

your own
**Office
Policy**



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The Canadian Prairies offer a tremendous base for many companies. 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 Office 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 Office 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
- Building Bylaws
- Building Damage by Theft
- Contents at Temporary Locations
- Debris Removal (In excess of the amount of insurance)
- Electronic Data Processing Equipment & Media Including Systems Breakdown
- Exterior Paving
- Extra Expense
- Fine Arts
- Fire Department Expenses
- Fire Suppression System Recharge
- **'Green' Environment Extension**
- Growing Plants Trees Shrubs or Flowers in the Open
- Inflation Protection
- Master Key / Lock Repair or Replacement
- Mortgage Rate Guarantee
- Newly Acquired Locations
- Newly Acquired Property
- Off-Premises Utilities Interruption
- Parcel Post
- **Personal Property of Officers, Employees, Volunteers & Visitors**

- Professional Fees
- Property in Transit
- Removal of Windstorm Debris
- **'Safety Net' Clause**
- Product in the Possession of a Sales Representative
- Sign Coverage
- Valuable Papers

CONSIDER ADDING THESE EXTRAS

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

Office

