



PREFERRED SERVICE HOME 'PLATINUM' BENEFITS

Along with the 22 PS-Home Plus Benefits, you will receive additional PS-Home 'Platinum' Benefits. To confirm that you have these benefits, see your home insurance certificate. For more information, please contact your Service Specialist.

1. Critical Illness.

\$2,000 coverage for either the member or spouse (if a named insured on the home policy), who is age 64 or less, if diagnosed with a covered critical illness and survives for the specific period of time following the date of diagnosis. For those who are age 65 or more, the benefit converts to an accidental death benefit if no critical illness benefit has been paid.

Conditions or Exclusions Applicable to Benefit 1.

- (a) The benefit is limited to one claim per household in any year and is payable to the member or spouse once in his/her lifetime.
- (b) Coverages and benefits are subject to the limitations and exclusions and other terms and conditions of the Master Policy underwritten by Western Life Assurance Company. A Plan Overview is available on the Members Only website.

2. Vanishing Deductible – Reduction in Limit.

Eligible claims for PS-Home Plus Benefit 11. Vanishing Deductible have been reduced from \$6,000 to \$3,000. If your claim exceeds your applicable deductible by \$3,000, we will waive the deductible on your claim.

3. Single Deductible.

If you have a claim involving your regular market home and auto insurance policies, both insured by Unifund Assurance Company, you would only have to pay a single deductible that is the lower of the two. Only that single deductible will apply to your claim.

Exclusion Applicable to Benefits 2 and 3.

- (a) Any deductible applying to loss or damage caused by any earthquake, sewer back-up or water claims is excluded from these benefits.

4. First Claims Forgiveness.

Any claims-free discount will not be lost as a result of the first home claim.

5. Upgrade from Broad Form to Comprehensive Wording.

If your principal residence is insured by a Homeowners Broad Form, we have upgraded your policy to our Homeowners Comprehensive Form that provides broader coverage on your personal property. Where your personal property limit is 75% of your Building Limit, we have increased that percentage to 85%.

6. Increased Limits for Outbuildings.

Where your limit for Detached Private Structures (Outbuildings) is 10%, we have increased that percentage to 20% of your Building Limit.

7. Increased Limits.

The limits under the standard home policy and PS-Home Plus Benefit 10. Increased Standard Limits/Coverage have been increased to the following:

Jewellery and Furs	\$10,000
Voluntary Property Damage	\$5,000
Voluntary Medical Payments	\$10,000
Coin Collections	\$5,000

8. \$25,000 Personal Property at Premises You Own Outside Canada.

Up to \$25,000 for your personal property normally kept at any location you own outside Canada for loss or damage caused by a peril insured under your policy.

9. \$15,000 Personal Property of Member, Spouse or Parent in a Nursing or Other Long Term Care Home.

Up to \$15,000, for the personal property of the member, spouse or parent (of the member or spouse) who lives or resides in a nursing home for loss or damage caused by an insured peril under your policy.

10. Home Security.

We have extended coverage under PS-Home Plus Benefit 12. to include exterior car keys that are stolen. At your option we will replace or re-key your home or car locks, provided the theft is reported to the police or law enforcement agency having jurisdiction at the location of the theft.

11. \$20,000 Safety Deposit Box.

Up to \$20,000 for your personal property while stored in a safety deposit box at a bank or trust company for loss or damage caused by a peril insured under your policy.

12. Legal Assistance.

For helpful, strictly confidential legal advice in all Canadian jurisdictions, call our Preferred Service hotline at 1-877-345-7978. If you have a question or concern about the law, or your rights on real estate, consumer protection, wills, taxation, employment, family law, or court proceedings, call our toll free number to access our team of qualified, experienced, bilingual lawyers. This service is available from 9a.m. to 8p.m. (EST), Monday through Friday, excluding holidays. Call as often as you like.

Conditions or Exclusions Applicable to Benefit 12.

- (a) All information is provided by phone; no written documentation is provided.
- (b) No information is available to help in the commission or continuation of fraud or any illegal act.
- (c) The persons providing this service are independent business people. Johnson Inc. does not assume liability for any loss or damage to property, for personal injury or other special, incidental, consequential or punitive damages howsoever caused.
- (d) No information can be provided for a situation involving Johnson Inc., Unifund Assurance Company, any of its divisions or associated brokers.
- (e) Information must relate to matters of a personal nature and is not available for any matter involving business, criminal or insurance law.

PS-Home 'Platinum' Benefits are supplemental to your home policy and are subject to the underlying policy conditions. PS-Home 'Platinum' Benefits are underwritten by Unifund Assurance Company ("Unifund"), unless otherwise indicated, and may be added, amended, or deleted from time to time.

Offered through Johnson Inc. to Unifund policyholders. Johnson Inc. and Unifund share common ownership.