

## Extensions and Limits of Insurance

Customers will receive all extensions and limits associated with the level they have purchased.

Start with a strong foundation - our commercial property building and contents coverage, and add **EDGE Complete**, a comprehensive extension package that features over 60 different coverages. **EDGE Complete** offers more options and flexibility with the coverages and limits to grow with business. With four standard options of limits and coverages, customers can easily access the coverage they need for their commercial property, and adjust it quickly as their business changes.

Four coverage levels to choose from:		1.0	2.0	3.0	4.0
		Blanket limit	Blanket limit	Blanket limit	Blanket limit
<b>BLANKET EXTENSIONS</b>	<b>Section 1</b>				
	Accounts receivable Brands and labels Building damage by theft Environmental (green) upgrade Expediting expenses Fire and police department service charge Fire suppression recharge expense Personal property of officers, employees & volunteers Professional fees Proof of loss and inventory preparation expense Replacement of locks and keys Tenant's leasehold interest - rents Valuable papers and records, computer data	\$250,000	\$500,000	\$750,000	\$1,000,000
	<b>Section 2</b>				
	Accrued storage charges Arson and theft reward Consequential loss - off-premises service interruption Contents at insured or insured's employees' residence Contents at other than specified locations Contents temporarily away from premises Deferred payment plan stock Exhibition floater Fine arts Fines, damages or penalties for breach of contract Installation floater Mobile inventory management equipment Mortgage rate guarantee Moulds and patterns Property in custody of sales representatives	\$50,000	\$100,000	\$250,000	\$250,000
	<b>Section 3</b>				
	Bailee's customer	\$2,500	\$10,000	\$25,000	\$25,000
	Breakdown of refrigeration or heating equipment on a vehicle	\$5,000	\$25,000	\$50,000	\$50,000
	Building by-laws				
	Value of undamaged portion	Included	Included	Included	Included
	Demolition cost	Included	Included	Included	Included
	Increased cost of construction	10%/\$1M	10%/\$1M	10%/\$1M	10%/\$1M
	Catch all clause	\$25,000	\$50,000	\$50,000	\$50,000
	Computer systems	\$25,000	\$50,000	\$100,000	\$100,000
	Computer media	\$25,000	\$25,000	\$50,000	\$50,000
	Computer data	\$25,000	\$25,000	\$50,000	\$50,000
	Condominiums - Common elements contents or common area contents	\$50,000	\$75,000	\$100,000	\$100,000
	Condominiums - Common expense (incl. in TIV)	Included	Included	Included	Included
	Condominiums - Trustees fees	\$50,000	\$75,000	\$100,000	\$100,000
	Condominiums - Property in custody	\$2,500/owner \$50,000 max.	\$5,000/owner \$50,000 max.	\$5,000/owner \$75,000 max.	\$5,000/owner \$75,000 max.
	Condominium - Unit owners additional coverages				
a) Contingent condominium unit coverage	\$125,000	\$250,000	\$350,000	\$350,000	
b) Special loss assessment	\$125,000	\$250,000	\$350,000	\$350,000	
c) Betterments and improvements	\$50,000	\$50,000	\$50,000	\$50,000	
Confiscation or seizure of property	\$2,500	\$5,000	\$10,000	\$10,000	
Consequential loss - on premises	Included	Included	Included	Not Covered (See Dampness or Dryness, Temperature Change)	
Construction of additions, extensions, alterations and repairs	\$100,000	\$125,000	\$150,000	\$150,000	
Contamination, marring or scratching, shrinkage (incl in TIV)	Not covered	Not covered	Not covered	Covered	
Crane operator's insurance	\$5,000	\$10,000	\$25,000	\$25,000	
Dampness or dryness, temperature change (incl. in TIV)	Not covered	Not covered	Not covered	Covered	
Debris removal expenses	10%/\$1M	10%/\$1M	10%/\$1M	10%/\$1M	
Electrical devices, appliances or wiring (incl. in TIV)	Not covered	Not covered	Not covered	Covered	
Entrance of rain, sleet or snow (incl. in TIV)	Not covered	Not covered	Not covered	Covered	
Extra expenses	\$25,000	\$50,000	\$100,000	\$100,000	
Growing plants, trees, shrubs, lawns or flowers	\$25,000	\$25,000	\$50,000	\$50,000	
Land and water pollutant clean-up expenses (Aggregate)	\$25,000	\$50,000	\$100,000	\$100,000	
Money and securities	\$1,000	\$1,000	\$1,000	\$1,000	
Newly acquired contents - 30 days	\$50,000 equipment \$10,000 stock	\$250,000 equipment \$10,000 stock	\$500,000 equipment \$25,000 stock	\$500,000 equipment \$25,000 stock	
Newly acquired locations - buildings and contents - 90 days	\$500,000 building \$500,000 contents	\$1M building \$500,000 contents	\$2M building \$500,000 contents	\$2M building \$500,000 contents	
New generation	\$5,000	\$25,000	\$50,000	\$50,000	
Office business contents	\$5,000	\$10,000	\$50,000	\$50,000	
Peak season increase	25%	25%	25%	25%	
Precious metals	\$2,500	\$10,000	\$25,000	\$25,000	
Property in transit	\$10,000	\$30,000	\$50,000	\$50,000	
Property leased, rented or loaned	\$10,000	\$30,000	\$100,000	Included Plus Additional \$100,000	
Removal (incl. in TIV)	60 days	60 days	60 days	60 days	
Roadways, walkways and parking lots	\$50,000	\$50,000	\$100,000	\$100,000	
Seepage, leakage or influx of water (incl. in TIV)	Not covered	Not covered	Not covered	Covered	
Settling, expansion, shifting or cracking (incl. in TIV)	Not covered	Not covered	Not covered	Included	
Sewers, drains, watermain (incl. in TIV)	Not Covered (See BF02 for coverage)			Included	
Snowslide, landslide, subsidence (incl. in TIV)	Not covered	Not covered	Not covered	Covered	
System software erasure (Aggregate)	\$5,000	\$10,000	\$25,000	\$25,000	
Unscheduled tool floater	\$5,000	\$10,000	\$10,000	\$10,000	
Warehouseman's legal liability	\$10,000	\$50,000	\$100,000	\$100,000	

