

Self Storage Insurance Coverage Summary

Our insurance program is an “**All Risk Coverage**”, **subject to policy exclusions**, designed to protect your personal goods against loss or damage while in our self storage facility in accordance with the terms of our Use Agreement. The coverage is as follows:

- **Maximum of \$25,000 per unit**
- **\$500 deductible applicable per claim per unit**
- **Coverage is replacement cost, or if the items are not replaced you will be given Actual Cash Value (depreciated value).**

Our insurance program provides coverage for such things as:

- Water Damage, except by seepage, leakage or influx of water through walls, doors, windows or other openings, foundations, etc
- Fire
- Smoke
- Theft
- Vandalism
- Earthquake
- Flood from a natural or man-made body of water

Our insurance program does **NOT** cover the following:

- Mould, fungi or fungal derivatives
- Damage as a result of humidity or change in temperature
- Money, cash, bullion, precious metals, coins, stamps, etc
- Furs, fur garments, jewels, jewellery, costume jewellery, watches, pearls, precious or semi-precious stones, etc.
- Damage from rodents, insects or vermin
- Automobiles, watercraft, aircraft, trailers, snowmobiles, motors, etc.
- Growing plants, trees, shrubs, flowers, etc.
- Live animals, fish or birds
- Property illegally acquired, kept, stored or transported, etc.
- Damage by you to your own goods
- Loss of data
- Dishonest or criminal acts
- Pollution
- Reproduction of documents and records

These are only some of the exclusions. Please refer to the Policy wording for a full list of exclusions.

_____ **Customer Initials**

Recommendations:

- Keep a list and/or pictures of the items you are storing in our facility.
- Keep receipts or proof of purchase where possible.
- If you are storing goods valued in excess of \$25,000 please contact your insurance broker/agent to arrange coverage through your home or business insurance policy.

Disclaimer: The coverages are a summary only and described in everyday language; for details of all the Policy Conditions, Exclusions, and Special Limits of Insurance, please refer to the policy contract wordings or contact our broker, Jones DesLauriers Insurance Management Inc. 416-259-4625

_____ **Customer Signature** _____ **Date**