



OptiPak
Retail



OPTIMUM®



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of Brokers Displaying
this Symbol

This booklet highlights the features and eligible occupancies for the new Optimum Retail package - the *OptiPak* Retail.

- Our newest solution to better respond to our brokers' needs
- OptiPak will enable brokers to offer their retail customers complete protection for all their business needs.
- An easy to use electronic tool will allow brokers to quote quickly and bind the risk immediately for qualifying customers.
- Our team will remain available to address any special acceptances.

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►► COVERAGE FEATURES

Property	Limits
Building and contents, incl. glass, signs and electronic equipment and media	As per declaration page
Accounts receivable	\$25,000
Brands and labels	\$25,000
Building by-laws	Included
Building damage by theft	\$10,000
Buildings and contents at newly acquired locations	\$500,000/\$250,000
Consequential loss assumption	\$25,000
Conviction reward	\$5,000
Exhibition floater	\$25,000
Fine arts	\$10,000 – maximum of \$2,500 per item
Fire department service charges	\$25,000
Fire suppression system recharge expense	\$25,000

Growing plants and trees outside of the building	\$10,000 – maximum \$1,000 per item
Inflation protection endorsement	Included
Installation floater	\$5,000
Land and water pollution clean-up	\$10,000
Master key	\$10,000
Peak season increase	25% of limit – maximum of \$100,000
Personal property of officers/employees	\$25,000 – maximum of \$1,000 per person
Professional fees	\$10,000
Property in transit incl. parcel post	\$10,000
Debris removal	\$25,000
Sales representative	\$5,000 per person
Temporary locations	\$25,000
Valuable papers and records	\$25,000

▶▶ COVERAGE FEATURES (cont'd)

Equipment Breakdown	Limits
Insured equipment and other property	As per declaration page
Perishable property	\$100,000
Hazardous substances	\$100,000
Data coverage	\$ 25,000

Business Income	Limits
Loss or reduction of business income	Actual loss sustained - no max. \$ limit
Newly acquired location	\$25,000
Interruption by civil authority	Included – 30 days
Off premises utilities service interruption	\$25,000
Contributing properties	\$25,000

Crime	Limits
Employee dishonesty (commercial blanket)*	\$10,000
Loss inside the premises*	\$5,000
Loss outside the premises*	\$5,000
Money orders and counterfeit currency*	\$5,000
Depositors forgery*	\$5,000

General Liability	Limits
Commercial general liability*	\$1,000,000
Non-owned automobile liability*	\$1,000,000
Tenant's legal liability*	\$250,000
Employee benefits liability	\$250,000

*Higher limits available



▶▶ **OPTIONAL COVERAGES**

- Earthquake
- Flood (deductible \$10,000)
- Sewer Back-up – (deductible \$2,500)

▶▶ **GENERAL ELIGIBILITY CRITERIA**

- Must meet all eligibility criteria
- Must qualify as per the Eligible Occupancies list
- Annual receipts: maximum of \$5,000,000
- Maximum store area: 10,000 sq.ft.
- Maximum of 3 locations
- Year-round operations – no seasonal
- Maximum of 25% of receipts from installation or repair
- No U.S. Sales
- No direct importation of merchandise from outside North America
- No wholesaling
- New merchandise only – no second-hand or used
- Refer any risk that will package/repackage, label/re-label or sell products under their own brand or name

- Must be owned and operated by the same principals for the past 3 years, or the owner or manager must have a minimum of 3 years experience in a similar business
- No claims or losses in the past 3 years – refer any risk with prior loss history
- No cancellation, non-renewal or refusal from other insurer in the past 3 years
- No more than 2 mortgagees
- Building not more than 40 years old unless it is in good condition, and fully updated within the past 20 years (plumbing, roof, wiring and heating)
- Must not be located in a building occupied by others as an arcade, bar, pub and/or tavern, nightclub, discotheque, pool room, or bowling alley unless the building is a sprinklered enclosed mall
- Must not be located in a building occupied by others as a rooming or boarding house
- Must not be located in a building occupied by others as a manufacturing risk
- At least 70% of building must be occupied – no vacant unit and/or building on either side of the insured's store
- Electrical panels must have circuit breakers – fuses are not allowed
- Electric or central heating only – no auxiliary heating
- Deadlocks on all doors, and locking devices on all operable windows
- Burglary protection requirements vary according to value, occupancy and territory – please refer to premium calculator for requirements, and to the description of burglary protection section
- All stock must be properly skidded, shelved or on hangers
- If selling BBQ propane tanks, they must be kept inside a steel wire mesh cage and protected from vehicle impact

