



Backed by our  
**Claims Service  
Satisfaction  
Guarantee**

## Home and Auto Insurance

Total protection and peace  
of mind built around you



# It's good to be home

## *Especially when you're well protected*

Your home is an expression of you. Keep it safe and sound with a customized home insurance package that's right for you. Whether you just rented your first apartment, upgraded to a condo or bought your dream house, Aviva\* offers a wide range of home insurance that can be custom fit to you.

Standard home insurance covers:

- Your main residence
- Detached buildings like your tool shed
- The contents of your home
- Personal liability coverage of \$1 million for you and your family wherever you are, if you injure someone or damage their property and are found negligent

## **Every home is different – and so are your insurance needs**

As life changes, so should your insurance. **Talk to your insurance broker** about adding **optional coverage** to your home policy at any time, such as:

**Sewer back-up/water damage:** A good idea as sewer blockages can be caused by many different problems, inside or outside your home.

**Valuables:** Extra special items need extra special coverage – protect your jewellery, fine arts, collectibles, antiques and high-end electronics.

**Extra liability:** Get more peace of mind with extra liability coverage above and beyond your home policy, up to \$5 million.

**Identity theft:** It's more important than ever to protect your identity. Aviva offers comprehensive protection for you and your family, including enhanced credit card and teller protection, lost wages, legal fees, a help hotline and more.

**Home-based business:** Working from home? Extend your protection with insurance that covers your related business materials like software, files and inventory.



**Claims Service  
Satisfaction  
Guarantee**

The industry's leading claims guarantee\* – our promise to you that if you make a claim and are not 100% satisfied with our service, we'll write you a cheque for your current premium. That's right. All of it.

# Peace of mind behind the wheel

Basic auto insurance is mandatory in Canada, and your provincial government sets the coverage (not applicable in Quebec). Options to increase these mandatory coverages are often available. As an Aviva customer, you can be sure you have what you need, including\*\*:

- Protection if you accidentally hurt someone else or damage their property
- Healthcare for you and your family if you're in an accident

## Every driver is different

Talk to your insurance broker about customizing your coverage with valuable options such as:

**Collision:** Covers damage to your car caused by an accident

**Comprehensive:** Covers non-collision damage, such as theft, vandalism and falling objects

**New Car Guarantee:** If your vehicle is a total loss, we will replace it with a brand new version of your vehicle model, even if it's now more expensive to buy – and you're guaranteed for up to five years after your purchase.\*\*

**Disappearing Deductible:** For each year you don't have a claim, your deductible is reduced. After 5 years, it can disappear, saving you money on a claim. And your deductible can disappear if you've been claims-free for the last 5 years, either with Aviva or another insurance company.

**Roadside Assistance:** Coverage for your vehicle and whoever drives it (as opposed to other road assistance programs that only cover you). Benefits include emergency service, discounts on car rentals and hotels, expert advice, trip planning services and trip interruption insurance.

**Driving Record Guarantee:** Breathe a sigh of relief knowing your auto premium won't go up after your first accident, even if you were at fault.

**Worry Free Bundle:** Benefit from three-in-one protection while on the road. You can easily add our Driving Record Guarantee, Disappearing Deductible, and On the Road Guarantee (coverage for rental cars, taxis or public transportation while your car is being repaired after an accident) as a package or individually.\*\*

**Claims service that goes the extra mile:** As an Aviva customer, you'll benefit from Canada's widest network of incident management professionals and quality service partners. In the unfortunate event of a claim, we'll help you get back on track by resolving it efficiently and hassle-free.



**Claims expertise  
for greater peace  
of mind**

With claims branches  
across the country,  
you can count on  
us to be there when  
you need us most.

