

# BUSINESS PLUS BUSINESS PLUS ENHANCED



## Eligibility

- Minimum \$5,000 on Commercial Property and \$1,000,000 Commercial General Liability
- No more than 1 loss exceeding \$10,000 or 2 losses of any size within the last 3 years
- Buildings over 35 years old must be upgraded to current standards and building codes
- Minimum 3 years in business
- Maximum \$5,000,000 annual gross receipts
- Maximum 10% foreign sales
- Operations restricted to within Canada

Contact your independent insurance broker for other eligibility and minimum insurance requirements.

## Other 'Plus' Products available:

- 1** Contractor's Plus
- 2** Hospitality Plus
- 3** Oil and Gas Plus
- 4** Realty Plus



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OUR POLICY IS WORKING FOR YOU

## What's covered?

	<b>Business + Basic Limits</b>	<b>Business + Limits</b>	<b>Business + Enhanced Limits (Part I)</b>		<b>Business + Basic Limits</b>	<b>Business + Limits</b>	<b>Business + Enhanced Limits (Part III)</b>
Building By-Laws	Included	Included	Included	Arson Reward Coverage	Not Covered	Not Covered	10,000
Consequential Loss	25,000	25,000	Included	Condo Unit Owners Contingent Insurance	Not Covered	Not Covered	25,000
Glass	Included	Included	Included	Condo Unit Owners Improvements & Betterments	Not Covered	Not Covered	25,000
Personal Property of Employees	500 each	500 each	1,000 each	Condo Unit Owners Loss Assessments	Not Covered	Not Covered	25,000
Removal/Protection of Property	Not Covered	7 Days	30 Days	Contents Loaned, Rented or Leased	Not Covered	Not Covered	25,000
Replacement Cost, no same site requirement	-	Included	Included	Deferred Sales	Not Covered	Not Covered	25,000
Replacement Cost, same site requirement	Included	-	-	Exhibition Floater	25,000	25,000	25,000
			<b>Blanket \$500,000 (Part II)</b>	Inflation Protection	3%	3%	3%
Accounts Receivable	50,000	50,000	Included	Land and Water Pollution Clean-Up	Not Covered	Not Covered	25,000
Fire Suppression System Recharge	25,000	25,000	Included	Newly Acquired Locations - Buildings	500,000 30 days	500,000 30 days	1,000,000 60 days
Brands & Labels	10,000	10,000	Included	Newly Acquired Locations - Contents	250,000 30 days	250,000 30 days	500,000 60 days
Broad Form Amendment	Not Covered	Not Covered	Included	Off Premises Power Interruption	Not Covered	25,000	-
Computer Form	25,000	25,000	Included	Off Premises Services Interruption	Not Covered	Not Covered	25,000
Burglary Damage to Building	10,000	10,000	Included	Other Transit	25,000	25,000	25,000
Environmental Improvements	Not Covered	Not Covered	Included	Prohibited Access/Civil Authority	2 weeks	2 weeks	30 days
Expediting Expenses	Not Covered	Not Covered	Included	Profits - Actual Loss Sustained	Not Covered	ALS	ALS
Extra Expense	25,000	25,000	Included	Profits - Contributing Property	Not Covered	25,000	25,000
Fine Arts	25,000	25,000	Included	Sales Representative	10,000	10,000	10,000
Fire Department Charges	25,000	25,000	Included	Signs	10,000	10,000	25,000
Growing Plants	500 each Max 10,000	500 each Max 10,000	1,000 each Included	Temporary Locations	25,000	25,000	25,000
Home Office Extension	Not Covered	Not Covered	Included	<b>CRIME COVERAGE</b>			<b>(Part IV)</b>
Leasehold Interest	25,000	25,000	Included	Employee Dishonesty Form A	5,000	5,000	10,000
Master Key	10,000	10,000	Included	Broad Form Money & Securities	5,000	5,000	10,000
Peak Season, 25% of Contents amount	100,000	100,000	Included	Money Orders & Counterfeit Paper Currency	5,000	5,000	10,000
Professional Fees	25,000	25,000	Included	Depositors Forgery	5,000	5,000	10,000
Roadways, Walkways, Parking Lots	Not Covered	Not Covered	Included	Loss Inside the Premises Overnight Limitation	500	500	500
Valuable Papers and Records	50,000	50,000	Included				

Subject to terms, conditions and exclusions of the policy