▶▶ ELIGIBLE OCCUPANCIES

(Numbers refer to additional requirements and limitations at the end of this section)

Food and Beverage

Bakeries (9,11)

Beer, Wine and Liquor store

Brew your own beer and wine

Butcher Shop (4,5,7,8,9,11)

Candy store

Confectionery store

Convenience store (4,5,6)

Country General store
(pop. under 3000) (4,5,10,11,27)

Dairy products store (4,5,32)

Fish and seafood shop (4,5,7,8)

Fruit and vegetable store –
see Grocery store

Frozen food store (4,5,6)

General store – see Country

General store

Grocery store (4,5,6,9,11)

Liquor store

Meat and poultry store (4,5,7,8,9,11)

Wine store

Sporting goods, hardware and garden supplies

Bicycle store – incl. repair (3,12,27)

Garden supplies store (2,3,6,12,15,18)

Hardware – no firearms, ammunition
or explosives – store only (6,12,13,14)

Hardware – no firearms, ammunition
or explosives – incidental installation
and repair off premises (2,3,6,12,13,14)

Lawn and garden center and light farm
supplies (2,3,6,12,15,16,18)

Plumbing, heating, air conditioning
supplies and accessories – without
installation, repair or service
(6,14,19,22)

Sporting goods – no firearms or
ammunition (2,3,12,14,27,28)

Textile, leather and paper

Book store	Draperies, curtains and linens, store only (1)
Boot and shoe store (17)	Draperies, curtains and linens, with incidental installation and repair off premises (1,2,3)
Bridal shop (2, 17)	Dry goods store
Carpets and rugs, store only (1)	Fabric store
Carpets and rugs, with incidental installation and repair off premises (1,2,3)	Leather luggage (and similar articles) – store with no leather clothes
Clothing accessories (belts, hosiery, scarves etc) (21)	Magazine store
Clothing store – Family style (17)	Shoe store (17)
Clothing – Men’s and boy’s wear (17)	Stationary store
Clothing – Women’s and girl’s wear (17)	Tailors (2,3,17)



Furniture and home accessories

Audio-visual equipment – sales and installation (2,3,6,14)

Bath and kitchen accessories (no cabinet)

China, crockery, glassware

Electrical appliances – store only (6,14,19)

Electrical appliances with incidental installation and repair off premises (2,3,6,14)

Electronic equipment for home entertainment excl. computers – store only (6,14,19)

Electronic equipment for home entertainment excl. computers – incidental installation, repair and maintenance (2,3,6,14)

Fixtures, lighting, lamps – store only (6,14,19)

Fixtures, lighting, lamps – incidental installation and repair off premises (2,3,6,14)

Floor covering – see linoleum or hardwood flooring

Furniture, heavy appliances – store only (6,14,19)

Furniture, heavy appliances – incidental installation and repair off premises (2,3,6,14)

Glass and mirror (2,3,20)

Hardwood flooring – store only

Hardwood flooring – incidental installation and repair off premises (2,3)

Kitchen and bath accessories (no cabinet)

Lighting fixtures, lamps – store only (6,14,19)

Lighting fixtures, lamps – incidental installation and repair off premises (2,3,6,14)

Linoleum, ceramic tiles – store only (1)

Linoleum, ceramic tiles – incidental installation and repair off premises (1,2,3)

Mattress store – see furniture and heavy appliances

Paint and wallpaper – store only (22)

Pictures, prints and framing store

Sewing machine store (2,3)

Vacuum cleaner store – store only (22)

Vacuum cleaner store – incidental installation and repair off premises (2,3)

Others

Aquarium supplies (23)

Art supplies

Automobile parts and accessories,
sound equipment (14,29,30)

Cameras, photography supplies

Computers – sales and service (2,3,31)

Dollar store

Florist (4,5,18)

Gift shop

Handicraft and hobby supplies

Hobby supplies

Musical instruments (2,3)

Office machines (excl. computers) –
store only (6,14,19)

Office machines (excl. computers) –
incidental installation, repair and
maintenance off premises (2,3,6,14)

Photocopying and desktop printing
(24,25)

