



# Broker Tip Sheet

## EDGE COMPLETE

Coverage that can grow with business.

### Why choose EDGE Complete?

EDGE Complete offers more options and flexibility with the coverages and limits to grow with your customers' business. With four standard options of limits and coverage, customers can easily access the coverage they need for their commercial property, and adjust it quickly as their business changes.

#### EDGE Complete – Property Extensions

A package of more than 60 extensions with four levels of limits to choose from:

Levels 1.0, 2.0 and 3.0 are identical in coverage, but different in limits. Level 4.0 has increased limits and additional perils. All levels have the same individual limits in Section 3.

	1.0	2.0	3.0	4.0
Section 1	\$250,000	\$500,000	\$750,000	\$1,000,000
Section 2	\$50,000	\$100,000	\$250,000	\$250,000
Section 3	Individual Limits			

Section 1: Blanket limits: primarily on-premises extensions; Section 2: Blanket limits: primarily off-premises extensions; Section 3: Individual limits and peril-related extensions

### Key Features and Opportunities

#### Customer Benefits:

- Industry focused: Tailored industry coverages with over 60 in one package
- Comprehensive extensions: Coverage made for future growth and unanticipated occurrences
- Scalable limits: Coverage can adjust as the customer's business evolves - whether that's a \$10,000 or \$500,000 limit
- Customizable: Blanket limits for the most common types of risks businesses face

#### Coverage Highlights:

- Coverage for recently acquired contents or property that may not have been added yet to the policy
- Co-insurance waiver
- A catch all clause to top up limits if the claim exceeds the amount of insurance for a particular coverage
- Extra expense to cover additional costs required to keep business operating after a loss
- Blanket limits for the most common claims take the guesswork out of determining coverage

**PLUS, we will waive your customer's deductible for claims over \$250,000!\***



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## The advantage of **EDGE Complete**

With broad coverages and more flexibility, customers will benefit from the **EDGE Complete** advantage.

Coverage	EDGE Complete
Fire suppression recharge expenses	Upgrade costs included
Building by-laws	Additional 10% of the limit of insurance, to a maximum of \$1M
Catch all clause	No yearly aggregate limit and can be applied to more than two eligible extensions
Land and water pollution expenses	365 days for reporting
Removal of property	Up to 60 days of coverage if property is removed from the location to protect it from loss or damage
Debris removal	Additional 10% of the limit of insurance, to a maximum of \$1M
Cancellation	60 days' notice
Environmental (green) upgrade	No aggregate limit, based on per occurrence
Installation floater	Coverage in Canada and the United States
Replacement cost	Applicable to tires and batteries, and equipment five years or newer with no original owner requirement

## Highlights by Industry

Industry	Coverage Highlights	Industry	Coverage Highlights
Manufacturing	Consequential loss - on & off premises	Hospitality	Consequential loss - on & off premises services interruption
	New generation		Breakdown of equipment on a vehicle
	Deferred stock payment plan		Fire suppression recharge expense
	Replacement cost on unsold stock		Fine arts
	Moulds and patterns		
Professional and Health Services	Newly acquired equipment	Realty	Environmental (green) upgrade
	Accounts receivable		Mortgage rate guarantee
	Contents at other than specified location		Replacement of locks and keys
Exhibition floater	Land and water pollution		
Contracting	Fines, damages or penalties for breach of contract	Condominiums	Common elements or common area contents
	Equipment rental expense reimbursement		Common expense
	Installation floater		Trustees fees
	Rented or leased contractors equipment		Property in custody
Warehousing	Accrued storage charges	Wholesaling	Replacement of locks and keys
	Land and water pollutant clean up expenses		Consequential loss - on & off premises
	Replacement of locks and keys		Peak season increase
Retail	Deferred stock payment plan		Mobile inventory management equipment
	Peak season increase		Deferred stock payment plan
		Accounts receivable	

## Round out your customers' coverage

Offer your customers peace of mind and additional benefits with our range of commercial insurance products. Here are some other popular products for commercial customers:

- Commercial Automobile
- Privacy Breach
- General Liability
- Directors & Officers
- Errors & Omissions
- Equipment Breakdown
- Business Interruption
- Crime

Visit [intactcommerciallines.ca](http://intactcommerciallines.ca) for more information about the **EDGE Complete** offering.