

Have **Your Broker** Use This Area to **Record Your Quote.**

Section I – Property Coverages

	Amount of Insurance	Cost per Year
Building – All Risk incl. Replacement Cost	\$ _____	\$ _____
Business Contents – All Risk incl. Replacement Cost	\$ _____	\$ _____
Loss of Income.....	12 Months (actual loss sustained)	
Crime	\$1,000	} No Additional Cost
Property Off Premises (incl. in Transit, at a Fair or Exhibition, Courier or Parcel Post, Salesperson’s Samples).....	\$5,000	
Inflation Protection	Included	
Consequential Loss	Included	
Personal Property of Officers and Employees	\$2,500	
Business Contents – Amounts of Insurance – Seasonal Increase	25% of Business Contents	
Trees, Shrubs and Plants	\$2,500 per occurrence \$500 any one item	
Building Glass	\$500 per occurrence \$100 any one plate	
Cost of Preparing Proof of Loss	\$1,000	
Debris Removal	Policy Limits (+\$5,000 if needed)	
Fire Department Charges	\$1,000	
Increased Repair Costs Required by Law	25% of Building	
Newly Acquired Property – Building	\$250,000	
– Business Content	\$100,000	
Removal of Insured Property to Prevent Loss	Included	
Valuable Papers	\$2,500	
Pollutant Clean-up	\$10,000	

Section I – Optional Coverages

Enhancement Endorsement

Accounts Receivable	\$ _____	\$ _____
Boiler and Machinery	\$ _____	\$ _____
Business Contents – Increased Off Premises Coverage	\$ _____	\$ _____
Condominium Loss Assessment	\$ _____	\$ _____
Condominium Additional Protection	\$ _____	\$ _____
Earthquake	\$ _____	\$ _____
Electronic Data Processing	\$ _____	\$ _____
Extended Business Income – Full Term Profits Coverage	\$ _____	\$ _____
Exterior Glass	\$ _____	\$ _____
Flood	\$ _____	\$ _____
Increased Crime Limit	\$ _____	\$ _____
Off Premises Power Failure	\$ _____	\$ _____
Outdoor Signs	\$ _____	\$ _____
Valuable Papers	\$ _____	\$ _____
Water Damage (Sewer Back-up)	\$ _____	\$ _____

Section II – Liability Coverage

Business Liability	\$ _____	\$ _____
Tenants’ Legal Liability	Included	} No Additional Cost
Personal and Advertising Injury	Included	
Employer’s Liability	Included	
Occurrence and Broad Form Property Damage	Included	
Professional Liability (Drug Store, Barber Shop, Beauty Parlour, Funeral Parlour, Hearing Aid Establishment, Veterinarian)	Included	
Additional Insureds (Employees)	Included	
Medical Payments	\$5,000	
Non-Owned Automobile	Same as Premises	
Additional Insured	\$ _____	
Condominium Directors and Officers	\$ _____	

Total Annual Premium \$ _____

Wawanesa Insurance
A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and one in the United States. With over \$3 billion in assets, a million policies in force and 1,700 employees, Wawanesa is one of the ten largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, awarded Wawanesa an A+ (Superior) rating based of financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with over 1,300 independent insurance brokers across Canada. On behalf of our brokers, we thank you for buying Canadian.



With the compliments of your Independent Insurance Broker

This is a general description. Actual policy conditions govern.

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Protect Your Business with a

Business Insurance Policy



Designed specifically

for your Office, Retail,

Wholesale, Apartment,

Condominium and

Professional Service Risks.

Your **Business Insurance Policy Package** Automatically Covers...

