

# Non-Standard Property

Comprehensive Solutions for Hard-to-Place Residential Risks

**\$43,000**

Average cost of a single basement flooding claim

**450,000+**

Canadian homes using outdated aluminum or knob & tube.

**80%**

Of home insurance claims are now water or weather related.

**1 in 3**

Pre-1950s homes still containing knob & tube hazards.

**\$15,000+**

Starting cost for professional high-risk waterproofing.

Industry data based on 2024-2026 reports from the Insurance Bureau of Canada (IBC), the Electrical Safety Authority (ESA), and national restoration cost indices.

## APPETITE

- Hard to Place Homeowners
- Condominium Unit Owners (Occupied & Rented) – No AirBnB
- Tenant Occupied Dwelling
- Secondary Homeowners
- Seasonal Homeowners
- Rented Dwelling – No AirBnB
- Vacant Dwelling – 3, 6 & 12 month options
- Student Occupied Residences – 4plexes and below
- Rooming Homeowners

## BENEFITS & FEATURES

- Up to \$2-million building coverage limit
- \$2-million liability limit option available
- Standard \$1,000 deductible
- Up to 3 mortgages (including private)
- Up to 2 NSF's
- 60 AMP or knob & tube risks accepted – subject to electrician document

## COVERAGE



- **All Risk Insurance**  
Coverage available – owner occupied locations
- **Enhanced Replacement Cost** available – owner occupied locations
- Optional **Sewer backup, Earthquake & Flood coverage** – depending on zone
- Optional **Home-based Business coverage** extension

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Questions? Please connect with us at [info@klickinsurance.ca](mailto:info@klickinsurance.ca)

