

Have **Your Broker** Use This Area to **Record Your Quote.**

Section I – Property Coverages

	Amount of Insurance	Cost per Year
Building – All Risk incl. Replacement Cost	\$ _____	\$ _____
<input type="checkbox"/> Including Enhanced Replacement Cost Coverage (Acceptable Building valuation is required.)		
Business Contents – All Risk incl. Replacement Cost	\$ _____	\$ _____

Section I – Optional Coverages

Increased Crime Limit (Base policy includes \$2,500 at no charge)	\$ _____	\$ _____
BIP Enhancement Endorsement (** see coverage description below)	\$ _____	\$ _____
Accounts Receivable.....	\$ _____	\$ _____
Boiler and Machinery/Equipment Breakdown.....	\$ _____	\$ _____
Business Contents – Increased Off Premises Coverage	\$ _____	\$ _____
Condominium Unit Owners – Loss Assessment Coverage.....	\$ _____	\$ _____
Condominium Unit Owners – Additional Protection Coverage.....	\$ _____	\$ _____
Loss Caused By Damage To Off Premises Utilities.....	\$ _____	\$ _____
Earthquake Zone _____ Deductible \$ _____	\$ <i>total of Building and Contents</i>	\$ _____
Electronic Data Processing Coverage	\$ _____	\$ _____
Extended Business Income – 18 months	\$ _____	\$ _____
Exterior Glass Coverage..... Type _____ Linear Feet _____ <input type="checkbox"/> All Floors <input type="checkbox"/> Grade Floor only	\$ _____	\$ _____
Fine Arts	\$ _____	\$ _____
Flood	\$ <i>total of Building and Contents</i>	\$ _____
Installation Coverage.....	\$ _____	\$ _____
Outdoor Signs (Base policy includes signs attached to the building)	\$ _____	\$ _____
Valuable Papers	\$ _____	\$ _____
Water Damage (Sewer Back Up)	\$ _____	\$ _____

Section II – Legal Liability

Business Liability (Base policy includes \$1,000,000 at no charge).....	\$ _____	\$ _____
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Section II – Optional Coverages

Condominium Directors and Officers Liability	\$ _____	\$ _____
Legal Liability for Damage to Hired Automobiles	\$ _____	\$ _____
Total Annual Premium	\$ _____	\$ _____

** When purchased, the BIP Enhancement Endorsement will add the following additional coverages/limits to Your Business Insurance Policy:	
Accounts Receivable - \$25,000	Leasehold Interest Coverage - \$500/month, max 12 months
Blanket By-Laws	Master Key Coverage - \$5,000
Brands and Labels Coverage - \$25,000	Newly Acquired Property Coverages
Business Income – Contingent Property Coverage - \$25,000	Loss Caused By Damage To Off Premises Utilities - \$25,000
Conviction Reward - \$5,000	Outdoor Signs - \$15,000
Cost of Preparing Proof of Loss - \$10,000	Outdoor Trees, Shrubs and Plants - \$1,000/plant, \$10,000/occurrence
Crime - \$5,000 per coverage	Personal Effects and Property of Others - \$10,000
Debris Removal - \$25,000	Pollutant Clean up and Removal - \$5,000
Electronic Data Processing Coverage - \$25,000	Property Off Premises - \$10,000
Employee Benefits Liability - \$50,000	Single Inclusive Limits
Fine Arts - \$10,000	Valuable Papers and Records - \$25,000
Fire Department Service Charge - \$10,000	

Wawanesa Insurance
A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and one in the United States. With over \$4 billion in assets, 1.5 million policies in force and 2,000 employees, Wawanesa is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa an A+ (Superior) rating based on financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with over 1,300 Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



With the compliments of your Insurance Broker

BR YBI 07/08

This is a general description. Actual policy conditions govern.

www.wawanesa.com

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Protect Your Business with a
Business
Insurance Policy

Specifically designed for:

- ✓ Retail Stores
- ✓ Barber Shops
- ✓ Drug Stores
- ✓ Veterinarians
- ✓ Apartment Buildings
- ✓ Beauty Parlours
- ✓ Hearing Aid Establishments
- ✓ Offices & Office Buildings
- ✓ Condominiums
- ✓ Wholesale Operations
- ✓ Funeral Parlours



Your Business Insurance Policy Package (BIP) Covers...

