

# The **Right Fit** at The **Right Cost**

As a contractor, you know how important it is to have things fit properly with no gaps. As an insurance company we look at your insurance policy the same way.

**We know that you have very specific needs, as well, when it comes to insurance coverage.**

That's why you should choose the Contractor's Choice. It can be custom-designed just for you. And with several optional coverages available, you can get an insurance plan that you know will do the job.

**As your business grows, your insurance package can grow along with you. You can upgrade your contractors insurance coverage while still remaining in the program.**

To help ease the effects on your cash flow, several payment options are available.

We are **committed** to offering you **flexible** insurance products at an **affordable price**. When you buy the **Contractor's Choice** from Wawanesa you are buying insurance from one of the **most trusted** multi-line companies in Canada.

## Contractor's Choice—Insurance for Good Measure Coverage Summary

Coverage you receive with the Contractor's Choice can be summarized as follows:

### Commercial General Liability:

- \$1,000,000, \$2,000,000 and \$5,000,000 inclusive limit options available
- Premises & Operations
- Products & Completed Operations
- Personal Injury & Advertising Injury
- Employees as Additional Insureds
- Contingent Employers Liability
- Blanket Contractual
- Cross Liability Clause
- Incidental Medical Malpractice
- Occurrence Basis Property Damage
- Broad Form Completed Operations
- Broad Form Property Damage
- Extended Bodily Injury
- Non-owned Watercraft
- Broad Form Automobile
- Tenants Legal Liability (Broad Form \$500,000 limit)
- Newly Acquired Organizations (90 days)
- Medical Payments—\$5,000 any one person
- Non-owned Automobile Liability including:
  - Legal Liability for Damage to Hired Automobiles—\$50,000 limit, \$500 Deductible (S.E.F. 94)
  - Contractual Liability (S.E.F. 96)

### Contractor's Choice Coverage Form:

- Your Business Contents—\$20,000 limit
- Replacement Cost—Building & Business Contents
- Tools—\$5,000 limit
- Replacement Cost—Tools 5 Years Old or Less
- Machinery & Equipment Coverage including Rented, Leased or Borrowed Equipment—\$25,000 limit
  - Additional Acquired Property—\$25,000 limit
- Machinery & Equipment—Additional Coverages
  - Loss of Use—Max. limit \$10,000/Year
  - Amended Valuation Clause—10% Waiver of Depreciation
- Replacement Cost—Machinery & Equipment 5 Years Old or Less
- Business Income—Profits—\$25,000 limit
- Business Income From Dependent Properties—\$10,000 limit
- Installation Coverage—\$10,000 limit
- Accounts Receivable—\$25,000 limit
- Blanket Glass
- Valuable Papers & Records—\$25,000 limit
- Extra Expense—\$25,000 limit
- Fine Arts—\$10,000 limit
- Electronic Data Processing Coverage—\$25,000 limit
- Employee Dishonesty Blanket Coverage Option A—\$5,000 limit
- Property Off Premises (Transit Or Temporarily Away From Your Premises)—\$10,000 limit
- Signs—\$15,000 limit
- Money Orders & Counterfeit Paper Currency—\$1,000 limit
- Arson Conviction Reward—\$1,000 limit
- Leasehold Interest Coverage—\$500 limit/month, maximum 12 months
- Master Key Coverage—\$5000 limit



- Outdoor Trees, Shrubs & Plants—\$1,000 limit/plant, \$10,000 limit/occurrence
- Pollutant Clean Up & Removal—\$15,000 limit
- Debris Removal—\$25,000 limit
- Your Business Contents—Amount Of Insurance—Seasonal Increase—25% increase
- Money & Securities—\$5,000 limit
- Fire Department Service Charge—\$10,000 limit
- Newly Acquired or Newly Constructed Buildings—\$500,000 limit
- Business Contents at a Newly Acquired Location—\$500,000 limit
- Newly Acquired Business Contents—\$10,000 limit
- Contents of Others—\$10,000 limit
- Forgery Or Alteration Coverage—\$5,000 limit
- Personal Effects & Property Of Others—\$10,000 limit
- Single Inclusive Limit
- Blanket By-Laws
- Inflation Protection
- Co-insurance Condition (Waiver)—5% or \$10,000
- Brands & Labels Coverage—\$10,000 limit
- Cost of Preparing Proof of Loss—\$5,000 limit

*Increased limits are available for some of these coverages.*

### Other coverages you can purchase with our Contractor's Choice Insurance Program

- Building
- Builders Risk Coverage
- Flood
- Earthquake

If a coverage is not listed in this Coverage Summary, please ask your broker about it.

**Plus...**



Liability Coverage—Amounts of Insurance \$		
Operations	Receipts	Premium
	\$	\$
Total CGL Premium (Before Discounts)		\$
Less: CGL Premium Discounts		
Total CGL Premium		\$
Optional Liability Coverages		
		\$
Total Liability Premium (A)		\$

Property & Crime Coverage—Increased Limits on Included Coverages				
Coverages	Required Limit	Less: Included Limit	Equals: Increase in Limit	Premium
Contractor's Choice Form—Charge per location insured				
Total Increased Limits Premium (B)				\$

Property & Crime Coverage—Optional Coverages		
Coverages	Required Limit	Premium
Total Optional Coverages Premium (C)		\$
Total Increased Limits Premium (B)		\$
Total Liability Premium (A)		\$
Total Policy Premium (Before Discounts) [(C) + (B) + (A)] (D)		\$
Less: Total Policy Discount [% of (D)]		%
Contractor's Choice 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 \$4 billion in assets, a million policies in force and 2,000 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 on 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.*



# Contractor's Choice

Insurance For Good Measure

An insurance product  
constructed specifically  
for Contractors

