

CONTRACTORS PLUS CONTRACTORS PLUS ENHANCED



Eligibility

- Minimum \$5,000 on Commercial Property 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** Hospitality Plus
- 3** Oil and Gas Plus
- 4** Realty Plus



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OUR POLICY IS WORKING FOR YOU

What's covered?

	Contractors + Limits	Contractors + Enhanced Limits (Part I)	Contractors + Enhanced Exl. Profits Limits (Part I)		Contractors + Limits	Contractors + Enhanced Limits (Part III cont'd)	Contractors + Enhanced Exl. Profits Limits (Part III cont'd)
Building By-Laws	Included	Included	Included	Contents Loaned, Rented or Leased	Not Covered	25,000	25,000
Consequential Loss	25,000	Included	Included	Contractors Equipment, Blanket	Not Covered	25,000	25,000
Glass	Included	Included	Included	Replacement Cost, Equipment & Tools	3 years	5 years	5 years
Personal Property of Employees	500 each	1,000 each	1,000 each	Rental Reimbursement, Equipment	1,000/day, 10,000 agg.	2,500/day, 25,000 agg.	2,500/day, 25,000 agg.
Removal/Protection of Property	7 days	30 days	30 days	Contractors Tools, Blanket	10,000	10,000	10,000
Replacement Cost, no same site requirement	Included	Included	Included	Deferred Sales	Not Covered	25,000	25,000
		Blanket \$500,000 (Part II)	Blanket \$500,000 (Part II)	Exhibition Floater	25,000	25,000	25,000
Accounts Receivable	50,000	Included	Included	Inflation Protection	3%	3%	3%
Automatic Fire Suppression System Recharge	Not Covered	Included	Included	Installation Floater	10,000	25,000	25,000
Brands & Labels	Not Covered	Included	Included	Land and Water Pollution Clean-Up	Not Covered	25,000	25,000
Broad Form Amendment	Not Covered	Included	Included	Newly Acquired Locations - Buildings	500,000 30 days	1,000,000 60 days	1,000,000 60 days
Computer Form	25,000	Included	Included	Newly Acquired Locations - Contents	250,000 30 days	500,000 60 days	500,000 60 days
Burglary Damage to Building	10,000	Included	Included	Off Premises Power Interruption	25,000	-	-
Environmental Improvements	Not Covered	Included	Included	Off Premises Services Interruption	Not Covered	25,000	Not Covered
Expediting Expenses	Not Covered	Included	Included	Other Transit	25,000	25,000	25,000
Extra Expense	25,000	Included	Included	Prohibited Access/Civil Authority	2 weeks	30 days	30 days
Fine Arts	25,000	Included	Included	Profits	ALS	ALS	Not Covered
Fire Department Charges	25,000	Included	Included	Profits - Contributing Property	25,000	25,000	Not Covered
Growing Plants	500 each Max 10,000	1,000 each Included	1,000 each Included	Rented, Leased or Loaned Contractors Equipment	Not Covered	100,000	100,000
Home Office Extension	Not Covered	Included	Included	Sales Representative	Not Covered	10,000	10,000
Leasehold Interest	25,000	Included	Included	Signs	10,000	25,000	25,000
Master Key	10,000	Included	Included	Temporary Locations	25,000	25,000	25,000
Peak Season, 25% of Contents amount	100,000	Included	Included				
Professional Fees	25,000	Included	Included	CRIME COVERAGE		(Part IV)	(Part IV)
Roadways, Walkways, Parking Lots	Not Covered	Included	Included	Employee Dishonesty Form A	5,000	10,000	10,000
Valuable Papers and Records	50,000	Included	Included	Broad Form Money & Securities	5,000	10,000	10,000
		(Part III)	(Part III)	Money Orders & Counterfeit Paper Currency	5,000	10,000	10,000
Arson Reward Coverage	Not Covered	10,000	10,000	Depositors Forgery	5,000	10,000	10,000
Condo Unit Owners Contingent Insurance	Not Covered	25,000	25,000	Loss Inside the Premises Overnight Limitation	500	500	500
Condo Unit Owners Improvements & Betterments	Not Covered	25,000	25,000	LIABILITY COVERAGE		(Part V)	(Part V)
Condo Unit Owners Loss Assessments	Not Covered	25,000	25,000	Rip & Tear	10,000	10,000	10,000

Subject to terms, conditions and exclusions of the policy