



Lower Beverley Lake Association

Newsletter



After a winter that blanketed the landscape in a stunning layer of snow, we're reminded of the stark contrast to last year's rainless summer. As we embrace the serene beauty of spring, we also reflect on the changing seasons and our community's resilience. In this newsletter, we'll revisit the highlights of last summer and share exciting upcoming events. Together, let's celebrate our hopes for a memorable summer filled with great weather and cherished moments with friends and family.



BOARD OF DIRECTORS

President – Vicki Woodside-Duggins

Vice-President – John Robson

Treasurer – John Robson

Secretary – Susan Seebeck

Past-President – Lynne Jeffries

Director(s) at Large

-Tom Heinze

-Open

MESSAGE FROM THE PRESIDENT

As we prepare for summer, I want to spotlight the vital work happening to sustain and strengthen our community. First, our dedicated volunteers are making a significant impact by welcoming new members with welcome bags, serving as road champions to engage with our community, helping us navigate the waters with shoal markers, monitoring the health of our lake through water quality testing, and supporting wildlife with loon platforms.

Additionally, we aim to enhance engagement and communication by redesigning our website and boosting our social media presence on Facebook and Instagram.

I want to extend my heartfelt thanks for your involvement and everything you do to help the Lower Beverley Lake Association protect, strengthen, and invest in the future of our lake community. I look forward to what we can achieve together and can't wait to see you at our many LBLA events this summer!

COMMUNITY INFORMATION & NEWSLETTERS

If you are interested in events and information about Rideau Lakes, you can sign up for a monthly e-newsletter with events and township news. [Here is the link for signing up](#) or open one of the digital newsletters and in the opening section to find the link to sign up.

<https://www.rideaulakes.ca/live/public-information/newsletters>

There is also a newsletter for Township of Leeds & Thousand Islands events and information. [Subscribe to the Community calendar](#) through the Township's website or go to <https://events.leeds1000islands.ca>.

NOTE - (1) The schedule for trash/recycling on private roads has changed from last year.

(2) There is also important information regarding the Alto High Speed Rail. Check your township newsletter or webpage for details.

[Follow LBLA on FaceBook](#)

LBLA on the web: www.lbla.net

Volunteers Needed

We are seeking several volunteers for a variety of roles. If you're waiting for someone else to step up—please don't! The LBLA thrives on our members' willingness to contribute their time and insights.

We are looking for a new **Vice President** to start in July, following the AGM. Additionally, we need **Road Champions** for LB1, LB7A, and LB10/LB11. This role involves checking in with new cottagers, providing a welcome bag, and collecting contact information.

Lastly, most of our events require assistance with supplies and organization. If you're interested in helping out in any capacity, please let us know. Your support makes a difference!

EVENTS

BLAMs - Beverley Lakes Anglers Meetings

Wednesday, 10 June 2026, 7pm, Bradford Pavilion, Delta Park

Wednesday, 15 July 2026, 7 pm, 922 Kendricks Lane (through Kendrick's Park)

You don't need to be an angler to care about our lakes! This meeting will appeal to anyone who loves the Upper or Lower Beverley Lakes and is hosted by our director at large, Tom Heinze. Join us to learn what your friends and neighbors are doing to keep these lakes pristine and tranquil—an important concern for all of us!

Annual General Meeting

Wednesday, 8 July 2026, 6:30 pm

Delta Old Town Hall

Please join us in the Old Delta Town Hall to discuss the business of the association. Refreshments will be available at 6:30 pm and the business starts at 7 pm. We will announce the speaker(s) in the spring.

Annual Picnic

Saturday, August 1, 1-3 pm

Kendrick's Park

Join us for good food and fun! Bring a dish to share.

[Follow LBLA on FaceBook](#)

LBLA on the web: www.lbla.net

OTHER EVENTS



Annual Clean-up Lower Beverley Lake Park Saturday, August 10, 10 am

Each summer, we host a lake cleanup to encourage community members to keep our lake healthy and beautiful and to emphasize the importance of environmental stewardship. This year, we are excited to announce that we plan to expand our efforts to include an underwater clean-up with scuba divers, making this year's event even more impactful!

