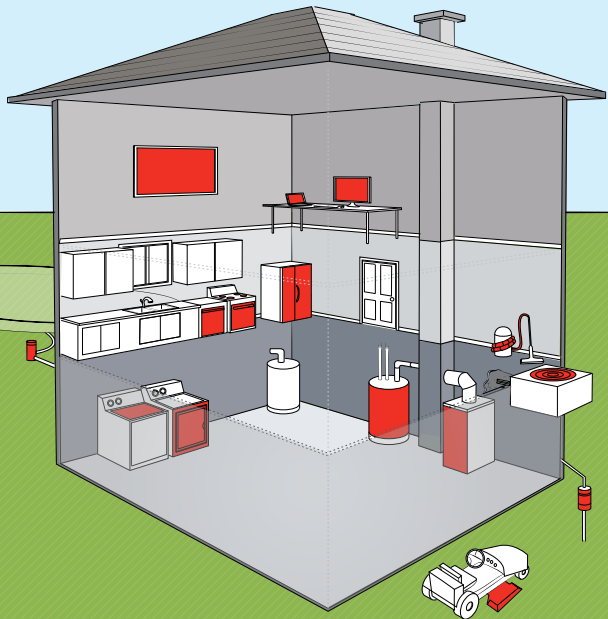


# Home Equipment Breakdown Coverage

Red River Mutual is pleased to offer an affordable alternative to costly product and home warranty plans: Home Equipment Breakdown Coverage through your Homeowners Insurance Policy. Whether you are a renter or a high-value homeowner, we have your equipment breakdown exposures covered. Including:

- > Media Systems
- > PC & Laptops
- > Dishwashers
- > Pool Filtration
- > Washer/Dryer
- > Ranges/Ovens
- > Water Heater
- > Refrigerator
- > Vacuum Systems
- > AC System
- > Heating Systems
- > Deep Well Pumps

Ask your Red River Mutual Broker for more information or visit [redrivermutual.com](http://redrivermutual.com).



# Discounts and Payment Options

## DISCOUNTS

- > First Time Policyholder Discount
- > Claims Free Discount
- > New Home Discount
- > Alarm Discount
- > Mature Citizen Discount
- > Mortgage Free Discount
- > Higher Deductible Discount

## PAYMENT OPTIONS

Premiums may be paid as follows:

- > To your broker in a lump sum payment
- > Through our Pre-Authorized Chequing Plan (PAC Plan)
- > By credit card

Our PAC plan allows customers to pay for their insurance on a monthly basis by having payments withdrawn automatically from their bank accounts. A small service fee applies.

Ask your Red River Mutual Broker for more information or visit [redrivermutual.com](http://redrivermutual.com).



**Red River Mutual**   
make it your own.

## HEAD OFFICE:

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   Follow us on Twitter. Like us on Facebook.

**Your Preferred Broker:**

**Red River Mutual** 

make it your own.

# Home Insurance



**Red River Mutual has been providing insurance protection on the prairies for over 140 years and is committed to providing competitive insurance products and equitable claims settlement.**

**Visit [redrivermutual.com](http://redrivermutual.com) for more information and eligibility requirements.**

Actual policy wordings govern.

## For Your Home

### HOMEOWNERS PACKAGE POLICIES

With Red River Mutual's Broad and Comprehensive Package Policies, you get all the coverage you need for one low premium.

### BROAD PACKAGE POLICY

Provides All Risk coverage on your dwelling and Named Perils coverage on your belongings.

### COMPREHENSIVE PACKAGE POLICY

Provides All Risk coverage on your dwelling and belongings.

### ADDITIONAL FEATURES INCLUDED IN ALL PACKAGE POLICIES

- > Arson Reward Extension
- > Automatic Principal Residence Coverage
- > Credit Card, Debit Card Coverage
- > Coverage for Additional Living Expenses
- > Coverage for Detached Private Structures
- > Debris Removal after an Insured Loss
- > Disappearing Deductible if the Total Amount of a Fire Claim Exceeds \$25,000
- > Emergency Entry Property Damage
- > Emergency Evacuation Coverage
- > Fire Department Charge Coverage
- > Frozen Food Spoilage Coverage
- > Identity Theft Coverage
- > Inflation Guard Coverage



- > Loss Assessment Coverage, Maintenance Fees, and Improvements and Betterments Coverage on Condominiums and Life Leases
- > Lock Repair and Replacement Coverage
- > Outdoor Trees, Shrubs, Plants and Lawn Coverage
- > Personal Liability Coverage
- > Pollution Damage
- > Replacement Cost on Contents
- > Voluntary Medical Payments
- > Voluntary Property Damage

### CONSIDER ADDING THESE OPTIONAL COVERAGES

Our floater coverages and endorsements provide additional coverage for items that require a special limit of insurance or may not otherwise be covered under our package policies. Insuring items such as:

- > Bicycles
- > Boat & Motor
- > Computer (both business and personal use)
- > Decreased deductible on Glass Breakage
- > Enhanced Special Limits
- > Eye glasses and/or Hearing Aid
- > Fine Arts
- > Guaranteed Rebuilding Cost on the dwelling (including Mortgage Rate Guarantee)
- > Higher Liability Limits
- > Home Equipment Breakdown Endorsement
- > Sewer Backup
- > Personal Articles (provides All Risk coverage for items such as jewelry, furs, mobile telephones, stamps, musical instruments and photography equipment)
- > Single Inclusive Limits
- > Underground Service Line Endorsement

### FOR YOUR OTHER PROPERTIES

#### FOR YOUR BUSINESS OR FARM

Red River Mutual also offers competitive packages for your business or farm.

#### FOR THE COTTAGE

You can add coverage for a seasonal cottage or trailer to your Homeowners Package Policy. You may even qualify for our Seasonal Homeowners Package.

#### FOR YOUR INVESTMENT PROPERTIES

If you own investment (rental) properties, Red River Mutual allows coverage for up to four rental properties to be added to your Homeowners Package Policy. If you own more than four, we offer a competitive Commercial Realty Package.

### EXTRA

If your home is less than 35 years old and the replacement value is \$450,000 or higher, you may also qualify for Extra, an enhanced home insurance policy for high-value homeowners. Which includes, along with the existing homeowners package coverages:

- > Extra personal liability coverage
- > Extra coverage for equipment breakdown
- > Glass deductible
- > Extra sewer backup coverage
- > Extra coverage for your yard equipment
- > Extra protection for your son/daughter attending university
- > Extra coverage for your jewelry, gold, and silver
- > Extra replacement cost options for Dwelling and Personal Property
- > Extra coverage for your underground service line

**Talk to your Red River Mutual broker for more details.**