### **Not just home and auto insurance**

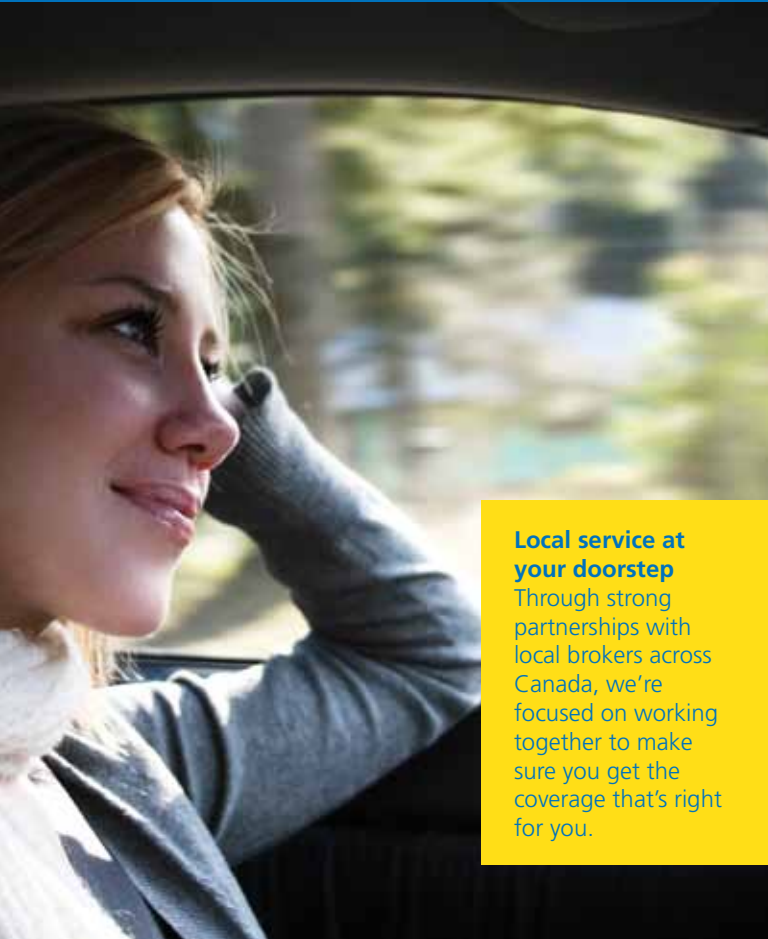
Aviva also provides business insurance for thousands of companies across Canada and we specialize in recreational and lifestyle items such as boats, RVs, trailers, mobile homes, cottages, horses and more. So whether it's business or pleasure, we've got you covered.

### **Is there a discount for that? Ask your insurance broker.**

Aviva offers lots of discounts, for everything from your age to how long you've been a customer with us. And if you have both your home and auto policies with us, you'll save even more.

### **The broker advantage**

Your insurance needs are unique, and it's important to have a local, trusted advisor that understands that. Your broker takes the time to listen and understand what matters most to you, then creates an insurance package that fits – both in terms of price and coverage.



### **Local service at your doorstep**

Through strong partnerships with local brokers across Canada, we're focused on working together to make sure you get the coverage that's right for you.



At Aviva, we protect **all kinds of homes** – plus **cottages, mobile homes, and more**. Your insurance broker can help find the coverage that's right for you.

### **Help when you need it**

Our claims helpline is available 24 hours a day, 7 days a week. Just call 1-866-MY-AVIVA. If you are an Aviva Pilot customer, call 1-888-88-PILOT.

### **Premiere claims network**

We'll get you back on your feet through our Premiere network of healthcare providers, car rental, auto body, paint, glass and home repair specialists.

**To learn more about our full suite of insurance solutions, talk to your insurance broker or visit us at [www.avivacanada.com](http://www.avivacanada.com)**

# Get protected today

**Talk to your insurance broker today** to learn how Aviva can protect you on the road and at home, or visit us at [avivacanada.com](http://avivacanada.com).

## About Aviva Canada Inc.

With Aviva Canada Inc., you have the strength and experience of one of the country's leading property and casualty insurance groups. A subsidiary of Aviva plc, the world's sixth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure and lifestyle insurance solutions.



# AVIVA



**Sources Mixtes**

Groupe de produits issu de forêts bien gérées, de sources contrôlées et de bois ou fibres recyclés.

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