

Property and Casualty

Commercial General Liability

- Bodily Injury and Property Damage Liability, arising from Premises, Operations and Products / Completed Operations
- Personal & Advertising Injury Liability
- Medical Payments
- Tenant's Legal Liability
- Non-Owned Automobile
- Legal Liability for Damage to Hired Automobiles
- Employee Benefits Liability
- Employers' Liability
- Worldwide Coverage
- Contractual Liability
- Cross Liability
- (Blanket) Waiver of Subrogation
- Blanket Additional Insured
- No General Aggregate Limit
- Occurrence Based Coverage

Target Classes:

- Professional Services – Office premises
- Research & Development Operations
- Laboratory Facilities
- Medical Clinics
- Health & Wellness Centres
- Spa Facilities
- Precision Equipment, Electronics, Machine Shops
- Non-Critical Automotive Parts
- Gunsmiths
- Skin Care Products
- Soaps & Bath Salts
- Essential Oils
- Various Contractors
- Security and Protective Services

Property Coverage

- Building, Equipment & Stock
- Portable Computers
- Flood / Earthquake
- Sewer Backup
- Business Interruption – Profits (12 months indemnity)

**See Property extensions in quote letter

Crime

- Employee Dishonesty Form A
- Loss Inside / Outside
- Credit Card Forgery
- Depositors Forgery
- Money Orders / Counterfeit Currency

Property and Casualty

Equipment Breakdown

- Direct Damage
- Business Interruption
- Production Machinery


Additional Options

- Primary or Excess Limits
- Up to 100% US or Foreign Revenues
- Up to 100% US & Foreign Exposures
- Policies written in Canadian or US Currency
- Product Recall
- Manufacturer's E&O
- Drone Extension
- Pollution Liability
- Failure to Perform

Limits, Deductibles and Minimum Premium

- Limits up to: \$5,000,000
- Minimum Deductible: \$1,000
- Minimum Premium: \$375



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