BEVERLEY TRIO

Tom, Harold and Gale captivated audiences last summer with their enchanting performances. Both events showcased the trio's exceptional talent and deep appreciation for classical music, bringing joy to the community's music lovers.

The program is free and open to the public. A free-will offering will be collected; proceeds will go to the music program at Rideau District High School.

Mark your calendar for this year's events:

- Saturday, Aug. 22, 3 pm at St Paul's Community Centre, Delta
- Sunday, Aug. 23, 2 pm at Red Brick House, Elgin



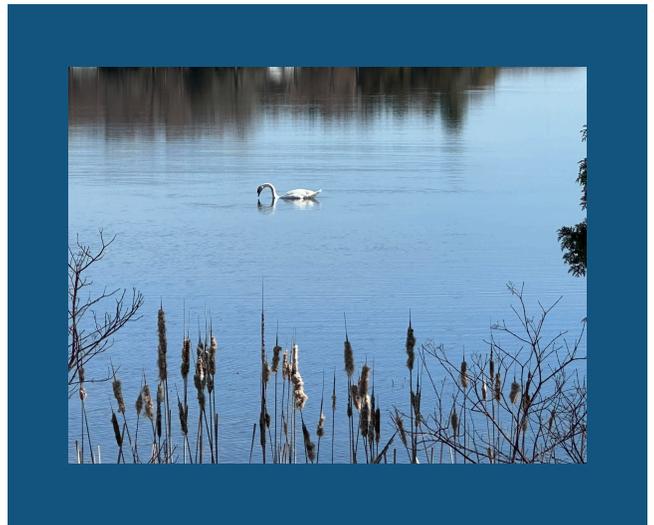
[Follow LBLA on FaceBook](#)

LBLA on the web: www.lbla.net

Your Membership Makes a Difference!

Our Membership Form is available on the LBLA website, and it includes a spot for donations to the appropriate Volunteer Fire Department. There are 3 ways to pay:

- Pay online via PayPal
- Print the form and mail it with payment
- E-transfers to
lowerbeverleylakeassociation@gmail.com



Both Family and Corporate Memberships are welcomed.

Thanks Again to Our Amazing Volunteers

Annual Picnic: Eamon O'Leary

Membership/Data Management : Susan Seebeck

Lake clean-up: David Duggins

Website, Facebook & Instagram: Lynne Jeffries

Newsletter: Anne Van Der Karr

Welcome bags: Lynne Jeffries

Water Testing: Dave Champagne, Tom Heinze, Linday Kennedy, Derek & Jude Wainwright

Shoal Markers*: Errett Brown, Eric Bull, Sheehan Carter, Lynne & Brian Jeffries, Ken Jeffries, Dave Osborne

Loon Platforms: John & Joan Childs (coordinator), Climie Family, Scott Faurshou, Tom & Debbie Hamilton, Gus Brown.

Road Champions:

- **LB2 & Coons Road:** Pat Greenhorn
- **LB9:** Sheila Chilkowsky
- **LB13:** Debbie McCormac
- **Kendricks Lane:** Linda Kennedy
- **Lake Shore Drive:** Al Brown
- **Pilgrim Lane Network:** Leslie Climie
- **White Birch Lane:** Deb D'Angeli
- Road Champions are needed for **LB1, LB7A, LB10** and **LB11**
- **LB5:** Toni Brown
- **LB12:** Lynne Jeffries
- **Cedar Sands:** Richard Monks
- **Short Point Rd & Cook St:** Linda Kennedy
- **Railroad St:** Sharon Olivo & Nancy Penstone
- **William Street:** Fred & Sharon Olivo

*Help is needed for placing markers on some of the uneven shoals. If anyone has a rock drill that can be borrowed, please contact Lynne Jeffries (lynne.jeffries@comcast.net).

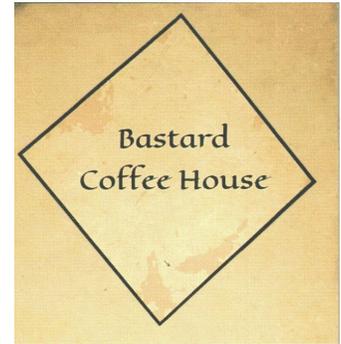
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Interested in becoming a Corporate Member? Go to our website: www.lbla.net or email lynne.jeffries@comcast.net to find out how.



