

Northbridge Insurance

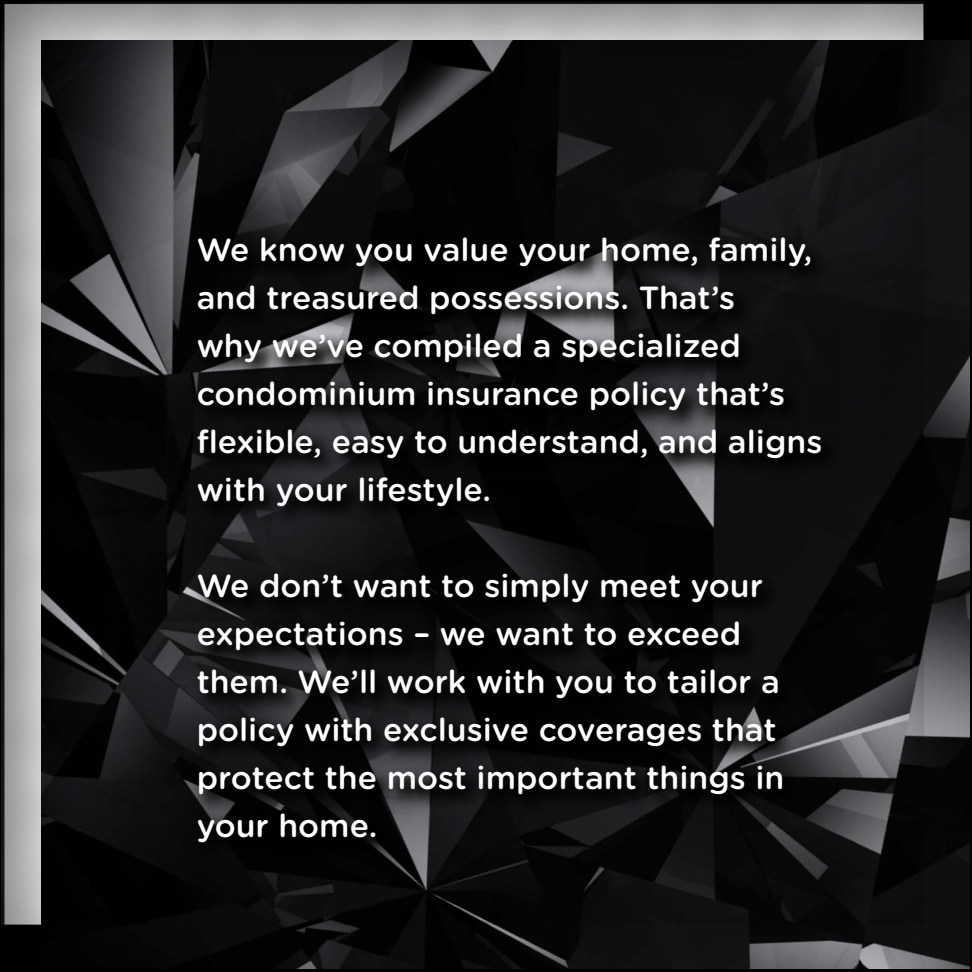
**ONYX**

# CONDOMINIUMS

Protection for the things that matter most



**Northbridge**  
Insurance



We know you value your home, family, and treasured possessions. That's why we've compiled a specialized condominium 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.

### **What distinguishes the Northbridge Insurance Onyx coverage?**

With full replacement cost coverage for Personal Property and your unit improvement and betterments as well as a combined limit for common element loss assessment and unit protection, our coverage surpasses other standard policies to ensure the things that matter most are always protected.

Enjoy peace of mind with our curation of special limits, focused coverages, and value-added extras, including:

- Full replacement cost coverage for unit contents
- Coverage extended to family members living in a residential healthcare facility
- \$50,000 Equipment Breakdown Coverage
- \$25,000 Wine and Spirits Spoilage Coverage
- \$50,000 Jewellery Limit
- \$250,000 Work of Art Limit
- \$2,000,000 Liability per policy annum, including Personal Injury
- \$50,000 Identity Theft Recovery Expense Endorsement
- \$25,000 Securities Limit
- Legal Expense Insurance\*
- Discounts or credits may be to policyholders who purchase and install an eligible automatic water shut-off system and associated water sensors.\*\*

### **Custom cabinetry, custom coverage**

You've made upgrades so your condo truly serves your family's needs. When you advise your broker of those upgrades, such as custom cabinetry, lighting, electronic systems or appliances, we can help ensure you have adequate coverage that meets your needs. Since your policy is customized from the start, you can be sure you're getting the right protection where you need it most.

### **Extra protection at no extra cost**

As a condo owner, 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, 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.\*\*

### **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 Condominium 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 commercial insurer and a proud company within Fairfax Financial Holdings. 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](http://northbridgeinsurance.ca)

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\* Legal Expense Insurance underwritten by HDI Global Specialty SE.

\*\* Policyholders who purchase and install an eligible automatic water shut-off system with associated water sensors may receive a policy discount or credit. System eligibility is determined by Northbridge Insurance. For a complimentary system review before purchase, contact your Broker or Northbridge Risk Services Consultant.

\*\*\* 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 ARAG Legal Solutions Inc., through lawyers licensed in your jurisdiction. [3777-033-ed01E | 05.2026]