

# Optimum VIP Cottage

## - Manitoba / Saskatchewan

When you're on vacation, you enjoy living like a VIP. In fact, you already have everything you could wish for an enjoyable time. There is just one thing missing: the appropriate protection! Protect your secondary residence like the VIP it is with Optimum's VIP cottage program!



### **The Optimum advantage**

#### **All-risk protection**

Your Optimum VIP Cottage Insurance policy provides all-risk coverage on your dwelling building as well as on your personal property. It also includes replacement cost.

"All Risks" coverage is our most comprehensive level of coverage and is designed to protect your property from the broadest range of perils.

\*Note: "All Risks" coverage provided by Optimum and the insurance industry is still subject to certain exclusions. Please speak to your insurance broker for more details.

#### **Premises Liability**

This special protection also includes up to \$2 Million for premises liability in the event that you are held legally liable for a loss.

#### **A more than complete protection**

We have thought of everything, including your boathouse(s)! The Optimum VIP Cottage program includes protection for your docks and boathouses.

**Key discounts available for this *product***

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- **Age of insured**
- **Claims-free**
- **Monitored Burglar alarm**
- **Age of building**
- **Mortgage-free**
- **Multi-site**

\*For more information about our available discounts, please contact your broker.