



Retail Package Policy

Our Retail Package Policy provides coverage for your Property (including Extensions), Loss of Income, Crime and Liability.

PROPERTY COVERAGE › Eligible Buildings and Contents at Your Premises

- Building (if you are the owner)
- Contents including Stock and Equipment usual to your business operations

Standard property coverage is on Broad Form with Replacement Cost subject to 90% Coinsurance and a minimum \$500 Deductible.

Other coverage may be available to meet your needs including:

- Sewer Backup
- Earthquake
- Equipment Breakdown
- Realty Extension Endorsement

Commercial Extensions

Our packages include a variety of extensions of coverage that provide extras for your operations:

- Accounts Receivable
- Amended Co-Insurance Clause
- Automatic Fire Suppression System Recharge Expense
- Automatic Inflation Protection
- Bailees Coverage for Customers Goods
- Brands and Labels
- Building By-Law and Code Compliance Coverage
- Building Damage by Theft
- Consequential Loss Assumption
- Contingent Loss of Income
- Data
- Debris Removal
- Exhibition Floater
- Extra Expense
- Fine Arts
- Fire Department Expenses
- Glass
- Growing Plants, Trees, Shrubs or Flowers in the Open
- Installation Floater (not on Contractors)
- Leasehold Interest (Rents)
- Master Key
- Media
- Off Premises Utilities Interruption
- Parcel Post
- Pavement, Sidewalks and Driveways
- Peak Season Stock Increase
- Personal Property of Officers, Employees, Volunteers & Visitors
- Pollution Damage – Insured Premises
- Professional Fees
- Property Temporarily Removed
- Property in Custody of a Sales Representative
- Reward
- Signs
- Transit
- Valuable Papers and Records
- Work Damage to Stock
- Newly Acquired Building and Contents at Newly Acquired Locations
- Removal

LOSS OF INCOME

We include Extended Loss of Income coverage on a Profits basis for a specified limit. Higher limits and other types of coverage are available.

CRIME COVERAGE

We include Money and Securities – Robbery Coverage for losses inside and outside the premises for a basic limit. Higher limits and other types of coverage are available.

COMMERCIAL GENERAL LIABILITY

Liability coverage provides protection against allegations of negligence leading to third party bodily injury or property damage as a result of building ownership and operations.

The basic coverage includes:

- A. Bodily Injury and Property Damage
- B. Personal Injury and Advertising Liability
- C. Medical Payments
- D. Tenants Legal Liability
- Non Owned Automobile

We offer a variety of additional coverages to tailor the policy to your operations:

- Beauty Parlour or Barber Shop Liability Extension Endorsement
- Druggist Liability Extension Endorsement
- Elevator and Hoist Collision
- Employee Company Function Extension
- Employers' Bodily Injury Liability
- Rip and Tear Extension Endorsement
- Pollution Liability



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