



Personal Articles Floaters **Are you Covered?**



Your homeowners policy covers you for many things. However, there are sometimes limits to the coverage on certain items where values range widely from household to household.

Make sure your prized possessions are adequately insured by purchasing a 'Personal Articles Floater'.

Personal Articles Checklist

1. Check the items below that you own.
2. Then go through the list with your insurance broker to make sure you have adequate coverage.

> Personal Items

- Artwork
- Jewellery
- Bicycles
- Sports Equipment
- Firearms
- Musical Instruments
- Glasses
- Wheelchairs
- Coins, Stamps & Collections
- Silverware

> Electronics

- Cell Phones
- Camera Equipment
- Computers

> Vehicles

- Watercrafts (Boat and Motor)
- Garden Tractors
- Camper (permanently situated/not registered)
- Camper Contents
- Motorcycle (In storage only)
- Snowmobile (In storage only)
- Golf Carts
- Scooters

> Additional Protection

- Sewer Backup
- Home Equipment Breakdown
- Liability Coverage Top-Up
- Commercial Tools
- Building By Laws
- Identity Theft
- Livestock

Brokers are here to help. To locate your preferred broker visit www.redrivermutual.com/locate-a-broker



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