



We are here to help you recover from a loss due to theft or burglary. As every theft is unique, the information in this guide is general. We hope it will help you understand the claims process and we encourage you to contact your adjuster to discuss any questions or concerns.

The First Steps

1. Report the theft or burglary to the police and note the police case number.
2. Make a list of stolen items and any property damage. Provide this list to the police.
3. When you contact us, provide your police case number. If you have the police report, provide it to your adjuster and discuss any questions or concerns.

What Happens Next?

When we are notified of your claim, an adjuster will contact you to complete the investigation by asking you to describe:

- What, when and how the incident happened
- Who was involved
- Any damage that was done

Depending on the severity of the loss, we may send an adjuster to meet with you and view the property damage.

Your Dwelling

If you need to prevent further damage to your property or secure your home, complete temporary repairs. Keep your receipts and submit them to your adjuster for payment. Your adjuster can also help arrange these repairs by sending a contractor out immediately.

Your Personal Property

If your contents can be repaired, we will make arrangements to do so. We will also need your cooperation to assess loss of items that have been destroyed or stolen.

Documents We May Require

- To assess the loss arising from stolen personal property, you will need to inventory your loss on the Schedule of Loss form. You will be asked to supply proof of ownership and value, such as copies of bills of sale, invoices, appraisals, or photographs. If necessary, we may also use expert appraisers to establish values.
- Please use the enclosed Schedule of Loss form and Replacement Receipts - Contents envelope to itemize stolen property and track replacement receipts. Your adjuster needs this information to settle your claim.
- Ensure that you keep copies of letters or receipts that are mailed to us for your own records.

Let Us Know How to Contact You

Communication is the key to getting the job done for you, so be sure to tell us whether email, telephone or fax is the best way to reach you. Advise your adjuster of any changes to the contact information.



Selected Policy Considerations

Jewellery Losses

The adjuster works with quotes based on an appraisal or description of the item. If you prefer to replace the item through a jeweller of your choice, you may do so, but we only pay up to the amount of the lowest quote. The amount payable is subject to the policy limit for jewellery. Jewellery items that you do not wish to replace may be settled on an Actual Cash Value basis.

Electronics

When your loss includes electronic items such as TVs and computers, we will obtain quotes on replacement items that are identical or similar to the make and model of the lost item. If you wish to upgrade, you will be asked to pay the increased cost.

Irreplaceable Property

Under your insurance policy, certain types of personal property will only be settled on an Actual Cash Value basis. These include items that cannot be replaced with new articles because of their inherent nature, such as:

- Antiques, fine arts, paintings, statuary
- Memorabilia, souvenirs, collectors items
- Property that is not in good or workable condition
- Property no longer used for its original purpose

Lock Replacement

Your policy carries additional coverage for lock replacement. We will pay up to \$1000 to replace or rekey (at our option) locks on your premises if your keys are stolen. No deductible applies to this coverage.

Special Limits of Insurance

Unless you have insured items specifically, there are coverage limits that may apply to some items. The most common limits are:

- Jewellery, watches, furs, gems, fur garments: \$10,000
- Money, including cash cards or bullion: \$500
- Coin collections: \$500
- Books, tools and instruments pertaining to a business (while on your premises): \$5,000
- Watercraft and equipment: \$3,000
- Spare automobile parts: \$1,000

Replace or Cash Settle?

If your policy provides Replacement Cost coverage on contents, it is your choice whether to replace the items or cash settle.

When replacing items, you must submit receipts for reimbursement. Replacement must be for like kind and quality. As there is a time restriction on Replacement in your policy, it's best to do so as soon as possible. You have the option to:

- Settle with us based on Actual Cash Value. If you replace the item within 180 days from the date of the loss, we will reimburse you the difference.
- Purchase new items to replace those lost.
- Replace your items through our established vendors. They will invoice us directly.

If you choose to cash settle, the amount paid is based on the Actual Cash Value of the item. This is determined by considering the Replacement Cost less depreciation (condition, resale value, normal life expectancy and the use of the property).

Customer Service Standards

We aim to provide excellent customer service.

- Same business day response for phone messages.
- Response within 5 business days for mail/ email communication.

Claim volumes do vary significantly with severe weather, affecting our response times. In these cases, your patience is appreciated.

This is general information only. It does not change your actual policy coverages. Your policy Terms, Conditions and the provisions of the Insurance Act govern.



Wawanesa
Insurance