



# Trades Pak

## Tailored for your contracting business

### ► The Reality

Your contracting business is complicated.

You have a shop where you store your equipment, materials and supplies. You also have a worksite, to which you must carry all your tools, materials, supplies and employees. And you're almost always working on someone else's property.

All these things can put your contracting business at greater risk.

And whether you work a regular day shift or start early and work late, your contracting business isn't just a job to you; it's your livelihood. You know you need to protect it.

### ► The Coverage

SGI CANADA's Trades Pak is insurance in a package tailored to meet your contracting business needs. Its comprehensive coverage protects you from equipment breakdown to loss of stock; from crime to financial loss.

Trades Pak is designed so you don't have to worry about piecing together insurance coverage and policies to meet your specific business needs - it's all in this one policy for contractors just like you.

The package automatically includes coverage to protect your **contents**, as well as your **tools** and equipment, while also protecting against **loss of income, liability, crime** and **equipment breakdown**.

7 great insurance coverages  
+ competitive pricing  
the Trades Pak advantage

**Contents:** automatic protection for your everyday possessions and property at your business, including stock, equipment and any improvements you've made to your building.

**Tools:** automatic coverage for your tools at your place of business, at the jobsite and in between.

**Equipment:** automatic coverage for unlicensed mobile equipment (like a skid steer, forklift or tractor), whether it's owned, loaned or rented.

**Loss of income:** coverage for actual losses sustained if you're unable to conduct business due to an insured loss.

**Liability:** coverage starts at \$1 million and protects you if you're found legally responsible for property damage or injury to another person.

**Crime:** provides coverage for loss of money and securities, as well as employee dishonesty.

**Equipment breakdown:** automatically covers items like boilers, as well as mechanical, air conditioning, electrical and electronic equipment at your place of business.

**Eco-friendly replacement cost:** at your request an extra 20% may be provided for replacement of damaged property, like equipment, appliances or building materials, with more energy efficient or environmentally friendly items.

*Ask your broker about adding buildings, additional equipment or other coverage, and to increase limits.*

### ► The Benefit

As part of SGI CANADA's Value Pak family of insurance products tailored for small- to medium-sized businesses, with Trades Pak you're getting comprehensive coverage at a great price designed specifically for your contracting business and the risks it faces. It covers you for both property and liability losses.

Liability is about taking responsibility for your actions. You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your business as possible.

Insurance is something you hope to never use. That's why for every consecutive claims-free year you have with us, your



deductible for property losses will decrease until it's zero. But if you do end up having a claim, if it's more than \$25,000 you won't have to pay a deductible.

Trades Pak lets you focus on getting the job done professionally, while protecting your livelihood.

Ask your broker about protecting your business with SGI CANADA's Trades Pak.

## ► Eligibility

If your business or business-type is listed below, you may be eligible for Trades Pak. Go to [www.sgicanada.ca](http://www.sgicanada.ca) for a complete list of businesses and exclusions.

- air conditioning shop
- aluminum, vinyl and similar siding sales and installation
- appliance store
- asphalt paving, driveways, parking areas and sidewalks
- bricklaying, stonework and stucco
- building construction, renovations, alterations and repairs
- building material dealer and/or lumberyard
- carpentry contractor
- carpet, rug and upholstery cleaning
- cement and concrete contractor
- delivery operations (short haul trucks)
- door/window construction and installation shop
- driveway, sidewalk and patio construction (paving stone only)
- drywalling, plastering and lathing
- power vac service (furnace cleaning) and duct cleaning services
- eavestroughing
- electrical contractor
- fence construction
- insulation contractor (excluding removal of specified products)
- interior decorating
- janitorial service
- landscaping
- lawn and garden sprinkler contractor
- locksmith shop
- mover (furniture and household items only)
- office machine installation and repair shop
- painting and decorating (including spray painting)
- satellite dish, television and radio antenna installation
- sewer and drain cleaning service
- sign installation repair, painting and lettering
- underground sprinkler installation, service and repair
- vacuum cleaner sales, service, repair and installation