FOCA

Federation of Ontario
Cottagers' Associations

MEMBER BENEFITS – access codes provided to Members!

Offers from our Sponsors and Partners:



FOCA members can access **Preferred Pricing** on Rogers cell and 5G home internet with our access portal! Get savings on primary or additional lines, home internet bundles, no-roaming US plans, or device financing. Also, ask about a seasonal plan.



Kokomo Botanical Resort in Turks & Caicos: FOCA members receive a **\$100/day voucher** for services during a first stay if you book by Dec. 31, 2025 using the exclusive FOCA code at checkout.



Use FOCA's **Member Discount Code** when reserving your next stay on the Park'N Fly app or at www.parknfly.ca. You can even earn Aeroplan points. Plus, join Park'N Fly Rewards for points and perks on every eligible stay.



Cade Associates Insurance Brokers offer a discounted FOCA rate on **liability insurance** for your Association, plus exclusive access to **CottageFirst** – the group insurance plan for member families:

Road or Directors' Insurance:

FOCA's popular Association Liability Insurance Program (underwritten by Aviva Canada) has coverage options for Lake or Road Associations, Land Ownership Groups or Trusts, plus coverage options for Directors & Officers. INCLUDES a free **Legal Helpline** for the Association; contact Cade for access. FOCA Member Associations get a **discount!** cadeinsurance.com/foca

CottageFirst Insurance:

The first group program dedicated to cottagers, exclusively available to FOCA members! Get great coverage from Travelers on your cottage, home, boat, car and more. Members have reported **improved coverage and substantial savings** by bundling in CottageFirst. cottagefirst.com



Contact Cade Associates Insurance Brokers about any of these insurance products:
1-844-CADE-1ST (local 416-234-9980) for a no-obligation quote.



Canadian Canoe Museum: FOCA members get **25% off** any annual membership purchased for the newly reopened **Museum!** Members use our **special FOCA code** at checkout to access this discount.



FOCA members get 1 year of the print & digital editions of Cottage Life **Magazine** for the **special FOCA price** of **\$24.95** with our access code.



Cardiac safety equipment & CPR training: FOCA members get discounts on a **"CPR in 60"** (minutes) digital course, outdoor **"Save Station"** cabinets, and select **Phillips** and **LifePack** AEDs from Action First Aid.

Members also attend FOCA **events** at a reduced **member price** or **FREE** in the case of FOCA's popular **Cottage Succession** Seminars with estate lawyer Peter Lillico. Register here: foca.on.ca/events/ or access the **member rates on event recordings** with codes below.

NEW Taxation Implications (for U.S. & Canada) members get \$75 off the regular price of \$250.

Existing Cottage Succession Series (5 videos: overview, plus deeper dives into Cottage Sharing Agreements, Capital Gains Tax, Trusts, and Timing) members get \$60 off the regular price of \$110 each.

Purchase access here: <https://foca.on.ca/cottage-succession/#buy>

Offers current @ September 2025; subject to change over time. Visit <https://foca.on.ca/benefits> for updates.

MEMBER BENEFITS

FOCA's Network & Member Value

FOCA is the province-wide umbrella group for Ontario's waterfront community – whether seasonal or permanent residents. Our members are more than 550 lake, camp, cabin, residents, and road associations across the province, representing a total of 50,000 member families.

Our united voice carries weight on issues that matter.

Over the years, members have answered FOCA's "calls-to-action" on important issues including acid rain, voting rights for seasonal residents in municipal elections, the gradual phase-in of changes to property tax assessments (in a 4-year cycle), and the end of the seasonal rate class for electricity pricing, that saved 84,000 affected seasonal families thousands of dollars, when the Ontario Energy Board agreed to phase-in changes over 10 years to limit bill impacts. FOCA also lobbied for seasonal owners' rights to shelter at their waterfront residences during the pandemic (2020), and against increases to the capital gains tax inclusion rate (2024).

Welcome to our lake!

