

PERSONAL PROPERTY AND CONTENTS

Personal property and contents refers to the individual items in your home. Each homeowner's policy is different and may stipulate limits in specific areas, such as artwork, furniture, and/or food.

LIKELY COVERED

- Wet, dry, and frozen food
- Electronics
- Clothing and linens
- Furniture
- Artwork

EXAMPLE

A family from Mississauga has suffered a garage fire and everything in the garage is destroyed. They should contact their insurer about a contents claim. If possible, they should take several photos of the damage for their own records.

LIKELY NOT COVERED

- Fixtures (windows, etc.)
- Business equipment or items
- Items belonging to a tenant

EXAMPLE

An individual from Halifax has lost his home in a residential fire. The homeowner ran a business in the basement of the home. He did not have business insurance. Items lost associated with the business will not be covered.

WHAT IS A SCHEDULE OF LOSS?

A list of personal contents that are itemized, usually room by room, that are damaged or destroyed due to a residential loss. The insurer may create this for the homeowner, or they may ask the homeowner to create it.