equipment and supplies on the building premises (e.g. lawnmowers and sprinklers), and growing plants, trees, shrubs or flowers inside the building are also covered. (Outbuildings and any other fully detached buildings are not covered unless they are listed on your Memorandum of Insurance.)

### INCLUDES COMMERCIAL GENERAL LIABILITY COVERAGE

Building Insurance provides up to \$5-million per claim (subject annually to a \$10-million general aggregate limit) for your liabilities as building owner, such as paying legal costs and damages if others are injured (excluding malpractice) or their property is damaged due to an incident in your dental practice building.

### CHOOSE YOUR DEDUCTIBLE

You'll also be asked to select a deductible at the time of application (the pre-agreed amount that you are responsible for paying in the event of a loss before the insurer makes any claim payments). You can choose one of three deductibles: \$1,000, \$2,500 or \$5,000. Selecting a higher deductible will reduce the building insurance premium that you pay.

### PREMIUM REDUCTIONS AVAILABLE

You can obtain reductions on your TripleGuard™ Insurance premium when you insure multiple office locations or add Building Insurance. Receive a 10 per cent reduction when you add Building Insurance or insure two or more locations.

Reduced rates for multiple locations are applied to coverage billed under the same account.

### COVERED ELSEWHERE, BUT LOOKING FOR A COMPETITIVE QUOTE IN THE FUTURE?

If it will be several months until the building insurance coverage that you have elsewhere will be due for renewal, you can contact CDSPI Advisory Services Inc. today and tell us your renewal date. That way, we can send you a Building Insurance application within 60 days of your renewal date.

## Options

### EQUIPMENT BREAKDOWN OPTION:

The standard Building Insurance coverage protects your electrical, mechanical and other building equipment against loss or damage from incidents such as fire and flood, but not damage resulting from breakdown of equipment. However, you can gain additional protection for equipment and your building by adding the Equipment Breakdown Option, which is available for an extra premium.

The Equipment Breakdown Option covers against loss or damage due to sudden and accidental breakdown of boilers, pressure vessels, mechanical and electrical equipment, air conditioning units and refrigerating units, and data processing, computing and electronic equipment.

With this option, property losses are paid up to the amount of your building insurance limit subject to a deductible. If equipment breakdown results in a loss of income, you are compensated up to the limit specified on your Memorandum of Insurance.

### EXTENDED RENTAL INCOME OPTION:

If you rent out part of your building, consider adding the Extended Rental Income Option, available for an extra premium. It protects you when damage from insured perils, including fire and vandalism, result in a loss of rental income. The Extended Rental Income Option provides coverage up to the amount stated on your Memorandum of Insurance to cover up to 100 per cent of the gross annual rental income you receive, as well as the fair rental value for the proportion of the building that you occupy.

For insured perils, the Extended Rental Income Option may provide special coverage for rental income losses stemming from earthquake, flood and sewer back-up (depending on whether these coverages are available to you, based on the risk assessment for your building). Your Memorandum of Insurance will indicate whether you are insured for these coverages under your Extended Rental Income Option and will list the limits of your coverage and deductibles that apply.

### GAIN ADDITIONAL PROTECTION — AT NO EXTRA COST

You also receive coverage for the following special categories of risk:

- *Removal* (provides coverage for up to seven days for property which has been removed from the insured location in order to prevent loss or damage or further loss or damage to it)
- *Debris Removal* (up to 25% of the total loss amount payable is provided to cover expenses incurred in the removal of debris from the insured property following an insured loss)
- *Removal of Windstorm Debris* (covers expenses incurred to remove debris or items that have been blown onto the insured property by a windstorm)
- *Growing Plants, Trees, Shrubs or Flowers In The Open* (up to \$500 is provided for each damaged item including debris removal expense)

## SPECIAL COVERAGES — GLASS, SIGNAGE, EARTHQUAKE, FLOOD, SEWER BACK-UP, BUILDING BY-LAWS AND REPLACEMENT COST

Subject to insurer approval, your Building Insurance may include the following special coverages, which are explained below. Your Memorandum of Insurance will indicate whether your building is insured for these coverages and list the limits of your coverage and deductibles that apply.