### SPECIAL PROVISIONS

<b>Section 4</b>		1.0	2.0	3.0	4.0
Basis of valuation - Replacement cost	Included	Included	Included	Included	
Notice of cancellation - Termination amendment	60 days	60 days	60 days	60 days	
Territorial limits	Various	Various	Various	Various	
Waiver of deductible for a major loss	\$250,000	\$250,000	\$250,000	\$250,000	

## Extensions and Limits of Insurance

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### CONTRACTOR'S EXTENSION

Intact Insurance has policies to help protect owners, employees, building materials and equipment – on the job, in the shop and anywhere in between. The following extension packages offer individual limits for coverages specific to the needs of contractors. They can be added to broad form property coverage, with or without **EDGE Complete**.

	1.0	2.0	3.0	
<b>Section 1</b>	<b>Contractor's Equipment Extensions</b>			
	The coverage and limit of insurance applies only if Contractor's Equipment Form is insured, as stated on the Declaration Page(s)			
	Contractor's Equipment Loss of Earnings	\$10,000	\$25,000	\$50,000
	Equipment Rental Expense Reimbursement	\$10,000	\$25,000	\$50,000
	Newly acquired contractor's equipment	\$50,000	\$100,000	\$100,000
	Property while waterborne or on aircraft	\$5,000	\$5,000	\$5,000
Rented, leased or borrowed contractor's equipment	\$10,000	\$25,000	\$50,000	
<b>Section 2</b>	<b>Contractor's Extensions</b>			
	The Coverage and Limit of Insurance applies only if Commercial Building and Contents Broad Form and/or Contractor's Equipment Form is insured, as stated in the Declaration Page(s).			
	Fines, Damages or Penalties for Breach of Contract	\$5,000	\$10,000	\$25,000
	Installation Floater	\$25,000	\$50,000	\$100,000
	Unscheduled Tool Floater	\$5,000	\$10,000	\$25,000
Unscheduled Contractor's Equipment	Not Covered	Not Covered	\$50,000	
<b>Section 3</b>	<b>All Extensions</b>			
	Catch all clause	\$25,000	\$50,000	\$50,000
	Replacement cost including Leased Equipment	Included	Included	Included

### BUSINESS INTERRUPTION EXTENSION

#### Coverages and Limits of Insurance

Business interruption insurance covers a business's lost income as a result of an insured peril, like fire or water damage. It provides coverage for continued business operations and the profits that would have been earned if the business was still up and running. The following extension packages\* offer individual limits specific to business interruption coverage. They can be added to broad form property coverage, with or without **EDGE Complete**.

	1.0	2.0	3.0
Contingent loss of income – contributing/recipient	\$25,000	\$25,000	\$100,000
Contingent neighbouring property	Highest amount of: \$25,000 60 days	Highest amount of: \$25,000 90 days	Highest amount of: \$50,000 90 days
Extra expenses	\$25,000	\$50,000	\$100,000
Fines, damages or penalties for breach of contract	\$10,000	\$25,000	\$50,000
Interruption by civil authority	30 days	30 days	30 days
Mortgage rate guarantee	\$10,000	\$50,000	\$100,000
Newly acquired property	90 days	90 days	90 days
Off-premises service interruption	\$15,000	\$100,000	\$100,000
Ordinary payroll	Not covered	Not covered	90 days
Product research & development business income extension	Not Covered	\$25,000	\$50,000
Professional fees	\$5,000	\$10,000	\$25,000
Tenant's leasehold interest - rents	\$10,000	\$50,000	\$50,000

\* A base business interruption policy must be purchased first.