

ADDITIONAL LIVING EXPENSES

The residential forms have a coverage option entitled **Coverage D – Additional Living Expenses and Rental Value**. This coverage is subject to conditions, limitations, and exclusions. Additional living expenses comprise two components:

a) *When your home is rendered unusable due to damage to the property insured by a covered loss.*

We will compensate you solely for the time required to rehabilitate, within a reasonable timeframe, the dwelling building or, if applicable, your permanent relocation to a new home.

NOTE: This paragraph covers the expenses you incur to maintain your household's usual standard of living subsequent to a covered loss that directly damages your home and renders it unusable. These expenses are admissible from the time the loss occurs until reconstruction work is completed.

b) *When **civil authorities** prohibit access to the **insured premises** or directly order their evacuation due to an event outside the **insured premises** caused by a covered risk.*

NOTE: This paragraph covers situations where your property is not damaged, but a risk covered by your contract occurs outside the insured premises, i.e. outside the official boundaries of your property, and results in an evacuation order prohibiting access to your residence. The evacuation order must be issued by civil authorities.

For paragraph (b), the insurer will indemnify you for a maximum of 14 or 30 days depending on the insurance form you have. It is therefore important to consult your insurance policy.

Examples of eligible additional expenses include:

- Accommodation expenses
- Meal expenses
- Travel expenses (km, gas)
- Animal care expenses (boarding)
- Etc.

In all cases, it is important that you keep your receipts and invoices.

USEFUL LINKS:

- Infoinsurance.ca
- [The Claimant's Handbook](#)
- [Insurance Bureau of Canada](#)