

**END. #92 – Castle Coverage Endorsement**

Phrases and words in *italics* have special meaning, as explained in the definitions section of this policy.

The endorsements outlined in this section apply only if they are listed on the Coverage Summary page.

**A. Go Green**

If there is loss or damage to property by an *insured peril* under Coverages A- Dwelling or C – Personal Property, we will pay up to \$5,000 for the additional cost of repairing or replacing insured property using material and methods that are recognized as being **environmentally friendly** or **energy efficient**. This coverage will not apply to:

1. Actual Cash Value Property:  
for any property to which actual cash values applies we will not pay any increased cost;
2. Increased Size or Capacity:  
to increase size or capacity of property being replaced;
3. **Environmentally Friendly** or **Energy Efficient** equivalents where no such equivalent is available. In the absence of such an equivalent, the *insurer's* liability shall be limited to the replacement of the property with new property of like, kind, and quality.

**B. Better Bicycle**

Under the Special Limits of Insurance, the limit for any one bicycle, tricycle, unicycle, or electrical bicycle with pedals not more than 500 watts and not exceeding 32 km per hour, including their equipment and accessories, is increased to \$5,000. A deductible of \$100 applies to this coverage. This endorsement does not apply if a bicycle, tricycle, unicycle, or electric bicycle is specifically scheduled under the Sports Equipment Floater – SEF.

**C. Loss of Income**

We will pay up to \$250 per day, for a maximum period of 14 days, with a total limit of \$3,500 to reimburse *you* and/or *your* spouse for actual loss of income *you* incur if *you* must be away from work to attend an insured loss under this policy. These costs must be incurred following the loss and during the period of claims settlement. We will not reimburse *your* employer for any payments they make to *you* during this lost time.

**D. Build Back Better**

If there is insured loss or damage to property caused by **Wildfire**, Windstorm or Hail, *Flood*, *Surface Water*, or *Ground Water* under Coverages A- Dwelling, or B – Detached Private Structure, we will pay up to \$5,000 for the additional cost of repairing or replacing insured property with more resilient building materials to reduce losses from perils insured under this endorsement. This includes:

1. Replacing *your* damaged roof with **more resilient roof shingles**;
2. Replacing *your* damaged siding with **more resilient siding**; and
3. Implementing up to three **more resilient mitigation measures** in *your* home to reduce losses from the abovementioned *insured perils*.

**E. Pair and Set**

If there is loss or damage to part of a pair or set of two or more pieces, we will pay up to \$5,000 for the undamaged part. Any undamaged part we pay for under this endorsement becomes the property of the *insurer*.

**F. Theft of Sporting Equipment**

We will pay up to \$2,500 for loss or damage to *your* sporting equipment caused by theft while it is away from *your premises*. A deductible of \$100 applies to this coverage. Sporting Equipment under this endorsement does not include bicycle, tricycle, unicycle, or electrical bicycle with pedals, including their equipment and accessories.

**Definitions**

**Energy Efficient** – means those products or modes of construction that are ENERGY STAR® or Canada Green Building Council/LEED® rated or accredited.

**Environmentally Friendly** – means materials or modes of constructions that are Canada Green Building Council/LEED® rated or accredited.

**More Resilient Mitigation Measures** - mean any of the following:

1. Installation of a battery backup power system for sump pump with failure alarm;
2. Extend downspouts and sump discharge pipes at least 2 meters from foundation;
3. Installation of non-combustible 3-millimeter screen to all external vents, except dryer vents;
4. Installation of non-combustible 3-millimeter metal mesh covers to gutters and eaves;
5. Installation of non-combustible ground surfaces within 1.5 meters of the house, including limited to, mineral soil, rock, concrete, or stone;
6. Add a secondary water barrier beneath the roof cover:
  - a. Application of flashing tape to seal seams between the sheathing panels;
  - b. Alternative options available, such as the underlayment or the application of ice-and-water shield for the entire roof deck.
7. Installation of wind clamps or straps;
8. Set up a standby emergency battery backup-stand alone system.

**More Resilient Roof Shingles** - means impact resistant composition shingles or high-wind rated composition shingles.

**More Resilient Siding** - means non-combustible siding or non-combustible exterior cladding.

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Sandbox Mutual Insurance  
Company



**Wildfire** - means an uncontrolled fire that is spreading across wildland, including forests, grasslands.

Except as provided in the Endorsement, all exclusions, limitations, terms and conditions of the policy remain unchanged.