- **Replacement Cost** — your damaged property will be replaced with a similar kind and quality without any deduction for depreciation
- **Glass and Signs** — covers loss or damage to exterior glass due to breakage or chemicals being accidentally or maliciously applied and provides coverage for expenses to board up damaged openings. Includes coverage for loss or damage to signs you own
- **Building By-laws** — covers any increase in cost to repair, replace, construct or reconstruct the insured building on the same site or an adjacent site in order to meet minimum by-law requirements that are in force at the time of the insured loss
- **Earthquake** — insures against damage caused by earthquake, or other earth movements occurring concurrently with and directly resulting from an earthquake shock
- **Flood** — covers loss or damage caused directly by flood (such as from tidal waves or the breaking out of any body of water, natural or man made)
- **Sewer Back-up** — protects against loss or damage caused directly by the backing-up of sewers, sumps, septic tanks or drains

### TO APPLY FOR BUILDING INSURANCE:

Simply contact a service representative to request an application. When you return the completed application, if you are approved for coverage, you will receive a no-obligation quote within two to three weeks after your completed application is received. The quote is valid for up to 60 days after it has been delivered to you. If you accept coverage for the premium quoted, you will be invoiced subsequently. Coverage will not become effective before the receipt of the insurer's approval and your acceptance of the premium quotation.

In order to obtain Building Insurance you must have coverage under the TripleGuard™ Insurance plan or the TripleGuard™ Insurance Associate Package, or apply at the time you submit your Building Insurance application.

## Conditions and Limitations

Coverage does not apply to claims arising from damage to or misuse of data, or to claims arising from terrorist acts or activities to prevent or respond to such acts. Mould/fungi, asbestos and other exclusions also apply. Additionally, if you purchase the Building Insurance option and your building contains any fire detection or extinguishing systems or intrusion detection systems, you are responsible for notifying the insurer immediately about any known interruptions, flaws or defects or any cancellation or non-renewal of monitoring or maintenance contracts for these systems. Details, terms, conditions and exclusions are set out in the certificate booklet for the TripleGuard™ Insurance plan.

## Eligibility

You are eligible for TripleGuard™ Insurance if you are a licensed dentist resident in Canada who is a member of the CDA or a participating provincial or territorial dental association. (As the Quebec provincial association does not participate, Quebec dentists must be members of the CDA to apply for coverage under this plan.)

Participants in the TripleGuard™ Insurance Associate Package must be an associate when applying for coverage.

## Annual Premium Rates and Insurance Limits

Provincial taxes are extra where applicable under provincial laws. Your TripleGuard™ Insurance premium is based on the amount of office contents coverage required, and automatically includes unlimited practice interruption and \$5-million\* of commercial general liability coverage.

\* Unless a lower limit is shown on your Memorandum of Insurance.

### BUILDING DEFINITIONS FOR DETERMINING PREMIUM RATES

**Fire-Resistive and Non-Combustible:** Any building constructed entirely of non-combustible materials, e.g. steel.

**All Other Construction:** A frame building, a masonry building with brick or concrete walls and wood-joint roof or wood in floors, or a building constructed with any combustible materials.

TRIPLEGUARD™ INSURANCE ASSOCIATE PACKAGE	
COVERAGE	ANNUAL PREMIUM
\$15,000 of office contents, \$5-million of commercial general liability, and unlimited practice interruption coverage (\$1,000 deductible)	\$501.94

Premiums for higher office contents coverage are shown on the following page.

PANDEMIC OUTBREAK EXTENSION UNDER PRACTICE INTERRUPTION COVERAGE	
COVERAGE LIMIT	ANNUAL PREMIUM
up to \$1,000 per day (up to a \$20,000 annual aggregate limit)	provided automatically at no extra charge
up to \$2,500 per day (up to a \$50,000 annual aggregate limit)	\$300.66
up to \$5,000 per day (up to a \$100,000 annual aggregate limit)	\$601.33

EQUIPMENT BREAKDOWN OPTION	
Additional annual premium (\$1,000 deductible)	\$87.22

### SELECT ADDED SECURITY

You can also benefit from greater protection by selecting from the following extensions (not available to TripleGuard™ Insurance Associate Package participants):

ADDITIONAL OFFICE CONTENTS COVERAGE		
CATEGORY OF RISK	BASIC COVERAGE PROVIDED AUTOMATICALLY	ANNUAL PREMIUM FOR EACH ADDITIONAL \$1,000 COVERAGE
Valuable Papers, including files and patients' records	\$25,000	\$3.36
Accounts Receivable	\$25,000	\$3.36
Money and Securities (subject to a maximum of \$25,000 total coverage)	\$15,000	\$45.17
Employee Dishonesty (subject to a maximum of \$150,000 total coverage)	\$25,000	\$10.87

Receive a 10% premium reduction when you insure multiple office locations or add Building Insurance under the TripleGuard™ Insurance plan.