- **YOUR BUILDINGS** when you choose an amount of insurance for BUILDINGS. The coverage includes all buildings and structures on the premises including completed additions; permanently installed fixtures, machinery and equipment; outdoor fixtures; additions under construction, alteration or repairs, as well as the materials, equipment, supplies and temporary structures used for making them. It also covers property owned by you used to maintain or service the buildings or structures on your premises including fire extinguishing equipment, outdoor furniture, floor coverings, and appliances used for refrigerating, ventilating, cooking, dishwashing or laundering.
– on an “ALL RISKS – Replacement Cost” basis.
- **YOUR BUSINESS CONTENTS** when you choose an amount of insurance for CONTENTS. The coverage includes your merchandise, furniture, fixtures and equipment. If you are a tenant or Condominium Unit Owner, it also covers your interest in building improvements that you make or acquire.
– on an “ALL RISKS – Replacement Cost” basis.
- **PROFESSIONAL LIABILITY** – in addition to BUSINESS LIABILITY we also cover your PROFESSIONAL LIABILITY if your business is a DRUG STORE, BARBER SHOP, BEAUTY PARLOUR, FUNERAL PARLOUR, HEARING AID ESTABLISHMENT or VETERINARIAN.
- **AUTOMATIC FIRE PROTECTION SYSTEM RECHARGE EXPENSE** – to cover the cost of recharging your automatic fire suppression system if the discharge was caused by a Covered Cause of Loss. If the discharge occurred accidentally, we will cover up to \$5,000 in expenses to recharge your system.
- **BLANKET GLASS** – to cover loss or damage to your building glass including lettering or ornamentation and encasing frames.
- **CONSEQUENTIAL LOSS** – to cover your Business Contents damaged by freezing, dampness or dryness of atmosphere, or changes or extremes in temperature if the loss results from the building or equipment in the building having been damaged by a Covered Cause of Loss.
- **COST OF PREPARING PROOF OF LOSS** – up to \$1,000 for reasonable costs incurred by you in preparing the proof of your loss or any other exhibits required by this policy.
- **DAMAGE TO BUILDINGS BY THEFT** – if you are a tenant and liable, damage to the building you occupy resulting from theft or attempted theft is insured.
- **DEBRIS REMOVAL** – up to an additional \$5,000 to cover reasonable costs incurred by you in removing debris caused by a Covered Cause of Loss.
- **FIRE DEPARTMENT CHARGES** – up to \$1,000 to cover your liability for fire department service charges when the fire department is called to protect covered property from a Covered Cause of Loss.
- **INCREASED REPAIR COSTS** – up to 25% of Building coverage for increased repair costs due to the enforcement of building codes and by-laws if your building is damaged by a Covered Cause of Loss.
- **INFLATION PROTECTION** – the amount of insurance on Buildings is automatically increased to provide for inflation.
- **NEWLY ACQUIRED PROPERTY** – up to 25% of Building coverage, not exceeding \$250,000 on new buildings, and 10% of Business Contents coverage, not exceeding \$100,000 on business contents, at newly acquired locations.
- **OUTDOOR SIGNS** – covered, if attached to the building and the sign is damaged by a Covered Cause of Loss.
- **PEAK SEASON INCREASE** – the amount of insurance on Business Contents is automatically increased by 25% to provide for seasonal variations.
- **PERSONAL EFFECTS AND PROPERTY OF OTHERS** – which is not already insured, for up to \$2,500 at each described premises.
- **POLLUTION CLEAN UP AND REMOVAL** – up to \$10,000 coverage for your expense to extract pollutants from land or water at the described premises resulting from a Covered Cause of Loss.
- **PROPERTY – OFF PREMISES** – up to \$5,000 may be applied to Building and Business Contents (other than money and securities) temporarily away from your premises.
- **REMOVAL OF INSURED PROPERTY** – from your premises to protect it from loss or damage.
- **REPLACEMENT COST** – both Buildings and Business Contents are insured for the cost of repairing or replacing without deduction for depreciation.
- **RETAILER’S PRODUCT IMPAIRMENT** – if you are a retailer, we will reimburse you up to \$5,000 per recall for lost profits due to a product recall.
- **TEAR-OUT** – we will pay the cost to tear out any part of the insured building if necessary to repair damage caused by covered water, liquid, powder or molten material damage.
- **TREES, SHRUBS AND PLANTS** – up to \$500 per tree, shrub or plant to a maximum of \$2,500 per occurrence for coverage against loss by fire, lightning, explosion, impact by aircraft, spacecraft or land vehicle, riot or civil commotion, vandalism or malicious acts.
- **VALUABLE PAPERS** – up to \$2,500 coverage may be applied to the cost of research and other expenses incurred by you to reproduce books of account and other records damaged by a Covered Cause of Loss.
- **BROAD FORM COMPLETED OPERATIONS** – which amends the “your work” liability exclusion so it only applies to that particular part of your work out of which the damage arises.
- **EMPLOYEES AS INSUREDS** – for bodily injury or property damage claims arising out of their duties.
- **EMPLOYERS LIABILITY** – for bodily injury claims by employees not covered under Workers’ Compensation.
- **MEDICAL PAYMENTS** – if bodily injury occurs on your premises, on the ways next to your premises, or as a result of your operations, we will pay up to \$5,000 to cover necessary medical expenses, whether you are liable or not.
- **NON-OWNED AND HIRED AUTOMOBILE LIABILITY** – for claims arising out of the use of non-owned vehicles for your business.
- **“OCCURRENCE BASIS” LIABILITY** – for injuries due to unexpected or unintended happenings during the policy period.
- **PERSONAL AND ADVERTISING INJURY** – for claims arising out of libel and slander, false arrest, wrongful eviction, infringement of copyright, etc.

PLUS...

the following coverages are included in the BIP package for no additional charge:

- **LOSS OF INCOME** – (for up to 12 months past the date of direct physical loss or damage, regardless of when repairs are completed) caused by an interruption in your business or the untenability of your premises resulting from a Covered Cause of Loss. This Policy also covers those expenses you incur to resume normal business operations after the loss.
- **CRIME COVERAGE** – to protect your MONEY AND SECURITIES, MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY, FORGERY AND ALTERATION exposures and also covers EMPLOYEE DISHONESTY. Money and securities limits are automatically increased by 25% to provide for seasonal fluctuations.
- **BUSINESS LIABILITY** – to cover you for bodily injury and property damage claims arising out of your operations. If you are a tenant the policy also covers your TENANTS’ LEGAL LIABILITY for damage caused by a Covered Cause of Loss to premises that you rent.

Wawanesa also offers the following insurance products:

- Life Insurance
- Insurance for your Residence and your Personal Property
- Farm Insurance
- Automobile Insurance (in jurisdictions that don’t have Government Insurance)

Contact your Broker for further details on these and other product offerings.