Photographer's studio (26)

Pet shop (23)

Religious goods store

Shoe repair, shoe shine, hat cleaning (2)

Trophy store (2)



Additional requirements and limitations

(Please refer to Eligible Occupancies to see which ones apply)

- 1 No hand-woven, eastern or oriental rugs
- 2 No more than 3 people doing alterations, tailoring, service work, installation or repairs
- 3 No more than 25% receipts for alteration, repairs or installation away from the premises
- 4 Perishable goods must not exceed \$100,000; otherwise refer to company
- 5 All walk-in freezers alarmed and monitored for temperature changes when perishable goods exceed \$50,000
- 6 No design or repackaging of stock
- 7 No restaurant style activities
- 8 No smoking or rendering
- 9 Hoods and ducts: A semi-annual service contract with a qualified duct-cleaning contractor must be in place
- 10 No guns, ammunition or explosives (incidental fireworks are acceptable)
- 11 If a restaurant or deep fat frying is part of the operation, all cooking equipment must be protected by a fixed automatic wet chemical system that meets the requirements of UL 300 or ULC 1254.6 with an inspection every 6 months. One K Class portable fire extinguisher is required when deep fat frying operation
- 12 No rentals
- 13 No lumberyards
- 14 No sale of used, modified or reconditioned products
- 15 No spraying of pesticides or herbicides

- 16 Landscape design work limited to 15% of sales; if engineering, structural changes, or relocating of services is involved, the risk is not eligible
- 17 No leather clothing sold
- 18 No greenhouse operation
- 19 No alteration or repair
- 20 No installation of windows and doors (contractor's operation)
- 21 No item with a value in excess of \$1,000
- 22 No off premises operation
- 23 No sale of rare, exotic or dangerous animals
- 24 No printing presses used
- 25 Maintenance contracts required on all production equipment
- 26 No aerial, commercial or motion picture photography or videotaping
- 27 All stock outside of the store must be secured and locked
- 28 No sales, repairs, service or maintenance of SCUBA equipment, diving equipment, sky diving service and the like
- 29 No installation or repair
- 30 No delivery, except by owned vehicle
- 31 No web design, no internet service or software development
- 32 No manufacturing or processing of dairy products

▶▶ DESCRIPTION OF BURGLARY PROTECTION

Extent of protection of the premises:

- Level 1 All accessible openings, fixed and moveable (windows, doors, transoms, skylights)
- Level 2 Same as 1, plus inaccessible moveable openings
- Level 3 Same as 2, plus party walls, floors, ceilings
- Level 4 Same as 3, plus inaccessible fixed windows and skylights, and all ceilings, walls and floors enclosing premises

Communication level:

- Level 0 No line security - Example: dialers, radio link (one-way communication)
- Level I Line is dedicated and continuously supervised but has many customers sharing this supervision
- Level II As level I, but can identify which subscriber is affected; simple compromise is detected within six minutes
- Level III As level II, but with substitution of subscriber's equipment detected within three minutes; introduction of phoney data and jamming signals detected

Monitoring classifications:

- Monitoring Station: These companies provide monitoring services plus installation, annual inspection and maintenance.
- Central Station: These companies provide monitoring services plus installation, annual inspection and maintenance, plus guard service.

▶▶ BINDING AUTHORITY OF BROKERS

Higher capacities available. Please contact your underwriter if total insured values exceed the following limits. Total insured values will include Loss of Income, and will be determined on the premium calculator.

Construction*	Bldg. without restaurant	Bldg. with restaurant
Construction 1	\$ 2,500,000	\$2,000,000
Construction 2	\$ 2,000,000	\$1,750,000
Construction 3	\$ 1,750,000	\$1,500,000
Construction (4, 5 and 6)	\$ 1,500,000	\$1,000,000