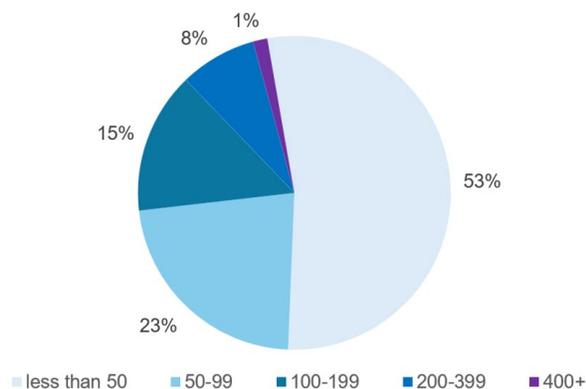


FOCA is the hub of a **network of peers**, serving lake and road associations, while protecting the waterfront environment for future generations of families to enjoy. Association members access resources: foca.on.ca/association-bmps/

FOCA works year-round on **priority topics** that affect waterfront residents AND healthy waterfronts. Learn more about hot topics, long-standing files & FOCA's **environmental programs**: foca.on.ca/issues-programs/

FOCA is the voice of the waterfront to government, the media, and science & research partners. Read FOCA **reports** on septic systems, short-term rental, preventing invasive species, wake and healthy shorelines: foca.on.ca/publications/

of members in our member Associations?



Become part of the FOCA network!

Contact us: info@foca.on.ca 705-749-3622

What are association peers saying about FOCA?

"What would I do without FOCA for advice? Thanks for **sharing others' winning ideas.**"

~Jayne C., Association Member

"A very big thank you to FOCA for providing us with valuable resources for our lake association. **We promote our FOCA membership as an excellent benefit to members, and a well-spent part of the annual membership fee.**"

~ Kate O., Association Member

Join FOCA today: <https://foca.on.ca/member-services/association-members/>

Federation of Ontario Cottagers' Associations

Our Vision: To sustain and enhance the cottage experience for generations.



Phosphorus and the Lake's Health

Phosphorous plays an important role in our lake's health. The lake and its plants need phosphorus, even if only in small quantities. Too little phosphorus affects our aquatic life, limiting weed and algae growth and reducing the food supply for fish and aquatic animals. On the other hand, too much phosphorus, even small increases, leads to algae blooms, reduces our water clarity, and reduces the oxygen. This affects aquatic life – the plants, reptiles, and fish. And this affects our recreational life.

How is our Lake doing?

Water testing done in Oak Bay, Kendricks Bay, and Black Jack Island, over the past twenty-some years shows that phosphorus levels has been slowly trending downward, which is considered good.

The thing about phosphorus is that there is a relatively long delay between harmful action and it appearing in the Lake.

The Causes (also known as the Culprits)

Septic systems are a major contributor to the phosphorus levels in lake water – between 30% and 70% of total lake phosphorous in some studies. Extensive lakeshore development brings many septic systems. Even well-maintained systems eventually add phosphorus to the lake water and to the bottom sediment. Poor septic systems worsen the problem.

A provincial park in Ontario decommissioned septic systems for four beach side rest stations more than forty years ago (when municipal hookups became available). Phosphorous plumes from these systems are detectable today, slowly migrating towards the lake.

Phosphorous can be locked in soils near septic systems for long time, even years, but eventually a phosphorus “plume” (scientific talk) forms in the soil and ground water and slowly moves toward the lake.

Another cause is lawn and agricultural fertilizers. Plants and crops benefit from phosphorus supplementation, but phosphorus binds to the soil, not the plant. Soil erosion and run-off into watersheds adds to phosphorus levels in lake water and in bottom sediments.

The amount of phosphorus typically needed for land crops is up to ten times the amount that leads to aquatic weeds and algae blooms.

It's a Long Game

A lake doesn't quickly right itself. Once weed and algae problems arise, even shutting down all existing systems will not immediately improve water quality. Soil and groundwater plumes continue inexorably and phosphorus accumulated in bottom sediments can re-enter the lake water.

The last thought? Our lake is trending in the right direction. Making sure our existing septic systems are well-maintained and far back from the lake are essential steps. Working with agriculture, keeping our development low are others.

COTTAGE INSURANCE TIPS

CottageFirst
Insurance



Every one of us knows that our cottage is unique! For many reasons, cottage properties are very different from homes in the city, which makes it extremely important that both you and your insurance provider understand the needs of your cottage property. No two cottage insurance policies will be exactly alike, but the following are some important considerations for you to review to make sure that your cottage and your family are properly protected.

