

**Mennonite Mutual Fire  
Insurance Company of  
Saskatchewan**  
*Retail Package*

is here to protect your Business.  
If you need more information,  
your Independent Insurance  
Broker or our Commercial  
Underwriter would be  
happy to answer your  
questions.



**Place your *Trust*  
in a Company  
that cares  
about you!**



**Head Office**  
Box 190  
Waldheim, SK S0K 4R0  
Ph: 306-945-2239  
Fax: 306-945-4666  
Email: [mmfi@sasktel.net](mailto:mmfi@sasktel.net)  
[www.mmfi.com](http://www.mmfi.com)



# Retail Package

Mennonite Mutual Fire  
Insurance Company  
of Saskatchewan

**MMFI**  
SASKATCHEWAN



## Package Features

- . Equipment breakdown included
- . Computers included as equipment
- . Building and contents– Comprehensive coverage (C571)
- . Loss of income– earnings included to same limit as contents
- . Seasonal automatic increases
- . Bylaws coverage
- . Debris removal
- . Power fluctuation
- . Newly acquired property:
  - Buildings- \$100,000
  - Contents- \$25,000
- . Commercial general liability (C574)
- . Non-owned auto (L3)
- . Tenants legal (Broad form) (C574)  
\$500,000 included
- . Inside/Outside (C111, C801)  
\$1,000 included
- . Pollution liability- Refer to Head Office

## Additional Agreements

- Included subject to a \$10,000 limit...
- . Pollution damage– Insured premises
  - . Data & Media
  - . Building damage by theft
  - . Consequential damage
  - . Glass and signs
  - . Off premises stock and equipment
  - . Personal property of visitors and employees
  - . Growing plants, trees, shrubs or flowers in the open
  - . Valuable papers and records
  - . Accounts receivable
  - . Extra expense
  - . Professional fees
  - . Fire department expenses
  - . Leasehold interest
  - . Contingent loss of income



## Underwriting Criteria

- The building must...
- . Be occupied as retail stores, offices or apartment units only.
  - . No more than 2 people are engaged in repairs, alterations or installations.
  - . Not more than 10 employees
  - . Store area must not exceed 8,000 square feet.
  - . Total sales must not exceed \$2,000,000.
  - . Store not open for business after midnight
  - . No commercial food frying in the building
  - . Be 20 years or must have new roof, plumbing, wiring & heating or must be company inspected and approved.
  - . Building and/or contents must be insured
  - . Liability must be purchased.