



Line: HAB Company: 1 Branch: 60  
Aviva Insurance Company of Canada  
237 Brownlow Ave  
Suite 110  
Dartmouth NS B3B 2C7

Please visit us at: [aviva.ca](http://aviva.ca)

## Renewal policy (revised)

RICHARD WARDLE  
& MARGARET WARDLE  
12 RIGOLET CRES  
ST. JOHN'S NL A1A 3S2

If you would like to make changes or do not wish to accept your renewal, please contact your insurance broker prior to your renewal date.

**MUNN INSURANCE LIMITED**  
**121 KELSEY DR STE 100**  
**ST. JOHN'S NL A1B 0L2**

Phone: (855) 726-8627 Fax: (709) 726-5033

Thank you for choosing MUNN INSURANCE LIMITED for your Home Insurance. In partnership with AVIVA INSURANCE COMPANY OF CANADA, a subsidiary of Aviva Canada Inc., we are committed to providing you with quality products and service.

Enclosed is your amended policy. Please ensure that all information is accurate, as your coverage and premium are based upon the information you provided.

Policy number: **P16283477HAB**  
Policy type: **PROPERTY**  
Pay Plan: **Direct Payment**  
Combined policy number: **20160215135840**

## Policy transactions and account summary

Effective date	Description	Premium	Total
January 10, 2023	Renewal (Revised)	\$1,795.00	\$1,795.00
		<b>Prior outstanding balance:</b>	<b>-\$1,795.00</b>
		<b>Total amount due:</b>	<b>\$0.00</b>

**Thank you for your business.**





(Insurer)  
**Aviva Insurance Company of Canada**  
 237 Brownlow Ave  
 Suite 110  
 Dartmouth NS B3B 2C7

**Certificate Of Property Insurance**

POLICY NUMBER: **P16283477HAB**

**NAMED INSURED**  
 RICHARD WARDLE  
 & MARGARET WARDLE  
 12 RIGOLET CRES  
 ST. JOHN'S NL A1A 3S2

**BROKER** Code: 0007481  
 MUNN INSURANCE LIMITED  
 121 KELSEY DR STE 100  
 ST. JOHN'S NL A1B 0L2

**Policy Effective From:** January 10, 2023 12:01 a.m. **To Expiry Date:** January 10, 2024 12:01 a.m.  
 All times are local times at the Named Insured's postal address shown on this Certificate.

**Residence Locations: Insurance is provided for only those locations listed below.**

Location 1	12 Rigolet Cres St John's NF A1A 3S2	<b>HOMEOWNERS - COMPREHENSIVE FORM 1016</b> One Family , Frame , 1975 Built, Updated: Heating: 1975, Plumbing: 2010, Wiring: 1975, Roofing: 2022, Primary Heat: Electric Heating, Within 1000 Ft Of A Fire Hydrant
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Insurance Coverage By Location	LOCATION 1 Deductible \$1,000		LOCATION Deductible	
	Coverage	Premium	Coverage	Premium
<b>Section I – Property Coverages</b>				
Coverage A - Dwelling Building	\$370,100	\$1,438		
Coverage B - Detached Private Structures	\$55,515	INCL		
Coverage C - Personal Property (Replacement Cost Basis)	\$296,100	INCL		
Coverage D - Additional Living Expenses	\$92,525	INCL		
<b>Section II – Liability Coverages</b>				
Coverage E - Legal Liability	\$1,000,000	INCL		
Coverage F - Voluntary Medical Payments	\$5,000	INCL		
Coverage G - Voluntary Payments For Damage To Property	\$1,000	INCL		
<b>Additional Coverage</b>				
Sewer Back-Up .	\$25,000	\$86		
<b>Endorsements</b>				
By-Law Coverage - \$30000		INCL		
\$ 100.00 Deductible For Glass Breakage		\$20		
Guaranteed Replacement Cost on Dwelling Building .		INCL		
Overland Water - Deductible \$1,000		\$151		
Disappearing Deductible .		\$50		
Deductible Shown Reduced By 40%		INCL		
Service Line Coverage Endorsement - \$25,000		\$50		
Single Limit Of Insurance		INCL		
<b>TOTAL</b>		<b>\$1,795</b>		

DISCOUNTS APPLIED	Total Policy Premium
Location 1 <b>Discounts:</b> Combined Policy Discount; Mortgage Free Discount; Age; Unfinished Basement Discount; Heat Discount	<b>\$1,795</b>

**Special Remarks:**  
 Loc: 1 Amend Form

IN WITNESS WHEREOF, the Insurer has caused this policy to be signed by its president, but the same shall not be binding upon the Insurer unless countersigned by an authorized representative of the Insurer.

Authorized Signature of Insurer: Corporate Secretary

President and Chief Executive Officer

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE

