

Business Choice for Contractors Coverage Features

Policy Highlights:

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Garage Automobile Coverage
- Commercial General Liability Insurance
- Non-Owned Automobile Liability
- Umbrella Liability Insurance
- Excess Liability Insurance

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners, we focus on understanding the needs of our customers and on creating solutions that keep them safer and make a difference to their success.

Learn more at www.nbins.com

Policy Level

30 day cancellation clause Included	INCLUDED
One deductible Included	INCLUDED

Property

Co-insurance:	No co-insurance
- Buildings	Stated amount
- Business personal property	if signed statement of values submitted; otherwise 90%

Coverage Extensions

Blanket coverage extensions	\$500,000
- Accounts receivable	
- Valuable papers	
- Limited electronic data restoration	
- EDP equipment, data and media breakdown	
- Personal effects (including volunteers)	
- Fine arts	
- Consequential loss onsite equipment	
- Consequential loss offsite interruption	
- Condominium unit coverage loss assessment	
- Condominium unit coverage contingent	
- Peak season	
- Brands and labels	
- Building damage by theft	
- Fire department service charges	
- Automatic fire suppression system recharge expenses	
- Extra expense/Expediting expense	
- Professional fees	
- Roadways, walkways, parking lots	
- Outdoor property	
- Growing plants, lawns, trees, shrubs or flowers in the open	
- Debris removal	
- Removal of windstorm debris	
- Terminated lease	
- Tenant's leasehold interest - rents	
- Master key coverage	
- Environmental upgrade	
Newly acquired or constructed buildings or business property	\$1,500,000
Property off premises including property on exhibition	\$25,000
Property in transit	Canada and USA
Includes pollutant cleanup	\$25,000
10% of property in transit limit	Worldwide \$10,000
Includes debris removal 25% of property in transit limit	
Installation floater	\$25,000
Identity theft expense	\$50,000
Building by-laws	Included
Automatic inflation adjustment	Included
Stock subject to public health declaration	Included
Pollutant cleanup and removal	\$50,000

Property (Continued)

Property of tenants or registered guests of a hotel or apartment or members, guests and residents of health care facilities	\$1,000 per occurrence; \$5,000 per aggregate
Fur, fur garments, jewels and jewellery	\$5,000
Deferred payment plan (stock)	\$25,000
Product recall expense	\$25,000
Rewards	\$10,000
Recovery expense	\$50,000
Protection of property	Up to 30 days
Permission for repairs	\$50,000
Enhanced pairs, sets and parts	Included
Errors and omissions in description	\$1,500,000
Confiscation or seizure of personal property	\$50,000
Extortion payments	\$10,000
Hook liability	\$50,000
Voluntary Parting	\$10,000

Optional coverages available upon request

Earthquake	
Flood	
Food processors property: Contamination and infestation	\$50,000
Contractors rework expense	\$50,000
Pet care services property endorsement	
Warehouse operators legal liability	
Damage to property of others	\$100,000
Blanket building	
Blanket business personal property	
Blanket POED - blanket property of every description	
Business personal property loaned, rented or leased to others	
Erroneous delivery - petroleum products	
Equipment dealers	
Watercraft endorsement	
Automobile downtime	

Equipment Breakdown

Ammonia contamination	\$250,000
Water damage	\$250,000
Hazardous substance	\$250,000
Diagnostic equipment with a replacement cost value up to \$250,000	
Fungi and spores	\$250,000

Business Interruption

Business Interruption for Property in Transit	\$5,000
---	---------

Coverage Extensions

Loss of business income at newly acquired locations	\$250,000
Contingent business income coverage including royalties	\$50,000 Canada and USA; \$25,000 Worldwide
Accountant fees	\$25,000
Off premises heat, power, gas, water or communication services	\$25,000
Non-owned heat, power, gas, water or communication services	\$25,000
Down zoning loss of income	Included
Fines, damages or penalties for breach of contract	\$25,000
Enhanced ingress, egress and civil authority	25% of limit (max. 30 days)
Emergency vacating expense	\$10,000
Negative publicity	\$10,000
Retailers product impairment	\$10,000
Mortgage rate guarantee	\$10,000
Tenant lease cancellation expense	\$10,000
Errors and omissions in description	\$500,000

Optional coverages available upon request

Business interruption actual loss sustained	12 month period of indemnity (plus optional 18 or 24 months)
Blanket business interruption	

Contractor's Equipment for Contractors

Coverage Extensions

Newly acquired equipment	\$250,000
Enhanced rental equipment coverage	\$50,000
Rental reimbursement	\$50,000 aggregate
Equipment leased, rented or loaned to others	Included
Debris removal	\$5,000
Fire department service charges	\$25,000
Rewards	\$10,000
Voluntary parting	\$10,000
Recovery expense	Included
Replacement cost	Included up to 3 years
Loss of income	\$25,000
Computer equipment breakdown	\$25,000
Ice and Muskeg	Available

Installation Floater for Contractors

Coverage Extensions

Transit	\$50,000
Storage locations	\$50,000
Difference in deductible	\$50,000
Testing	\$10,000
Sewer and road extension	Included
Debris removal	\$10,000
Pollutant cleanup and removal	\$10,000
Contract penalties	\$10,000
Rewards	\$10,000
Expediting expenses	\$10,000

Crime

Employee dishonesty	\$10,000
Money & securities	\$10,000
Forgery & alteration	\$10,000
Money orders and counterfeit currency	\$10,000
Credit card forgery	\$10,000
Computer fraud, funds transfer fraud and telephone systems fraud	\$10,000
Social engineering fraud	\$2,500
False pretence	\$10,000

Commercial General Liability

Tenants' legal liability (blanket all locations)	\$500,000
Medical payments	\$25,000 per person
Employee benefits	\$1,000,000
Fungi and spores liability	\$250,000
Employers' liability	Included
Voluntary compensation	Included
Contractors voluntary payment for damages to property	\$10,000

Optional coverages available upon request

Contractors' E & O	\$50,000
Oilfield towing	For oil field welders \$100,000
Pollution extensions	\$500,000
Forest fire fighting expense	\$500,000
Additional interest - Vendors endorsement	Upon request
Dealership endorsement	\$100,000
Employment practices liability	\$10,000

Non-Owned Automobile Liability

SEF #94 Legal liability for damages to hired automobiles	\$75,000
SEF #96 Contractual liability	Included
SEF #99 Excluding long term leased vehicle	Included
OE #98B (for Ontario Risks) Reduction of coverage for lessees or drivers of leased vehicles	Included

Umbrella

Employee Benefit Liability Endorsement	Included
--	----------

Optional coverages available upon request

Umbrella liability	\$2,000,000
--------------------	-------------

Cyber

Optional coverages available upon request

Cyber Coverage Bundle:	\$50,000 aggregate
- Incident response expenses	\$50,000
- Data recovery expenses	\$50,000
- Business interruption	\$50,000
- Extortion expenses	\$5,000
- Network security and privacy liability	\$50,000
- Internet media liability	\$50,000
- Regulatory proceeding expense	\$50,000