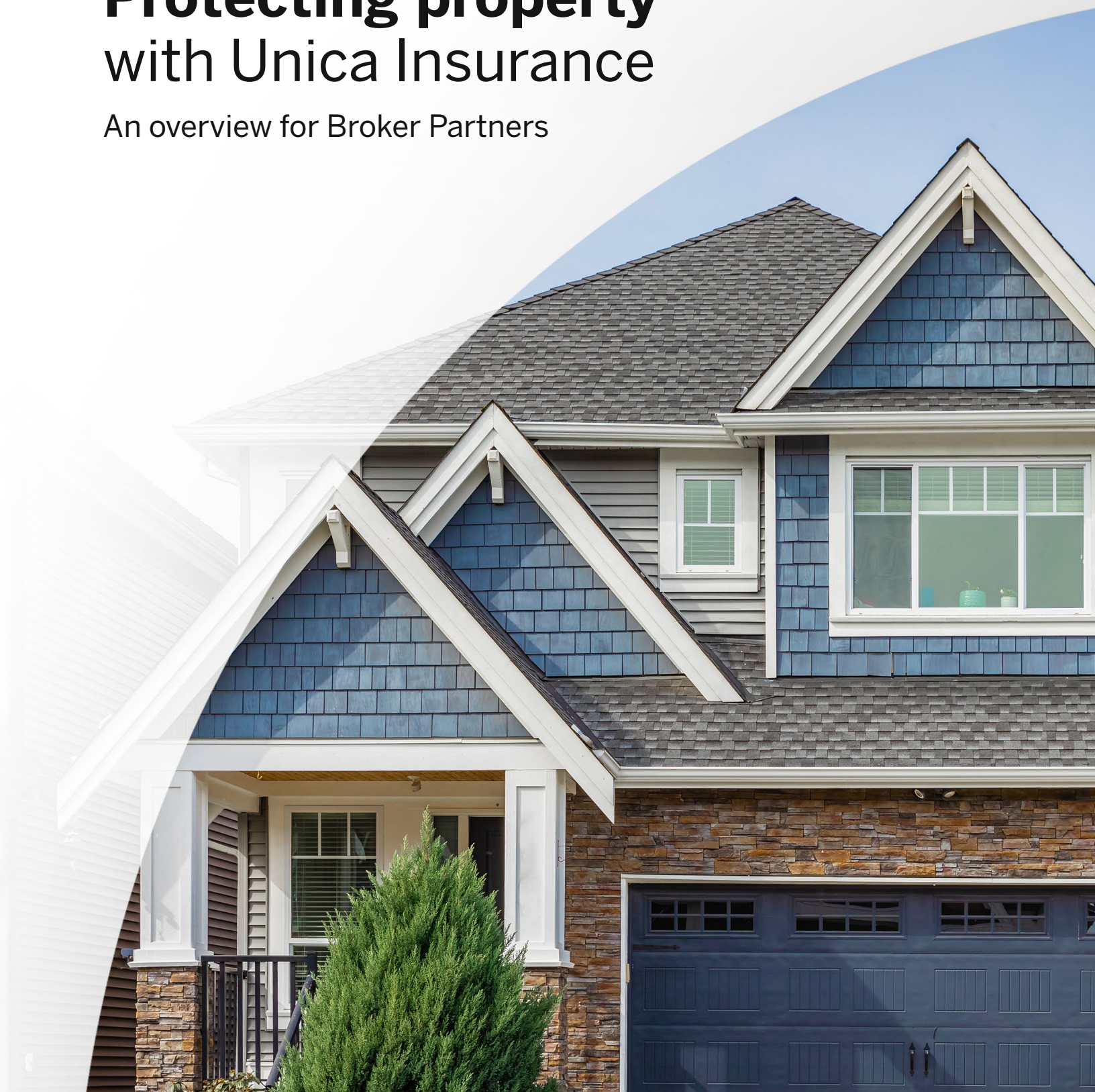




Protecting property with Unica Insurance

An overview for Broker Partners





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Connect your clients to reliable coverage.

