

Commercial Pak

Protection tailored to your needs

SGI CANADA's Commercial Pak offers a competitive, flexible insurance program that covers all your requirements in one policy. With the wide variety of coverage options available, your SGI CANADA broker can help you design an insurance package that suits the exact needs of your business.

Protect your building and its contents

In addition to basic fire insurance, you may protect your operation from a number of perils, including:

- explosion
- impact by aircraft or land vehicles
- lightning damage to electrical appliances
- riot, vandalism and malicious acts
- smoke damage or leakage from fire-protection equipment
- windstorm or hail
- rupture of heating or plumbing system

Commercial Pak also offers comprehensive all-risk coverage, available on a blanket or scheduled basis.

Guaranteed Replacement Cost

SGI CANADA's optional Guaranteed Replacement Cost is the best protection for your business. It guarantees your building will be repaired or replaced no matter what the cost.

Protect against business interruption

If your building is damaged or destroyed, the suspension of normal business activity could be as devastating as the loss itself. With SGI CANADA's Commercial Pak, you can insure your loss of income, continuing expenses and employee wages.

Protect against other losses

Commercial Pak offers many other options that can protect your property against costly losses, such as:

- accounts receivable
- builder's risk
- contractor's equipment
- glass breakage

Protect your boiler and machinery

Many types of machinery, including motors, air conditioning systems and electrical equipment, are not covered by ordinary property insurance if they break down. The same is true for boilers or water heaters and the damage they cause if they crack or explode. SGI CANADA's boiler and machinery coverage will provide you with this protection.

Protect against liability claims

Liability insurance protects your financial security if you're found legally responsible for injuries or damages suffered by someone else. Commercial Pak offers comprehensive liability protection for your business operation.

Some of the extension coverage options available include:

- personal injury liability
- employer's liability
- contingent employer's liability
- tenant's legal liability
- non-owned automobile liability
- non-owned aircraft liability
- airport liability

Protect against crime

Commercial Pak can protect your business against employee dishonesty, theft of money or securities, burglary, robbery, forgery and counterfeit currency.

Commercial Pak's wide range of coverage options can be tailored to suit the needs of your business, whether large or small.

This brochure is only a general description of the insurance coverage SGI CANADA offers. Actual policy conditions govern. For detailed information contact your local SGI CANADA broker, who can help you put together a combination of coverage that's just right for your business.

