

Commercial Pak

Insurance coverage for businesses of all sizes

► Custom protection for what matters the most to you

No one knows your business the way you do. So, design an insurance package that's right for your business. SGI CANADA's flexible insurance program includes a wide range of coverage options. You choose the coverages that are right for your business, and your broker will combine them into one convenient, competitively-priced policy.

► Protect your building and its contents

You know how important it is to protect your business from fire. But what about weather-related damage or damage caused by accidents or acts of violence? In addition to basic fire insurance, you can protect your business from:

- Windstorm or hail
- Lightning damage
- Smoke damage or leakage from fire-protection equipment
- Rupture of heating or plumbing system
- Impact by vehicles or aircraft
- Vandalism, malicious acts or riot
- Explosion

Or protect yourself against every eventuality with our comprehensive all-risk coverage.

► 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

Imagine that your building is damaged or destroyed, leaving you unable to open for business. The loss of income could be as devastating as the destruction. Commercial Pak can cover your loss of income, continuing expenses and employee wages.

► Protect against other losses

What if your business suffers damage during a renovation? What if you have trouble collecting on outstanding invoices? Ask your broker about Commercial Pak's options to protect your business against:

- Accounts receivable losses
- Extra expenses incurred as a result of a loss
- Damage to office or data processing equipment
- Damage to contractors' equipment
- Glass breakage

► Protect your boiler and machinery

Let's say that your air conditioning breaks down on a hot summer day. It could disrupt your business to be sure, but that's just the tip of the proverbial iceberg. Most ordinary property insurance policies don't cover air conditioning systems, motors, and electrical equipment. They also don't cover boilers or water heaters and the damage they cause if they crack or explode. Commercial Pak's exclusive boiler and machinery coverage will protect you against damage to your boiler, water heater, air conditioning system, motors, and electrical equipment.

► 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 and advertising injury liability
- Employer's liability
- Contingent employer's liability
- Tenant's legal liability
- Non-owned automobile liability
- Director's and officer's liability
- Professional liability
- Rigger's liability

▀ **Protect against crime**

You don't want to think about it, but crime can happen anywhere, even in your business. Commercial Pak includes protection against burglary, robbery, theft of money and securities, forgery, counterfeit currency, and employee dishonesty.