At Unica Insurance, we understand that your client's home and personal belongings are more than just assets—they're a reflection of their hard work and lifestyle. That's why we offer tailored personal property insurance solutions designed to deliver peace of mind and unmatched protection.

We meet the needs of busy, active professionals who are committed to protecting their hard-earned assets. We provide broad and reliable protection backed by our best-in-class claims service.

We offer property coverage options for owners, tenants and landlords.



Home



Condo



Tenant



Seasonal



Secondary property



Investment property



Unica's coverage is tailored for clients who:

Seek financial advice

Are financially responsible

Value protection

Manage risk

Prioritize family and community





Best-in-class claims service— It's the Unica advantage.

From start to finish, Unica is committed to delivering peace of mind and protecting your client's momentum.



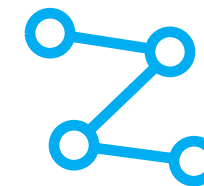
Best-in-class claims service – Prompt. Professional. Personal.

We prioritize contacting claimants and assigning adjusters within 2 hours of receiving a claim. This leads to consistently high satisfaction ratings in post-claim surveys.



Fast-track claims with restoration experts on site

Unica stands apart with dedicated restoration experts and trusted vendor partners ready to respond on site. This proactive approach speeds up assessment and mitigation, minimizes downtime, controls costs, and preserves the integrity of your clients' properties.



Choice in settlements with LIVEasy

Unlike many insurance companies, your clients are not required to repair or replace items in the event of a covered loss. With LIVEasy, they can decide to receive the cash equivalent of repairing or replacing their personal property (whichever applies) without any deduction for depreciation. The choice is theirs.



Commitment to building the best claims team in the industry

Our adjusters continually undergo rigorous IICRC training to ensure industry best practices are followed in every claim, delivering expert care and consistent, high quality outcomes for your clients.

Coverage options

Comprehensive and LIVEasy®

Our **Comprehensive option** delivers competitive, inclusive coverage for homes, condos, and valuables, safeguarding your clients from unexpected risks with reliable protection and best-in-class claims service.

Tailored coverage to meet the needs of your select clients.

Our **LIVEasy enhanced coverage option** is best suited to clients who value exceptional protection. These products provide higher limits, additional coverages, and more flexible claims settlement options than standard plans, offering trusted protection for their most cherished assets.

With Unica Insurance, we provide more than just coverage—we provide the confidence that your client's property is in trusted hands.



What coverage options are available in Unica's suite of property products?

Availability of property coverages	Comprehensive coverage	LIVEasy enhanced coverage
Home	●	●
Condo	●	●
Tenant	●	
Best-in-class claims handling	●	●
Dedicated claims team	●	●
Best-in-class single-limit of insurance	●	●
Investment property coverage	●	
Secondary property coverage	●	●
WATERtight water damage protection	⊕	⊕
Best-in-class identity theft coverage	⊕	●
Increased jewellery limit		●
Increased special limits		●
Enhanced personal liability limits	⊕	●
Safety deposit box or bank vault		●
Dwelling parts replacement coverage		●
Waiver of deductible		●
Cash settlement options	●	●

● Included in policy ⊕ Available as optional upgrade

Information provided here serves as a general guideline only. Please refer to the policy wordings for full coverage details or speak with a member of the Underwriting team.



LIVEasy[®]

Enhanced coverage for condo and home

Your lifestyle. Your needs. Your way.[™]

Unica offers tailor-made insurance protection and best-in-class coverage for your select clients who value protection.

Our enhanced program offers coverage that other plans don't, and allows your clients to choose how to receive payments for insured losses. Our unique claims service approach is just one of several features that demonstrate how serious we are about being here to help your clients when they experience an insured loss.

