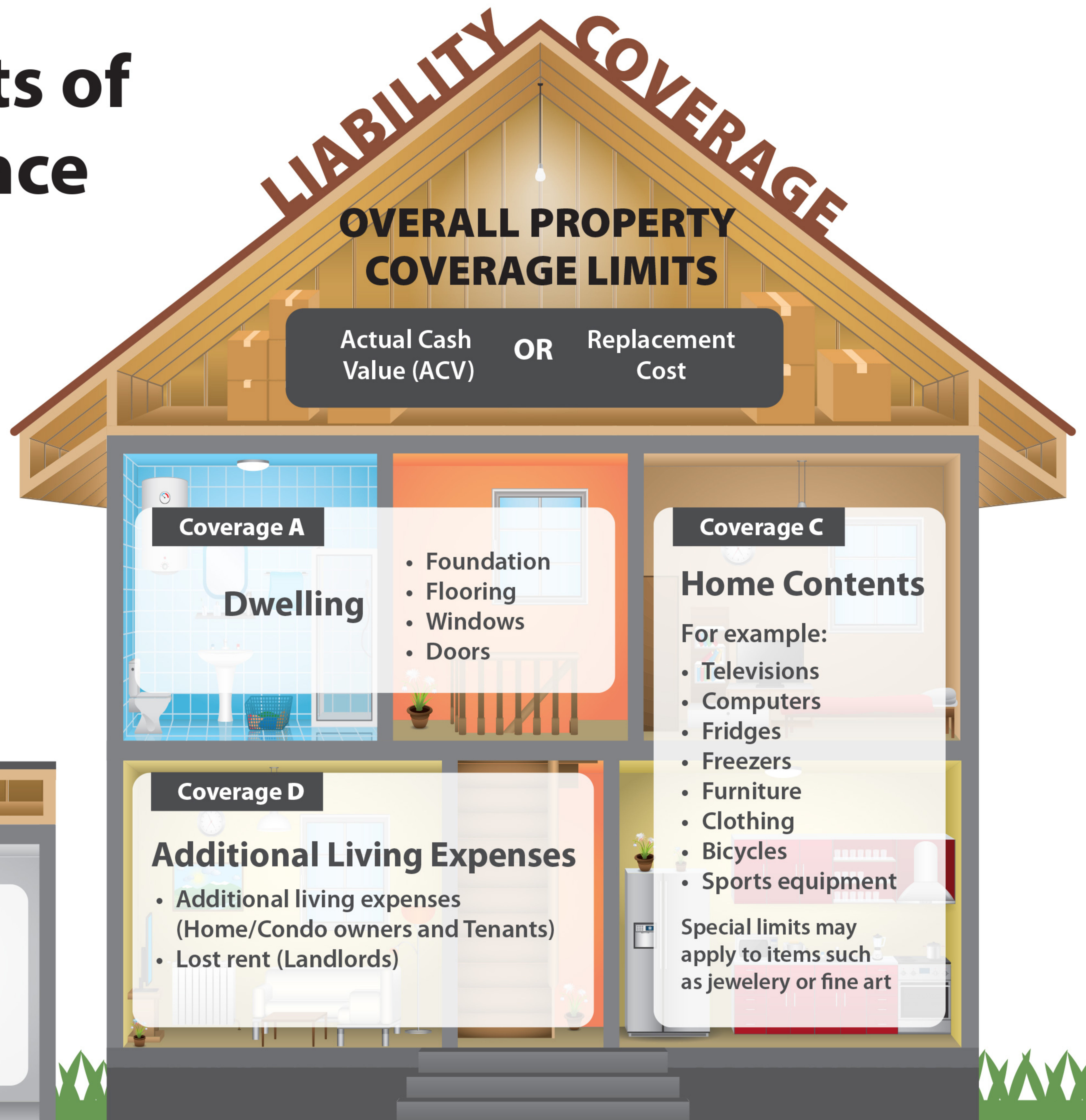


Basic Elements of Home Insurance

Endorsements

- Bylaw endorsement
- Guaranteed Replacement Cost on Dwelling
- Single or Combined Limit
- Replacement Cost on Personal Property



Home insurance provides coverage for rebuilding on the same site, up to your policy's limit. You can rebuild elsewhere, but the coverage would be limited to the depreciated value of your home.

A typical home insurance policy DOES NOT cover:

- property taxes
- condo fees
- mortgage payments
- the land