



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** Contractor's Plus
- 3** Hospitality Plus
- 4** Oil and Gas Plus



REALTY PLUS REALTY PLUS ENHANCED

OUR POLICY IS WORKING FOR YOU

What's covered?

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

Subject to terms, conditions and exclusions of the policy