

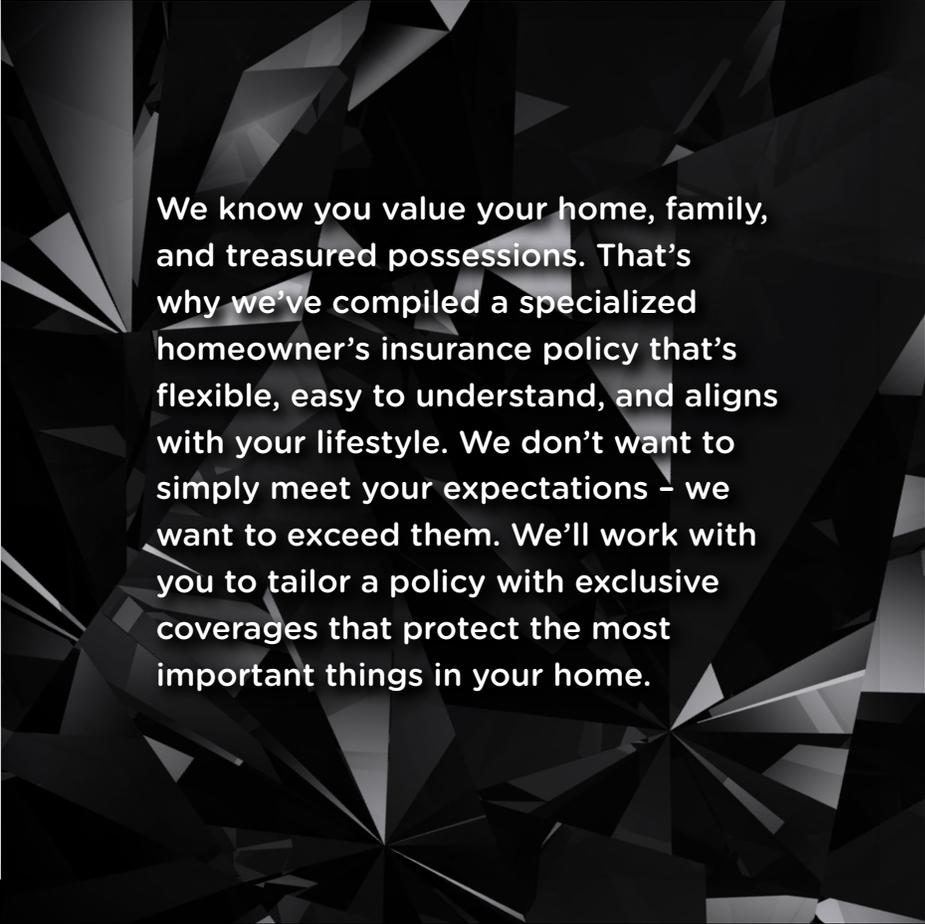
Northbridge Insurance

# ONYX

Protection for the things that matter most



Northbridge<sup>®</sup>  
Insurance



We know you value your home, family, and treasured possessions. That's why we've compiled a specialized homeowner's insurance policy that's flexible, easy to understand, and aligns with your lifestyle. We don't want to simply meet your expectations - we want to exceed them. We'll work with you to tailor a policy with exclusive coverages that protect the most important things in your home.

**Highlights of the Northbridge Insurance Onyx policy include:**

- Unlimited replacement cost coverage for your building and contents
- Coverage extended to family members living in a residential health care facility
- Discounts or credits may be available for policyholders who purchase and install an eligible automatic water shut-off system and associated water sensors.\*
- \$50,000 Equipment Breakdown
- \$25,000 Wine coverage
- \$50,000 Jewelry limit per claim
- \$250,000 Works of Art coverage
- \$2,000,000 Liability per policy annum, including Personal Injury
- \$50,000 Identity Theft Recovery Expense Endorsement
- \$25,000 Securities limit

For an additional premium, you can add other coverages and increase limits, like extending your property insurance to cover a recent renovation or Enhanced Household Protection. Since your policy can be easily customized, you can be sure you're getting more coverage where you need it most.

**Extra protection at no extra cost**

As a homeowner, you face a variety of legal risks on a daily basis. A legal problem can quickly become complicated. That's why our policy includes Legal Expense insurance, an independent and convenient way to get assistance.<sup>1</sup>

Legal Expense Insurance helps cover legal expenses associated with legal defence, tax protection, contract disputes, property protection, and other legal issues. This feature also includes unlimited telephone access to general legal advice.<sup>2</sup>

**Coverage you can count on**

We hope you never experience a loss, but if you do, you can count on our dedicated claims team to help you get back to where you were prior to the loss as quickly as possible. We'll work closely with your broker throughout the entire claims process to ensure your needs are looked after and that you are kept up-to-date with next steps. If any questions or concerns should arise, don't burden yourself - we're here for you 24 hours a day, 7 days a week.

**One-stop convenience**

Northbridge Insurance is a one-stop solution for all your personal and business insurance needs. Alongside our specialized homeowner's policy, we offer dedicated business and liability insurance packages to provide you with the coverage you need to help protect all of your assets. Contact your broker for more information.

### About Northbridge Insurance

Northbridge Insurance is a leading Canadian commercial insurer and a proud Fairfax company. Working closely with our broker partners, we offer tailored insurance solutions to help protect the things that matter most to you.

### Want to learn more?

Contact your broker or visit us on the web at [northbridgeinsurance.ca](https://northbridgeinsurance.ca)

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<sup>1</sup> Legal Expense Insurance is underwritten by HDI Global Specialty SE.

<sup>2</sup> Services not provided for criminal, personal or insurance issues, do not provide representation in legal proceedings or legal fees coverage and are not an insurance policy. Services provided by Assistenza International, through lawyers licensed in your jurisdiction.

\* Policyholders who purchase and install an eligible automatic water shut-off system with associated water sensors may receive a policy discount or credit. System eligibility is determined by Northbridge Insurance. For a complimentary system review before purchase, contact your Broker or Northbridge Risk Services Consultant.

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