

your own
**Retail
Policy**

Red River
Mutual 
make it your own.



Retailers are the economic engine of the Prairies. We should know, we're fortunate enough to live and work here too.

Red River Mutual is owned by its policyholders. We invite you to own a piece of our company by allowing us to protect yours.

Ask your Broker to explain all of the extra coverages packed into **Your Own Retail Policy**.





APPLICABLE EXTENSIONS

Every Red River Mutual commercial package includes an additional bundle of more than 50 extensions that provide over \$1,000,000 in extra coverage to meet your unique business needs.

Below are some of the key extensions we added to Your Own Retail Policy:

- 3D Crime Coverage
 - Employee Dishonesty
 - Loss Inside the Premises
 - Loss Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Depositors Forgery
 - Computer Theft and Funds Transfer
- Accounts Receivable
- Brands & Labels
- Building Bylaws
- Building Damage by Theft
- Contents at Temporary Locations
- Contents in Transit
- Conviction Reward
- Debris Removal
- Electronic Data Processing Equipment & Media Including Systems Breakdown
- Exhibition Extension
- Exterior Building Glass
- Exterior Paving
- Extra Expense
- Fine Arts
- Fire Department Expenses
- Fire Suppression System Recharge
- Furs, Fur Garments, Jewels, Jewellery, Costume Jewellery, Watches & Precious Stones
- **'Green' Environment Extension**
- Growing Plants Trees Shrubs or Flowers in the Open
- Inflation Protection
- Land & Water Pollution Clean-up
- Master Key / Lock Repair or Replacement
- Mortgage Rate Guarantee
- Newly Acquired Locations
- Newly Acquired Property
- Off-Premises Utilities Interruption
- Parcel Post
- Peak Season Increased Stock Coverage
- Personal Property of Officers, Employees, Volunteers & Visitors
- Product in the Possession of a Sales Representative
- Professional Fees
- Property in Transit
- Removal of Windstorm Debris
- **'Safety Net' Clause**
- Sign Coverage
- Stock Spoilage
- Valuable Papers

CONSIDER ADDING THESE EXTRAS

- Equipment Breakdown
- Sewer Backup
- Flood
- Earthquake
- Actual Loss Sustained (Profits)

Retail

redrivermutual.com