COTTAGE INSURANCE TIPS

Rebuilding Values

The purpose of an insurance policy is to repair or rebuild your cottage in the event of a loss. The limit of insurance shown on your policy should reflect the cost to completely rebuild your cottage following a total loss. While many of us made additions and changes ourselves to our cottage, when rebuilding after a loss your Insurer must make use of local contractors to complete the work. In most cases, policies will provide a 'replacement cost' coverage, which commits the Insurer to rebuild the cottage with materials of a like kind and quality, and without deduction for depreciation. Cottages accessed only by water face even higher costs of construction when factoring in the rental of barges and specialized equipment. Considering these expenses, a sufficient limit of insurance is critical. To ensure your policy provides sufficient coverage, cottagers are encouraged to obtain a rough estimate from a local contractor of the cost to rebuild their own cottage. Market valuations, such as real estate estimates or tax evaluations are not reflective of rebuilding values.

Coverage

Not all cottage insurance policies are created equal. There is a wide range of products in the industry from very limited coverage to very broad coverage. When a policy provides "All Risk" coverage, it is very broad, limited only by the specific exclusions within the wordings. By contrast, "Named Perils" coverage specifically lists those perils against which the policy provides protection. However, while they are inherently more limited, many "Named Perils" based policies can meet the needs of cottagers. All policy holders should take time to read through their policy to ensure they understand the coverages provided. In particular, cottagers should look for policies that provide coverage from perils such as: Falling trees and other objects; Vandalism & malicious acts; Theft; Building collapse; and Damage caused by bears, in addition to those more common perils, such as: Fire; Lightning; and Smoke.

Liability

Liability insurance responds to claims of bodily injury or property damage suffered by third parties arising from your personal actions or the ownership and use of your property. Cottages, with their natural terrain and easy access to water, are more likely than urban homes to be linked to a liability claim. Increased liability limits are available, often at minimal cost, and are encouraged for cottage property owners.

Watercraft liability insurance requires your attention, as cottage policies may offer limited or no protection for powered boats. Regardless of the value of the watercraft itself, it is critical that cottagers ensure that adequate liability insurance is in place to respond to injury to third parties related to their watercraft. This protection is part of most watercraft insurance policies, or may be available as an add-on to your cottage insurance policy. Whether or not you chose to insure your watercraft against physical loss, ensuring that proper liability coverage is in place is crucial.

Personal Umbrella Liability insurance policies should be considered as part of every cottage owner's insurance portfolio. An Umbrella Liability policy provides excess limits of protection for a relatively low cost, over the primary liability limits already included under your personal insurance policies. For example, your underlying liability limits on each of your personal policies is \$2,000,000. You purchase an Umbrella policy with \$3,000,000 limits. Your watercraft is involved in a serious accident causing significant injuries to someone. You are sued for \$5,000,000 for your negligence arising out of the ownership and/or operation of your boat and the courts award \$4,000,000 in favour of the injured person. Your Umbrella liability policy will be triggered to provide the necessary additional \$2,000,000, avoiding the need to liquidate your personal assets to pay the claim.

Fire Protection

Insurance companies often use terms like 'semi-protected' and 'unprotected' on their policy documents to indicate how a cottage is rated and what coverage is afforded as it relates to the distance by road from your cottage to accessible, professional and/or volunteer fire hall protection, and whether that protection has access to your cottage year round. In order to avoid any surprises, with respect to coverage should a claim occur, it is important that you review your existing cottage insurance policy documents to be certain your Insurer's understanding of your cottage's proximity to fire protection is correct. While many lake and cottage associations do an excellent job of providing portable fire pumps for their members, and despite the close proximity of a cottage to large bodies of water, these are not considered reliable sources of protection by the Insurers.

Woodstoves & Cottage Heat

Cottagers across the province enjoy the heat of a woodstove in the colder months of the year. Whether your cottage uses wood as its primary source of heat, auxiliary heat, or simply for ambiance, Insurers vary as to their approach to woodstoves. Proper risk management and steps to maintain your woodstove will help make it easier to arrange insurance for your cottage.