*See next page for description of construction types

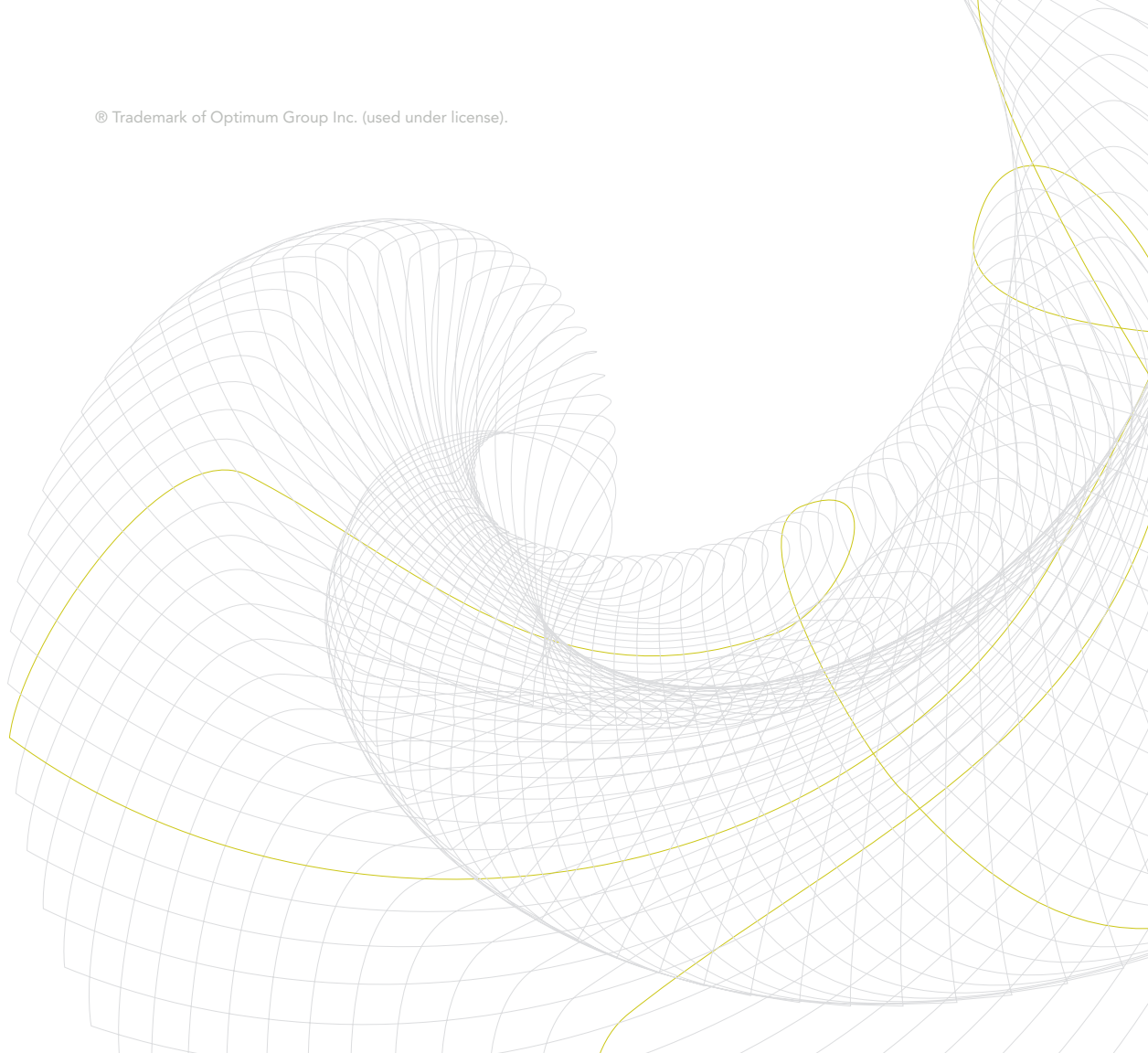
Binding authority on Crime and General Liability, as per limits available.

All risks bound must be submitted to your Optimum branch within 2 business days.

▶▶ DESCRIPTION OF CONSTRUCTION TYPES

- Construction 1 Fire resistive: walls, floors and roof of concrete or fire resistive materials. Floors and walls rated not less than 2 hours, roof rated not less than one hour
- Construction 2 Masonry non-combustible: walls of concrete or fire resistive materials, rated not less than one hour – with floors and roof of non-combustible material (steel deck roof)
- Construction 3 Non-combustible: walls, floors and roof of non-combustible materials on non-combustible support (steel on steel)
- Construction 4 Masonry: masonry walls, wood floors and roof
- Construction 5 Brick veneer: wooden walls with brick materials on the outside, combustible floors and roof
- Construction 6 Frame – Metal clad: combustible walls, floors and roof.

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OPTIMUM GROUP

Solid foundations, the promise of a prosperous future