



The following table outlines the base coverage options designed for businesses in the wholesale industry segment.

Rows highlighted in gold indicate coverages, extensions, and endorsements where limits have been enhanced from the base wording.

COMMERCIAL PROPERTY EXTENSIONS	
Accounts Receivable	\$250,000
Authorized Representative Property	\$50,000
Brands and Labels	Included
Building Damage by Theft	\$25,000
Building Inflation Protection	Included
By-Laws	Included
Claims Preparation Costs and Professional Fees	\$250,000
Course of Construction	\$500,000
Debris Removal	\$100,000
Deferred Payments	\$100,000
Depreciation in Value of Undamaged Stock	\$50,000
Electronic Equipment Breakdown and Electronic Data Restoration Costs	\$50,000 each
Environmental Upgrade	\$25,000
Exhibitions	\$100,000
Expediting Expense	\$100,000
Extra Expense	\$100,000
Fine Arts	\$50,000
Fire or Police Department Service Charges	\$50,000
Fire Protective Equipment Recharge	\$50,000
Fluctuation in Raw Material Values	\$25,000
Furs, Jewellery, Watches and Precious Stones	\$25,000

Rows highlighted in gold indicate coverages, extensions, and endorsements where limits have been enhanced from the base wording.

Growing Plants, Trees, Lawns, Shrubs or Flowers	\$25,000
Installation Floater	\$100,000
Land and Water Pollution Clean Up	\$50,000
Marring, Scratching or Crushing of Patterns, Moulds and Dies	\$25,000
Master Key	\$50,000
Newly Acquired Property	\$1,500,000
Outdoor Property	\$50,000
Peak Season	25%
Personal Property of Officers and Employees	\$100,000
Precious Metals and Stones	\$100,000
Process Water	\$10,000
Property in Transit	\$100,000
Protection and Preservation of Property	\$50,000
Radioactive Contamination	\$10,000
Reward	\$25,000
Roadways, Walkways, Parking Lots	\$50,000
Service Interruption - Off Premises (Direct Damage)	\$100,000
Stock Spoilage	
Consequential Loss - On Premises	Included
Consequential Loss - Off Premises Service Interruption	\$50,000
Top-Up	\$50,000
Undescribed Locations - Contents	\$100,000
Unintentional Errors and Omissions	\$1,000,000
Valuable Papers and Records	\$250,000
Work Damage to Stock	\$25,000

BUSINESS INCOME EXTENSIONS	
By-Laws	Included
Contingent Business Income	\$50,000
Contractual Penalties	\$25,000
Expenses to Reduce Losses	Included
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Land and Water Pollution Clean Up	\$25,000
Leasehold Interest	\$50,000
Logistics Extra Expense	\$25,000
Mortgage Rate Guarantee	\$50,000
Newly Acquired Property	\$50,000
Product Impairment	\$25,000
Property in Transit	\$50,000
Research and Development Expense	\$50,000
Royalties Agreement	\$50,000
Service Interruption - Off Premises (Business Income)	\$100,000
Undescribed Locations	\$50,000

EQUIPMENT BREAKDOWN COVERAGE	Coverage Option
Equipment Breakdown Extensions	
Ammonia Contamination	\$100,000
Brands and Labels	\$100,000
By-Laws	\$500,000
Claims Preparation Costs and Professional Fees	\$100,000
Data Restoration Costs	\$25,000
Debris Removal	\$50,000
Environmental, Safety and Efficiency Improvements	Included
Expediting Expense	\$100,000
Extra Expense	\$100,000

Green Coverage and Environmental Upgrade	\$25,000
Hazardous Substances	\$100,000
Newly Acquired Location	\$1,000,000
Off Premises Transportable Insured Equipment	\$10,000
Spoilage	\$25,000
Unintentional Errors and Omissions	\$1,000,000
Water Damage	\$100,000

EQUIPMENT BREAKDOWN BUSINESS INCOME COVERAGE	Coverage Option
Equipment Breakdown Business Income Coverage Extensions	
Cloud Computing Service Interruption	Included
Contingent Business Income	\$50,000
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Public Relations	\$10,000
Service Interruption	\$10,000

COMMERCIAL CRIME COVERAGE	
Employee Theft	\$25,000
Forgery or Alteration	\$10,000
Inside the Premises – Theft of Money and Securities	\$10,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$10,000
Outside the Premises	\$10,000
Computer Fraud	\$10,000
Funds Transfer Fraud	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Employee Theft – Client’s Interest	\$10,000
Telephone Fraud	\$10,000
Unauthorized Business Card Use	\$10,000
Claims Preparation and Professional Fees	\$10,000

Medical Expense	\$10,000
Theft, Robbery, Burglary Reward	\$10,000
Social Engineering Fraud	\$10,000

COMMERCIAL GENERAL LIABILITY COVERAGE	
General Aggregate Limit	\$5,000,000
Products Completed Operations Aggregate Limit	\$2,000,000
Coverage A. Bodily Injury and Property Damage Liability	\$2,000,000
Coverage B. Personal and Advertising Injury Liability	\$2,000,000
Coverage C. Medical Payments	\$25,000
Coverage D. Tenant's Legal Liability	\$100,000
Employee Benefits Liability Extensions	\$1,000,000
Forest Fire Fighting Expenses Extension	\$250,000
Elevator Collision Liability Extension	\$100,000
Hoist Collision Liability Extension	\$100,000
Cyber Liability and Expense Extension	
Cyber Event Liability Limit	\$100,000
Privacy Breach Expense Sub-Limit	\$25,000
Business Interruption and Digital Asset Sub-Limit	\$25,000

STANDARD NON-OWNED AUTOMOBILE POLICY	
Non-Owned Automobile Liability	\$2,000,000
SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement	\$50,000
SEF 96 Contractual Liability Endorsement	
SEF99 Excluding Long Term Leased Vehicle Endorsement	