



**Product  
Information  
Sheet**

## Bed & Breakfast

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### Overview

A new package policy specifically designed for this growing segment of the hospitality business across Canada. Most policies sold today are modified Homeowners, and as such do not provide the proper commercial property extensions, nor necessary liability as provided by Innkeepers Liability. Totten Group's program is available across Canada.

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### Coverages

- Property
  - Broad Form Homeowners including Replacement Cost
    - Business Interruption- \$10,000 Actual Loss Sustained
    - Extension Endorsement
      - Accounts Receivable- Limit \$2,500
      - Exhibition Floater- Limit \$2,500
      - Professional Fees- Limit \$2,500
      - Outdoor Signs- Limit \$2,500
- Liability
  - Commercial General- \$1,000,000
    - Occurrence form
    - Non-Owned Auto
  - Comprehensive Personal- \$1,000,000
  - Innkeepers- \$500 per guest/\$2,500 per occurrence

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### New Submissions

Toll Free: 1.888.868.8367  
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Email: [personallines@tottengroup.com](mailto:personallines@tottengroup.com)