

Updates to our personal property wording

As part of our ongoing efforts to enhance clarity and align with our values, we are making important updates to our personal property policies. Effective **April 9, 2025, for new business** and **June 23, 2025, for renewals**, we are updating the following Ontario and British Columbia personal property contract wordings:

- Form 5501 – Homeowners & Seasonal Homeowners Comprehensive
- Form 5502 – Homeowners & Seasonal Homeowners Basic

These updates will affect the following products:

- Homeowners Comprehensive
- Homeowners Basic
- Seasonal Homeowners Comprehensive
- Seasonal Homeowners Basic

These updates include:

- New, updated and expanded definitions to improve the clarity and communication of our coverage.
- Adding new and expanding existing clauses to update coverages.
- Removing gendered language to align with our DEI values.

To help explain these updates to your customers, we've put together [this document](#) which summarizes the changes. Additionally, physical varied terms letters will be sent for all impacted policies, and a digital copy of the letter is now available in Guidewire.

Changes will be reflected in the Property Manual along with minor administrative updates to improve the clarity of Gore's underwriting acceptability.

We appreciate your attention to these updates and your cooperation in communicating these changes to your clients. If you have any questions about these updates or their impact on your clients, please contact us at 1-844-974-GORE (4673).