

## Risk Profile

- Financially stable
- Buildings in good to above average condition with services/utilities that are suitable for the occupancy. For older and/or converted buildings, electrical, heating and plumbing have been updated accordingly.
- Adequately protected against fire and crime
- Minimum 75% of receipts derived from manufacturing
- Up to 25% of receipts may be from installation work within Canada (no installation in U.S.)
- U.S. locations may be small warehouse or office only
- \$2,500 minimum policy premium applies

## Extensions of Cover

MANUFACTURER'S PLUG-IN PROPERTY	LIMITS
Accounts Receivable	\$100,000
Arson Reward	\$25,000
Brands and Labels	\$25,000
Building Damage by Theft	\$10,000
Bylaws Endorsement	Included in building limit
Consequential Loss	\$25,000
Contractual Penalties for Non-Delivery	\$25,000
Damage to Goods While Being Worked Upon	\$25,000
Debris Removal	\$50,000
EDP Mechanical Breakdown	\$25,000
Exhibitions	\$50,000
Exterior Signs	\$25,000
Fine Arts	\$25,000
Fire Department Service Charges & Equipment Recharge	\$50,000 each
Glass & Inflation Protection	Included
Growing Plants, Trees, Shrubs or Flowers in the open	\$10,000
Industrial Stones plus Precious Metals	\$50,000
Installation Floater	\$50,000
Lock Re-keying	\$25,000
Newly Acquired Contents at Current Location(s)	\$100,000
Newly Acquired Locations	\$1,000,000 Building \$250,000 Contents
Newly Constructed Building (on the premises)	\$250,000
Parcel Post	\$10,000
Patterns, Molds and Dies	\$25,000
Peak Season	25% on stock (\$150,000 max)

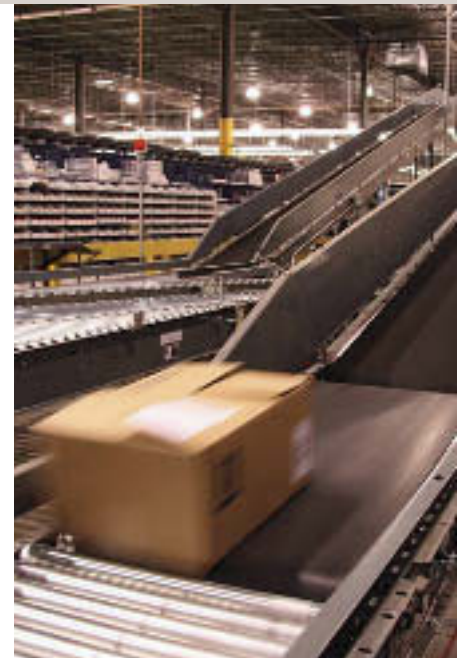


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## Extensions of Cover (continued)

MANUFACTURER'S PLUG-IN PROPERTY	LIMIT
Personal Property of Officers and Employees	\$25,000
Pollution Cleanup on Own Premises	\$25,000
Professional Fees	\$50,000
Property in the custody of Salesperson	\$25,000
Service Interruption (physical damage)	\$100,000
Temporary Locations	\$50,000
Transit by Motor Vehicle, Watercraft and Aircraft	\$50,000
Valuable Papers	\$100,000
<b>Top-Up Extension – Additional for any one extension (some exceptions apply)</b>	<b>\$50,000</b>
MANUFACTURER'S PLUG-IN BUSINESS INTERRUPTION	LIMIT
Contingent Business Interruption – 4 weeks	Included
Extra Expense	\$50,000
Expediting Expense	\$50,000
Interruption by Civil Authority – 4 weeks (including Fortuitous)	Included
Service Interruption Loss of Income – 4 weeks	Included
MANUFACTURER'S PLUG-IN CRIME COVERAGE	LIMIT
Comprehensive Dishonesty, Disappearance and Destruction	\$7,500
Computer Fraud	\$7,500
Credit Card Forgery	\$7,500
Paymaster Broad Form	\$7,500
Telephone Fraud	\$7,500
MANUFACTURER'S PLUG-IN COMMERCIAL GENERAL LIABILITY	LIMIT
Advertising Liability	\$1,000,000
Bodily injury and Property Damage Including: Personal Injury Incidental Medical Malpractice	TBD
Broad Form Vendors	Included
Elevator Collision	\$100,000
Employee Benefits	\$1,000,000
Fire Fighting Expenses	\$100,000
In-House Engineering	Included
Products Recall	\$50,000
Removal of Defective Products	\$50,000
Specification Errors and Omissions	\$25,000
OPTIONAL COVERAGES	LIMIT
Umbrella Liability	TBD

Limits may be increased upon request.



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