

Choosing Home Insurance

Having home insurance is not a legal obligation. But the value of your belongings and your potential responsibility for third parties are worth seriously considering it. Several solutions exist to cover your needs.

> **CO-OWNER, OWNER OR TENANT**

Your status requires the right coverage to handle your specific risks. The contents of your home, the building and common areas are covered differently. Establish precisely where your responsibility lies.

> **EVALUATE YOUR ASSETS**

Do you know the reconstruction value of your home? It is not the same as a municipal or market evaluation. Also, each item in your home has a value. A list of all property, with photos and estimated value, will facilitate a potential claim.

> **YOUR SOLUTION**

Insurance that respects both your needs and your budget is possible. This allows you to meet your expectations without unnecessary coverage. Choosing between a whole-risk or a basic solution is the first decision you need to make. Comes after liability coverage - coverage that protects you and your family against bodily injury and property damage that may be unintentionally caused to a person or their property that could result in claims or legal action - can save you a lot of surprises at home and elsewhere.

> **LIMITATIONS**

Not everything can necessarily be covered in one policy. Your advisor can add an addendum to your contract (pool, hot tub, home office, rental, ...) or may propose a separate contract covering specific risks such as for your boat or cottage.

> **SHOP AROUND YOUR POLICY**

The internet proposes several tools to request a quote or compare quotes. Take the time to evaluate the company and the contract to ensure that your needs are met. This is an important decision that will guarantee your peace of mind for many years.

FUTILE OR USEFUL?

Insurance is never futile. In the case of damage, it is extremely useful in helping you avoid a difficult or traumatic experience. Take the time to evaluate your options and your home insurance needs with an advisor. Let's talk!