

## Metallic Protection

Sovereign's Metallic product offers sophisticated Insurance coverage for your Metal Manufacturing Business. The following information touches on the highlights of the product's features. For more information, please contact your broker to discuss the coverage in detail.

### Metallic Coverage Highlights\*

**Your building(s) and related equipment**, based on the cost to replace such property at the time of damage

**Automatic, annual adjustment** of amounts of insurance, to protect you against the effects of inflation

**Breakdown of your boiler** and other machinery (optional)

**Your contents** (including computers), including raw materials and goods, at your premises, while in transit, located at temporary locations or in the custody of your sales representatives

**Loss settlement** on your finished stock, based on selling price

**Your costs to remove or cleanup** accidental pollution on your premises

**Damage to your property** caused by an interruption of your water or power supplies

**Your loss of income** and essential continuing expenses (including the costs to restore your research and development) while you are unable to operate at full capacity, because of:

- physical damage to your premises, or
- physical damage to your customers' or suppliers' premises, for up to 4 weeks, or
- interruption of your outside supply of water, power, or communications for up to 4 weeks, or
- you are denied access to your shop because of an order from a civil authority, for up to 4 weeks.

**Crime** committed against your business by others or by your own employees

**Your legal liability**, arising from your product designs, your manufactured products (including products recall) and advertising

\* The above is a summary only. Each feature is subject to limits, deductibles and other restrictions. Please refer to your broker for a complete list and your policy wordings for complete details.



### Metallic Risk Profile

- In business for at least 5 years
- 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
- Up to 25% of receipts may be from installation work within Canada (no U.S. installation work)
- U.S. locations may be small warehouse or office only
- Not less than 80% of revenue must derive from metal products
- Minimum policy premium: \$5,000

## About Sovereign

The Sovereign General Insurance Company is a property and casualty insurer, headquartered in Calgary, Alberta, with full-service offices from coast-to-coast\*. Sovereign is a proud member of The Co-operators group of companies.

### Our Vision

We are a prominent Canadian provider of insurance and related financial products and services through the independent broker network.

Nurturing long term relationships with like-minded brokers is a key priority.

Selecting, retaining and supporting the development of talented people as our most important resource is key.

We value and encourage independent thinking, accountability and teamwork

To achieve and sustain an unsurpassed service culture.

Our ability to support and service independent brokers is enhanced by strategic alliances and our position within The Co-operators Group.

### Our History

The Sovereign General Insurance Company is headquartered in Calgary, Alberta, with regional offices from coast-to-coast.

Originally known as The Merit Insurance Company when incorporated back in 1953, the name was changed to The Sovereign General Insurance Company in 1974, and during the ensuing years, the company completely changed its strategic direction towards the commercial lines of insurance, and distributing its products solely through independent insurance brokers rather than captive agents.

In 1987 Sovereign became a proud member of The Co-operators group of companies.

Today, Sovereign is a major insurer in Canada. Sovereign distributes exclusively through independent brokers. As a member of The Co-operators group of companies, Sovereign has access to resources one would expect from the leading Canadian-owned multi-product insurance company.



Through our independent brokers we provide commercial property and casualty insurance, as well as personal insurance. We have 270 staff throughout our 10 regional and service offices across Canada.

Our mission is to be the insurer of choice for our brokers.

The Sovereign emphasizes an innovative and entrepreneurial approach, endowing its excellent staff with a sufficient level of authority to be responsive regionally to the needs of our brokers and customers.

**For more information** on Sovereign, or other products and services, contact your local regional office, or visit our website at:  
[www.sovereigngeneral.com](http://www.sovereigngeneral.com)

### Sovereign Head Office

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\*Sovereign is federally licensed, and carries provincial licenses in all ten provinces, plus territorial licenses in the Northwest Territories, Yukon and Nunavut.