**TRIPLEGUARD™ INSURANCE ANNUAL PREMIUM**  
\$1,000 DEDUCTIBLE AND \$2,500 DEDUCTIBLE\*

OFFICE CONTENTS COVERAGE	ALL PROVINCES & TERRITORIES EXCLUDING BRITISH COLUMBIA EARTHQUAKE ZONES		BRITISH COLUMBIA EARTHQUAKE ZONES <sup>1</sup>	
	FIRE-RESISTIVE & NON-COMBUSTIBLE	ALL OTHER CONSTRUCTION	FIRE-RESISTIVE & NON-COMBUSTIBLE	ALL OTHER CONSTRUCTION
\$ 50,000	\$ 721.84	\$ 826.71	\$ 751.91	\$ 861.14
55,000	738.16	847.47	770.01	884.04
60,000	754.50	868.26	788.07	906.94
65,000	770.82	889.01	806.12	929.81
70,000	787.12	909.81	824.20	952.73
75,000	803.44	930.55	842.30	975.61
80,000	819.75	951.31	860.34	998.50
85,000	836.06	972.10	878.38	1,021.41
90,000	852.37	992.88	896.44	1,044.30
95,000	868.68	1,013.65	914.54	1,067.31
100,000	885.01	1,034.47	932.59	1,090.07
105,000	895.56	1,047.30	950.34	1,111.43
110,000	906.12	1,060.21	968.13	1,132.79
115,000	916.70	1,073.05	985.91	1,154.12
120,000	927.26	1,085.94	1,003.64	1,175.44
125,000	937.83	1,098.81	1,021.43	1,196.80
130,000	948.43	1,111.66	1,039.19	1,218.15
135,000	958.96	1,124.53	1,056.94	1,239.50
140,000	969.58	1,137.42	1,074.76	1,260.86
145,000	980.13	1,150.28	1,092.52	1,282.19
150,000	990.77	1,163.13	1,110.35	1,303.53
155,000	999.53	1,173.12	1,126.87	1,322.53
160,000	1,008.29	1,183.04	1,143.41	1,341.52
165,000	1,017.07	1,192.95	1,159.93	1,360.52
170,000	1,025.82	1,202.90	1,176.46	1,379.53
175,000	1,034.57	1,212.87	1,193.05	1,398.51
180,000	1,043.36	1,222.76	1,209.55	1,417.49
185,000	1,052.10	1,232.72	1,226.09	1,436.48
190,000	1,060.88	1,242.67	1,242.60	1,455.47
195,000	1,069.60	1,252.60	1,259.14	1,474.46
200,000	1,078.42	1,262.62	1,275.68	1,493.57
205,000	1,088.77	1,276.20	1,291.41	1,513.82
210,000	1,099.15	1,289.84	1,307.17	1,534.05
215,000	1,109.50	1,303.42	1,322.91	1,554.31
220,000	1,119.86	1,317.09	1,338.64	1,574.54
225,000	1,130.22	1,330.68	1,354.42	1,594.79
230,000	1,140.61	1,344.30	1,370.18	1,615.06
235,000	1,150.95	1,357.92	1,385.94	1,635.29
240,000	1,161.31	1,371.55	1,401.69	1,655.55
245,000	1,171.68	1,385.15	1,417.42	1,675.78
250,000	1,182.02	1,398.84	1,433.18	1,696.06
255,000	1,190.88	1,410.61	1,447.27	1,714.36
260,000	1,199.77	1,422.44	1,461.42	1,732.69
265,000	1,208.66	1,434.23	1,475.53	1,750.99
270,000	1,217.56	1,446.05	1,489.66	1,769.26
275,000	1,226.45	1,457.87	1,503.79	1,787.57
280,000	1,235.34	1,469.66	1,517.89	1,805.89
285,000	1,244.24	1,481.47	1,532.01	1,824.16
290,000	1,253.15	1,493.28	1,546.11	1,842.47
295,000	1,262.05	1,505.07	1,560.24	1,860.79
300,000	1,270.93	1,516.92	1,574.33	1,879.00
305,000	1,280.82	1,529.83	1,589.91	1,899.05
310,000	1,290.67	1,542.79	1,605.50	1,919.09
315,000	1,300.56	1,555.70	1,621.11	1,939.09
320,000	1,310.46	1,568.61	1,636.67	1,959.16
325,000	1,320.32	1,581.54	1,652.26	1,979.18
330,000	1,330.21	1,594.45	1,667.88	1,999.24
335,000	1,340.09	1,607.40	1,683.45	2,019.26
340,000	1,349.97	1,620.32	1,699.05	2,039.31
345,000	1,359.85	1,633.23	1,714.62	2,059.33
350,000	1,369.76	1,646.22	1,730.19	2,079.44
Per additional \$5,000 of coverage:	\$ 13.98	\$ 17.95	\$ 15.45	\$ 19.83

<sup>1</sup> Due to a greater earthquake risk, premiums are slightly higher in British Columbia earthquake zones.

\* Note: If you have had three or more TripleGuard™ Insurance claims in the past three years, your deductible will increase to \$2,500 for future losses.