- **YOUR BUILDINGS** when you choose an amount of insurance for BUILDINGS. The coverage includes garage and storage buildings on the same premises; – on an “ALL RISKS – Replacement Cost” basis.
 - **YOUR BUSINESS CONTENTS** when you choose an amount of insurance for CONTENTS. The coverage includes merchandise, furniture, fixtures and equipment; and, if you are a tenant, your interest in building improvements that you make or acquire; – on an “ALL RISKS – Replacement Cost” basis.
 - The actual **LOSS OF INCOME** you sustain (for up to 12 months) caused by an interruption in your business or the untenability of your premises resulting from a Covered Cause of Loss. This policy also covers those expenses you incur to resume normal business operations after the loss.
 - Your **MONEY AND SECURITIES, MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY, FORGERY AND ALTERATION** exposures and protects you against **EMPLOYEE DISHONESTY**.
 - Your **BUSINESS LIABILITY** for bodily injury and property damage claims arising out of your operations. If you are a tenant the policy also covers your **TENANTS’ LEGAL LIABILITY** for damage caused by a Covered Cause of Loss to a premises that you rent.
 - Your **PROFESSIONAL LIABILITY** for bodily injury and property damage claims if your business is a **DRUG STORE, BARBER SHOP, BEAUTY PARLOUR, FUNERAL PARLOUR, HEARING AID ESTABLISHMENT OR VETERINARIAN**.
- ## PLUS...
- **Automatic Fire Protection System Recharge Expense** – covers the cost of recharging your automatic fire suppression system if the discharge was caused by a Covered Cause of Loss.
 - **Building Glass** – if you are a building owner, up to \$100 per plate and \$500 per occurrence if the damage is caused by a Covered Cause of Loss.
 - **Consequential Loss** – covers your Business Contents damaged by freezing, dampness or dryness of atmosphere, or changes or extremes in temperature if the loss results from the building or equipment in the building having been damaged by a Covered Cause of Loss.
 - **Cost of Preparing Proof of Loss** – up to \$1,000 for reasonable costs incurred by you in preparing the proof of your loss.
 - **Damage to Buildings by Theft** – if you are liable, damage to the building you occupy resulting from theft or attempted theft is insured.
 - **Customers’ Goods** – up to \$2,500 at each described premises for personal property of customers.
 - **Debris Removal** – the reasonable costs incurred by you in removing debris caused by a Covered Cause of Loss.
 - **Fire Department Charges** – up to \$1,000 to cover your liability for fire department service charges when the fire department is called to protect covered property from a Covered Cause of Loss.
 - **Increased Repair Costs** – up to 25% of Building coverage for increased repair costs due to the enforcement of building codes and by-laws if your building is damaged by a Covered Cause of Loss.
 - **Inflation Protection** – the amount of insurance on buildings is automatically increased to provide for inflation.
 - **Newly Acquired Property** – up to 25% of Building coverage, not exceeding \$250,000 on new buildings, and 10% of Business Contents coverage, not exceeding \$100,000 on Business Contents at newly acquired locations.
 - **Outdoor Signs** – covered if attached to the building if the sign is damaged by a Covered Cause of Loss.
 - **Peak Season Increase** – the amount of insurance on Business Contents is automatically increased by 25% to provide for seasonal variations.
 - **Personal Property of Officers and Employees** – which is not already insured for up to \$2,500 at each described premises.
 - **Pollution Clean Up and Removal** – up to \$10,000 coverage for your expense to extract pollutants from land or water at the described premises resulting from a Covered Cause of Loss.
 - **Property – Off Premises** – up to \$5,000 may be applied to Building and Business Contents (other than money and securities) temporarily away from your premises. This includes **PROPERTY IN TRANSIT, PROPERTY AT A FAIR OR EXHIBITION, SALESPERSON’S SAMPLES and PROPERTY SENT BY COURIER OR PARCEL POST**.
 - **Removal of Insured Property** – from your premises to protect it from loss or damage
 - **Replacement Cost** – both Building and Business Contents are insured for the cost of repairing or replacing without deduction for depreciation.
 - **Trees, Shrubs and Plants** – up to \$500 per tree, shrub or plant to a maximum of \$2,500 per occurrence for coverage against loss by fire, lightning, impact by aircraft, spacecraft or land vehicle, riot, vandalism or malicious acts.
 - **Valuable Papers** – up to \$2,500 coverage may be applied to the cost of research and other expense incurred by you to reproduce books of account and other records damaged by a Covered Cause of Loss.
 - **Employees’ as Insureds** – for bodily injury or property damage claims arising out of their duties.
 - **Employers Liability** – for bodily injury claims by employees not covered under Workers’ Compensation.
 - **Medical Payments** – up to \$5,000 to pay the cost of injury to customers whether you are liable or not.
 - **Non-Owned and Hired Automobile Liability** – for claims arising out of the use of non-owned vehicles for your business.
 - **“Occurrence Basis” Liability** – for injuries due to unexpected or unintended happenings during the policy period.
 - **Personal and Advertising Injury** – for claims arising out of libel and slander, false arrest, wrongful eviction, infringement of copyright, etc.

You can enhance the entire Package by adding **One Endorsement...**

BIP Enhancement Endorsement:

- \$25,000 Accounts Receivable Coverage
- \$1,000 Arson Conviction Reward
- Blanket By-Laws Coverage
- Blanket Glass Coverage
- \$10,000 Brands and Labels Coverage
- \$10,000 Business Income – Contingent Property Coverage
- Cost of Preparing a Proof of Loss increased to \$5,000
- Crime Limits increased by \$5,000
- Debris Removal excess limit increased to \$25,000
- \$25,000 in EDP coverage including Off Premises Coverage, Newly Acquired Equipment Coverage, Media and Records Coverage and Mechanical Breakdown Coverage
- \$10,000 Fine Arts Coverage
- \$10,000 additional coverage for Fire Department Service Charges
- Leasehold Interest Coverage – \$500 per month/Max. 12 months
- \$5,000 Master Key Coverage
- Newly Acquired or Constructed Property limits increased to \$500,000 for Buildings and \$500,000 for Business Contents
- \$10,000 coverage for Newly Acquired Business Contents at a location you own or occupy
- \$15,000 Outdoor Signs Coverage
- \$10,000 Outdoor Trees, Shrubs and Plants Coverage
- \$10,000 Personal Effects and Property of Others Coverage
- Pollutant Clean-up and Removal Coverage increased by \$5,000
- Property Off-Premises limit increased to \$10,000
- Single Inclusive Limit Coverage for Building and Business Contents
- \$25,000 Valuable Papers and Records Coverage

* Ask your broker for a more complete description of any of these coverages.

You can also **customize the package** by including any of these Options...

- Accounts Receivable Coverage
- Liability Protection for Landlords and Lessors
- Boiler and Machinery Coverage
- Condominium: – Directors and Officers Liability
– Loss Assessment Coverage
– Protection in the event the Corporation is Underinsured
- Earthquake Coverage
- Electronic Data Processing Coverage
- Extended Business Income – Full Term Profits Coverage
- Exterior Glass Coverage
- Flood Coverage
- Increased Crime and Liability Limits
- Off Premises Power Failure Coverage
- Outdoor Signs Coverage
- Valuable Papers Coverage
- Water Damage (Sewer Back-up) Coverage
- Business Contents Increased Off Premises Coverage