



## Eligibility

- Minimum \$5,000 on Commercial Property for the Enhanced form only and \$1,000,000
- Commercial General Liability
- No more than 1 loss exceeding \$10,000 or 2 losses of any size within the last 3 years
- Buildings over 35 years old must be upgraded to current standards and building codes
- Minimum 3 years in business
- Maximum \$5,000,000 annual gross receipts
- Maximum 10% foreign sales
- Operations restricted to within Canada

Contact your independent insurance broker for other eligibility and minimum insurance requirements.

## Other 'Plus' Products available:

- 1** Business Plus
- 2** Contractor's Plus
- 3** Hospitality Plus
- 4** Realty Plus



# OIL AND GAS PLUS OIL AND GAS PLUS ENHANCED

OUR POLICY IS WORKING FOR YOU

## What's covered?

	<b>Oil and Gas + Limits</b>	<b>Oil and Gas + Enhanced Limits (Part I)</b>		<b>Oil and Gas + Limits</b>	<b>Oil and Gas + Enhanced Limits</b>
Building By-Laws	Not Covered	Included	Contractors Equipment, Blanket	25,000	25,000
Consequential Loss	Not Covered	Included	Replacement Cost, Equipment and Tools	3 years	5 years
Glass	Not Covered	Included	Rental Reimbursement, Equipment	1,000/day 10,000 agg.	2,500/day 25,000 agg.
Personal Property of Employees	Not Covered	1,000 each	Contractors Tools, Blanket	10,000	10,000
Removal/Protection of Property	Not Covered	30 days	Deferred Sales	Not Covered	25,000
Replacement Cost, no same site requirement	Not Covered	Included	Exhibition Floater	Not Covered	25,000
		<b>Blanket \$500,000 (Part II)</b>	Inflation Protection	Not Covered	3%
Accounts Receivable	Not Covered	Included	Installation Floater	Not Covered	25,000
Automatic Fire Suppression System Recharge	Not Covered	Included	Land and Water Pollution Clean-Up	Not Covered	25,000
Brands and Labels	Not Covered	Included	Motor Carrier Cargo Legal Liability	25,000	25,000
Broad Form Amendment	Not Covered	Included	Newly Acquired Locations - Buildings	Not Covered	1,000,000 60 days
Computer Form	Not Covered	Included	Newly Acquired Locations - Contents	Not Covered	500,000 60 days
Burglary Damage to Building	Not Covered	Included	Off Premises Services Interruption	Not Covered	25,000
Environmental Improvements	Not Covered	Included	Other Transit	Not Covered	25,000
Expediting Expenses	Not Covered	Included	Prohibited Access/Civil Authority	Not Covered	30 days
Extra Expense	Not Covered	Included	Profits	Not Covered	ALS
Fine Arts	Not Covered	Included	Profits - Contributing Property	Not Covered	25,000
Fire Department Charges	Not Covered	Included	Rented, Leased or Loaned Contractors Equipment	Not Covered	100,000
Growing Plants, \$1,000 each	Not Covered	Included	Sales Representative	Not Covered	10,000
Home Office Extension	Not Covered	Included	Signs	Not Covered	25,000
Leasehold Interest	Not Covered	Included	Temporary Locations	Not Covered	25,000
Master Key	Not Covered	Included			
Peak Season, 25% of Contents amount	Not Covered	Included	<b>CRIME COVERAGE</b>		<b>(Part IV)</b>
Professional Fees	Not Covered	Included	Employee Dishonesty Form A	Not Covered	10,000
Roadways, Walkways, Parking Lots	Not Covered	Included	Broad Form Money & Securities	Not Covered	10,000
		<b>(Part III)</b>	Money Orders & Counterfeit Paper Currency	Not Covered	10,000
Valuable Papers and Records	Not Covered	Included	Depositors Forgery	Not Covered	10,000
Arson Reward Coverage	Not Covered	10,000	Loss Inside the Premises Overnight Limitation	Not Covered	500
Condo Unit Owners Contingent Insurance	Not Covered	25,000			
Condo Unit Owners Improvements & Betterments	Not Covered	25,000	<b>LIABILITY COVERAGE</b>		
Condo Unit Owners Loss Assessments	Not Covered	25,000	Forest Fire Fighting Expenses	250,000	250,000
Contents Loaned, Rented or Leased	Not Covered	25,000	Oilfield Towing Liability	50,000	50,000
			Non-Owned Automobile Liability	2,000,000	2,000,000
			Legal Liability for Physical Damage Hired Automobiles	50,000	50,000

Subject to terms, conditions and exclusions of the policy