

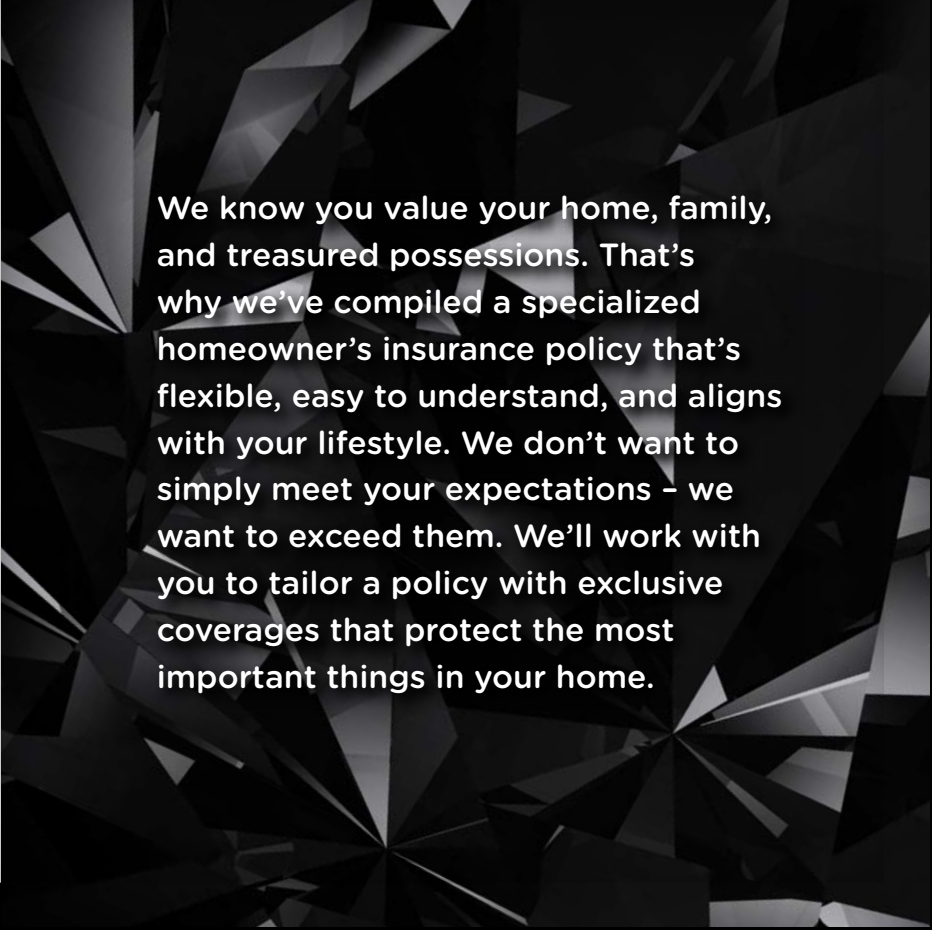
Northbridge Insurance

# ONYX

Protection for the things you cherish 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
- Lifestyles Endorsement (coverage for family members in a health care facility, for volunteering, and for cash robbery)
- Smart water monitoring system, Eddy Solutions, included at no additional cost\*. With real-time alerts and problem resolution, Eddy Solutions helps detect, prevent, and mitigate water damage in your home.
- \$50,000 Equipment Breakdown
- \$25,000 Wine coverage
- \$50,000 Jewelry limit per claim
- \$100,000 Work 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<sup>1</sup>, an independent and convenient way to get assistance.

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 insurer wholly owned by Fairfax Financial Holdings Limited. 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 Temple Insurance Company.

<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 Eddy Solutions water sensor will receive a policy discount from Northbridge Insurance for the amount of the preferred pricing cost of a standard device purchase and installation fee, as well as the annual monitoring fee.

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