



AN IMPORTANT NOTICE TO OUR BROKERS

We have made our Course of Construction Equipment Breakdown Policy even better!

We are pleased to introduce our new and improved **Course of Construction Equipment Breakdown Policy**. Under this updated Policy we are making a number of improvements to better service the needs of our customers.

Coverage Enhancements effective June 1st, 2011

Coverage	New Limit	Existing Limit
Soft Costs	\$100,000*	Optional
DICC (by-laws)	\$1,000,000*	Optional
Hazardous Substances	\$250,000*	\$50,000
Professional Fees	\$250,000*	\$50,000
Ammonia Contamination	\$250,000*	New coverage
Water Damage	\$250,000*	New coverage
Expediting Expense	\$250,000*	\$50,000
Errors and Omissions	\$250,000*	New coverage
Data Restoration	\$50,000*	New coverage
Denial of Access	2 Weeks*	New coverage
Mould	Incl. in Hazardous	Incl. in Hazardous
Service Interruption	Incl. in Section B	Optional
Delayed Start-up	Optional	Optional
Extra Expense	Optional	Optional
Testing & Commissioning	Optional	Optional

*Higher sublimits are available upon request at additional premium

Other Features

- Base deductible is lowered to \$1,000 from \$2,500
- Minimum premium is lowered to \$235 from \$295
- Coverage is extended to 10 days past the date of Substantial Performance

Coverage Improvements

- Soft Costs:** Under this coverage we have amended who is an “Insured”. Coverage for Soft Costs is extended to the General Contractor or other Insureds who might suffer loss during the policy period.
- The Soft Cost definition has been expanded to include: Leasing and Marketing Expenses.
- Errors & Omissions:** Provides coverage for any error or unintentional omission by the Insured in areas such as reporting or describing the location.
- Denial of Access:** This is a new coverage extension to the COC EB. In the event ingress or egress to or from the location is denied solely as a direct result of an Accident to an Object the insured is covered for Denial of Access for 2 weeks.
- Definition of Object:** The broadest offering in the industry today just became broader with the following enhancements:
- Broader coverage for elevators and escalators.
 - Added coverage for Heat Exchangers forming part of Forced Air Gas Furnaces.
- Clarifications:** The following All Risk peril exclusion has been added:
- Weight of snow, ice or sleet.
- The end of the Commissioning Period has been deleted as a condition of ending the policy contract.

This summary gives general information. For all coverages, conditions and exclusions please refer to the policy.