- Woodstoves should be professionally installed and have a metal plate with the mark of a regulatory body (eg. ULC, CSA, etc.).
- If you cannot find a plate or if the woodstove was not professionally installed, arrange for a WETT-certified technician to visit the property and inspect the stove at www.wettinc.ca.
- Have your chimney cleaned at least once a year - more if you are a frequent user of your stove.
- Keep a fully charged Class A fire extinguisher nearby and be sure to test all smoke and carbon monoxide detectors regularly.
- Use properly dried hardwoods as fuel for your fire, such as maple, beech, ash, hickory, or oak.
- Never use gasoline, charcoal starter fluid, or other flammable liquids to start your fire.
- Ashes should not be allowed to build up in your stove. Ash buildup can eventually block the air intake from the draft registers and reduce the efficiency of your woodstove.
- For the extra ashes, have a metal container nearby and let them cool completely before disposing of them.
- Store wood and flammable objects safely away from the wood burning appliance.

Even if you take all of these precautions, over time burning wood leads to the buildup of Creosote. Creosote can take the form of a sticky liquid, a flaky, black deposit, or a hard tar-like substance. It is a highly combustible and unsafe substance which, if left untended, can lead to a chimney fire. The only line of defense against Creosote is regular woodstove maintenance and chimney cleaning.

Wood Energy Technology Transfer Inc. (WETT) is a non-profit training and education association managed by a volunteer board

who manages the WETT program. WETT-certified technicians should inspect your woodstove when installed, when purchasing a new cottage with an existing woodstove, or if you have an older woodstove that may no longer meet current safety standards. These technicians will make recommendations to ensure that your woodstove is operating safely. Insurance companies may require a completed questionnaire to insure your cottage with a woodstove or, in some cases, may require a WETT inspection if one has not been conducted.

CottageFirst - Personal Insurance Program

If you are a member of your local lake, cottage or road association, you have access to CottageFirst, the group insurance program built for and offered exclusively to FOCA members. CottageFirst is an excellent, cost effective packaged insurance solution for cottage owners, designed with an attractive FOCA membership discount applied to each of your bundled home, cottage, watercraft, automobiles and other personal insurance policies.

CottageFirst was designed first and foremost for cottagers, and provides one of the broadest forms of coverage available. Coverage for your cottage property includes damage against the perils of windstorm, theft, falling trees and other objects, damage by bears, and collapse due to snow-load, but we don't stop there. Under CottageFirst, we offer comprehensive coverage for your home, insurance on valuable collections, and high limits for personal umbrella liability policies, all available to complement your specific insurance needs.

For more information about CottageFirst, or to speak with one of our brokers about reviewing your insurance needs for your home and cottage, visit our website or call our team at:

www.cottagefirst.com or 1-844-223-3178 (CADE 1ST)

FOCA - Federation of Ontario Cottagers' Associations

FOCA's mission is to protect thriving and sustainable waterfronts across Ontario. Today, FOCA has more than 500 member Associations across Ontario representing 50,000 waterfront families. Environmental information above is an excerpt from the FOCA Healthy Waterfronts guide. For resources like this and more, visit www.foca.on.ca.

Cade Associates Insurance Brokers Limited

Cade Associates is proud to be FOCA's insurance partner, providing exclusive group insurance programs to FOCA members. Most of Ontario's Cottage and Road Associations are insured under FOCA's Association Liability and Property Insurance program, and individual cottage owners are switching their personal insurance policies to CottageFirst, taking advantage of the new comprehensive, cost-effective group insurance program with FOCA. For more information on these two programs visit: cadeinsurance.com/foca and cottagefirst.com.

Understanding Your Insurance

Insurance can be complex. Whether insuring your home, condo, apartment, cottage, automobiles, watercraft, or business, the policy you purchase is an important component of your financial security. While it is always recommended that you contact your Broker for assistance, it will take only a few moments to at least familiarize yourself with your own insurance policies and the key features of coverage they provide. There are several resources available to help you, including the new “**Know Your Policy**” campaign by the Insurance Bureau of Canada

To learn more about the Insurance Bureau of Canada’s campaign:

[Know Your Policy](#)

The following is a brief guideline to get you started.

