



## Coverage while you're on the move

There's a lot to think about when you're changing homes. We can help by making sure you have the coverage you need. A Co-operators Home insurance policy covers your insured location and personal property while you're in transit. It's good for 30 days or until the policy expires, whichever comes first.

### Before you go

Here are some helpful hints to ensure a smooth transition:

- > Start planning early. Visit Canada Post online for a detailed, [moving checklist](#).
- > If you need to store your items, contact us first. Depending on your policy type, your items may or may not be covered while in storage.
- > Call us once you confirm the sale of the home, so we can let you know what coverage you need. This would also be a great time to check your insurance needs on the new home.
- > If you decide to use professional movers, make sure they have insurance, as a Co-operators Home policy does not cover marring, scratching, abrasions, or chipping.
- > If you're leaving a rental unit, take photos of each room so you have proof of the condition in which you left them.
- > Lighten your load. Have a garage sale or donate items, such as appliances and furniture to your local [Habitat for Humanity ReStore](#).

### Pack like a pro

- > Take the opportunity to [create a home inventory](#) of your personal items and take photos. An accurate inventory makes the claims process much easier, if you run into problems during, or after, your move.
- > Sturdy, reusable plastic bins are a sustainable choice that also keep your household items organized and easy to stack.
- > Pack the items you'll need to access quickly in clear bins, such as tools and cleaning products. Also pack an overnight bag, so you'll have easy access to your personal essentials the next day.

- > Label your bins by category and room and indicate if the contents are fragile.
- > Create a list of all the bins so you'll know if you're missing one.
- > When dismantling furniture, keep the nuts and bolts for each item in clearly labelled plastic baggies.
- > Take pictures of the backs of electronics to quickly reference how to put everything together again.
- > Don't pack valuables or important paperwork. Keep these close by.
- > Keep food, toys and other items for your pets handy. Make sure your pets are calm and comfortable.
- > If you're doing your own lifting, do it safely. Use moving equipment, such as dollies. [Lift things carefully](#), stay hydrated, and take frequent stretch breaks.

Moving is a big project, no matter how far you go. We're here to help. Connect with us today at [cooperatorsgroupinsurance.ca](http://cooperatorsgroupinsurance.ca) to talk about all your Home insurance needs.

If you are already insured with The Co-operators, we appreciate your business.

**This group insurance program is only available through our Contact Centre and website.**

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