Top best-in-class features

- 225% single limit of insurance
- \$50,000 jewellery protection without appraisal
- \$50,000 identity theft protection
- \$50,000 for the property of a relative in long-term care
- \$50,000 for credit card, debit or ATM cards and forgery losses
- Full replacement of dwelling parts—no patching or partial fixes
- \$10,000 for preventative measures to protect your home
- Babysitting and pet boarding expenses
- \$2 million liability
- Extended liability for golf carts



WATERtight™

Optional coverage for property and belongings to protect against water damage

With storms becoming increasingly frequent and severe, the likelihood of water damage becoming a threat to your clients' homes and personal belongings is higher than ever. Damage caused by water is now more common than fire.

Most standard policies include protection against some forms of water damage, but they might not shield your client from the full extent of damage caused by various types of flooding, leaks or backups. The need for extra coverage may not be realized until it's too late. WATERtight offers simplified, comprehensive coverage and peace of mind through our trusted best-in-class claims service.

A total solution for water damage

WATERtight is a single add-on solution that provides coverage for damage caused by flood, ground water, surface water, and sewer backup. In the event of a flood, when Additional Living Expenses is present, it extends to cover mass evacuation and prohibited access.



Flexibility to tailor coverage to your client's needs

- The WATERtight deductible can be increased separately from the policy deductible, providing more ways to save on premiums
- Sub-limits of coverage are available from \$5,000
- When paired with a **LIVEasy** Homeowners policy, clients can choose to either rebuild at the same location or elsewhere
- Available on the following property policy forms: Homeowners, condominium, tenant, investment dwellings, and seasonal homeowners



Offer your clients exclusive protection for the following types of water damage:



Overland flood

Overflow of any natural or man-made body of fresh water or watercourse.



Surface water

Fresh water or rain that naturally spreads over typically dry ground, not resulting from a flood.



Sewer backup, sump pump and septic system

Backflow of water into the home from a sewer, sump pump or septic system.



Ground water

Water beneath the ground's surface, including rising water tables and water wells, underground streams, and water that filters through the ground.

Additional endorsements

Wine Collection

Blanket coverage up to \$25,000 without the need to individually list bottles.

Valuables and Collections

Customizable coverage for theft, breakage or vandalism with no deductible.

Umbrella

Extended liability protection beyond standard policy limits and coverages—added peace of mind for your clients.

Enhanced Jewellery

Worldwide All Perils coverage with replacement cost and no deductible.

Equipment Breakdown

Covers mechanical or electrical failure of home systems.

Identity Theft

Best-in-class coverage for lost income, legal expenses, and loan reimbursement.

Unlock discounts when you bundle clients' home and auto coverage with Unica.

One solution for all of your clients' coverage needs at competitive rates. By bundling home and vehicle policies with Unica, you offer best-in-class protection backed by the industry's best claims experience.

Your client can save up to **25%** on property insurance premiums.



Easy-to-manage **single renewal date** for both home and vehicle policies.

Industry best claims handling for homes and vehicles.

Your client can save up to **20%** on vehicle premiums, including snowmobiles and ATVs.



Who we are

Founded in 1955, Unica Insurance is a 100% proudly and Dependably Canadian company. Unica Insurance provides innovative niche Commercial and Personal Insurance solutions to protect clients' homes, vehicles and businesses. Delivering best-in-class insurance protection backed by a renowned claims experience, Unica allows its customers to safeguard their hard-earned assets and protect their momentum. Unica is a subsidiary of Beneva Insurance Company, one of the largest property & casualty insurers in Canada. Our products are delivered exclusively through a network of select professional insurance brokers across Ontario. For more information, visit unicainsurance.com or follow us @unicainsurance.





Protecting your momentum.™

"LIVEasy"; "Your Lifestyle. Your Needs. Your Way."; "WATERtight"; "Dependably Canadian"; and "Protecting your momentum." are trademarks of Unica Insurance Inc.

The information in this brochure is intended for promotional purposes only. It contains a general description of some of the insurance coverages provided under property policies. This document does not include all of the benefits, limits, terms, conditions, provisions, definitions and exclusions found in the policies. The insurance policy itself along with the policy wordings, rather than this descriptive brochure, forms the contract between the policyholder and the insurance company.

As always, a member of our Underwriting team will be pleased to review and explain policy coverage with you.

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