



PROPERTY

HOSPITALITY PROGRAM HIGHLIGHTS

COVERAGE

Commercial Property
 Building Replacement Cost
 Contents Replacement Cost
 Extended Business Income – Broad Form
 Limited Business Income – Broad Form
 Ordinary Payroll – 90 Consecutive Days
 Limited Extra Expense (100% Period of Restoration First Month) – Broad Form
 Limited Rental Income – Broad Form
 Miscellaneous Form – Broad Form – Satellite Dish
 Period of Indemnity Endorsement (Business Income)

LIMIT

PREMIUM

EXTENSIONS OF COVERAGE ENDORSEMENT

Temporary Locations	\$ 10,000	Included
Newly Acquired Locations		
Building	\$ 1,000,000	Included
Contents	\$ 500,000	Included
Transit	\$ 10,000	Included
Sales Representatives	\$ 10,000	Included
Personal Property of Officers and Employees	\$ 25,000	Included
Building Damage by Theft	\$ 10,000	Included
Growing Plants, Trees or Shrubs	\$ 10,000	Included
Accounts Receivable	\$ 25,000	Included
Automatic Inflation Protection	Included	Included
Brands and Labels	\$ 25,000	Included
Consequential Damage	\$ 25,000	Included
Exhibition	\$ 10,000	Included
Extra Expense	\$ 25,000	Included
Fine Arts	\$ 25,000	Included
Fire Department Service Charge	\$ 25,000	Included
Fire Suppression Recharge	\$ 25,000	Included
Installation	\$ 10,000	Included
Land and Water Pollution Clean-up	\$ 25,000	Included
Locks and Keys	\$ 5,000	Included
Mechanical or Electrical Breakdown of Electronic Data Processing Equipment	\$ 25,000	Included
Off-Premises Service Interruption	\$ 25,000	Included
Office Computers	\$ 25,000	Included
Peak Season	25%	Included
Professional Fees	\$ 25,000	Included
Property of Tenants, or Registered Guests of a Hotel or Apartment	\$ 10,000	Included
Sidewalk Sales	\$ 25,000	Included
Signs	\$ 10,000	Included
Valuable Papers and Records	\$ 25,000	Included
By-laws	Included	Included
Glass	Included	Included
Debris Removal	10%	Included
Earthquake and Flood		Included
Sewer Backup Extension Endorsement		Included

MINIMUM DEDUCTIBLES:		
Property		\$2,500
Sewer Back Up		\$2,500
Flood		\$50,000
Earthquake		5%, \$100,000 (10% in BC Quebec)
Accident to an Object		If written: follows property
Business Income		24 hour waiting period



HOSPITALITY PROGRAM HIGHLIGHTS

MACHINERY BREAKDOWN

COVERAGE

Standard Comprehensive Plus – Physical Damage

Ammonia Contamination

By-Laws

Data & Media Expediting Expense

Hazardous Substances

Professional Fees

Repair or Replace

Water Damage

Consequential Damage

Business Interruption – Extra Expense

LIMIT PER ACCIDENT

\$50,000

Included

Included

\$ 50,000

Included

\$ 50,000

Included

\$ 50,000

Included

Included

\$ 50,000

Included

\$ 25,000

Included

\$ 25,000

Included

CRIME

COVERAGE

Money & Securities

Comprehensive Dishonesty, Disappearance and Destruction – Form A

LIABILITY

COVERAGE

Commercial General Liability

A – Bodily Injury and Property Damage Liability – Each Occurrence

B – Personal and Advertising Injury Liability – Each Occurrence

C – Medical Payments – Any One Person

D – Tenant’s Legal Liability – Any One Premises

Standard Non-Owned Automobile Up to 100% liquor

Focible ejection coverage up to policy limits

LEGAL EXPENSE

INSURING CLAUSES

Contract Disputes

Employment Disputes

Criminal Prosecution

Property Disputes

Personal Injury

Aggregate Limit – for all claims notified to the Insurer during the Period of Insurance

Fee Limit – legal fees of the Insured’s Lawyer up to a maximum hourly rate of

LIMIT OF INDEMNITY

\$ 50,000

Included

\$ 50,000

Included

\$ 50,000

Included

\$ 50,000

Included

\$ 50,000

Included

\$ 250,000

\$ 275/hour