How To Read Your Insurance Policy

When reading your policy, there are four primary sections:

Policy Declarations

Typically found in the first few pages of your policy document

- Defines /describes what is being insured by the policy
- Lists the coverages purchased
- Shows the limits of insurance and deductibles
- Displays the premium due
- Lists others who have interest in the policy, (mortgagees, lenders, etc.)
- An inventory of wordings and endorsements which alter the policy

Policy Conditions

Requirements the Insured must fulfill to maintain coverage

- There are Statutory Conditions with which both the Insurer and Insured must comply
- Insurance is a legal contract between the Insurer and the insured
- If the Insured breaches a policy condition, coverage may be voided by the Insurer

Insuring Agreements – Coverages applicable

Found in the policy wordings, typically immediately following the declaration pages

- Specifies what losses are covered – the wordings will indicate if coverage is all risks or named perils
- Defines with more detail what is insured, and the additional extensions of coverage provided
- Confirms the basis of settlement and defines your duties after a loss

Exclusions and Special Limits

All policy wordings contain exclusions and special limits – read them carefully

- Specifies what losses are not covered because they are excluded by the wordings
- Exclusions remove cover from certain types of property or against certain causes of loss
- Some property may be subject to special limits, such as jewellery, artwork, etc.

Understand Your Coverage

What is a Peril?

- “Perils” are causes of loss. For example: “Fire, Lightning, Theft, Sewer Backup” on a Property policy; “Collision, and Comprehensive” on an auto policy. The policy wording defines what perils are insured by the policy.

All Risks vs. Named Perils

- Named Perils coverage, sometimes called “Fire & Extended Coverages”, lists a specific set of perils for which the policy will respond with coverage. There may be several perils listed, or only a few.
- “All Risk” or “All Perils” policies are defined by their exclusions. Rather than listing specific perils they insure against, these policies list their exclusions. If not excluded, the loss is covered. This is the broadest type of policy coverage.

Important Terms

- **Deductible** – The portion of an insured loss for which the policyholder is responsible.
- **Actual Cash Value** – When settling a claim on ACV basis, depreciation of the damaged object (age, wear & tear, etc.) is applied.

- **Accident Benefits** – The Ontario Auto insurance policy provides Standard Accident Benefits available if you and your passengers experience injuries in an auto accident. There are important, optional increased benefits available for purchase that you should review with your Broker.
- **Limit of Insurance** – The total amount the insurance policy will pay in a covered loss.
- **Liability Insurance** – The portion of your policy covering claims of injury or damage to the property of others caused by your alleged negligent actions.
- **Replacement Cost** – When settling a claim, damaged property is replaced with similar property of like kind and quality without applying depreciation
- **Dwelling Limit** - “Coverage A” should be sufficient to completely rebuild your home in the event of a loss, including the removal of debris. You should review this limit with a construction contractor if you are uncertain if the limit will be sufficient.
- **Detached Structures** – “Coverage B” is the limit available to cover structures on the described insured premises, other than the principal dwelling. These might include a pool house, a cabin, boathouse, shed, or dock.
- **Unit Improvements & Betterments** – The limit of coverage for those improvements to a condominium unit in excess of the “Standard Unit Definition” found in the bylaws of the condo corporation.



CottageFirst Insurance

Cottages are unique and personal. CottageFirst Insurance was designed specifically to meet the needs of cottage owners. CottageFirst provides one of the broadest forms of coverage available for cottage properties. Your cottage structures will be insured on an “All Risks” form, while an extensive list of Named Perils protects your belongings at the cottage. Intended to be a complete solution for cottagers, through the CottageFirst program we also offer comprehensive coverages for your home, watercraft, automobile, valuable collections, and high limits for personal umbrella liability policies. Each package is arranged to complement your own specific insurance requirements. If your Cottage, Lake or Road Association is a member of FOCA, the Federation of Ontario Cottagers’ Associations, you are already eligible to access CottageFirst and to request a quote to take advantage of its exclusive discounted pricing and coverage enhancements.

Our team of brokers are ready to answer your insurance questions!

To speak with our team about reviewing your insurance needs or to learn more about CottageFirst, visit our website or call us: www.cottagefirst.com or 1-844-223-3178 (CADE 1ST)