

COVERAGE PART	MAXIMUM LIMIT(S)/ MINIMUM DEDUCTIBLE(S)	COVERAGE OVERVIEW	ADDITIONAL BENEFITS	AVAILABLE OPTIONAL COVERAGES
<p><b>Part E: Commercial Property Protection</b></p>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$500,000 at any one insured location.</li> <li>▪ Minimum deductibles:                             <ul style="list-style-type: none"> <li>- Sewer backup: \$2,500</li> <li>- Flood: \$25,000</li> <li>- Earthquake: \$50,000</li> <li>- All Other Insured Losses: \$1,000</li> </ul> </li> <li>▪ Optional Coverage: Portable Electronic Devices – Minimum deductible: \$1,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Contents of every description.</li> <li>▪ Contents definition includes computer hardware, software and data media material.</li> <li>▪ Each event limit as selected for each insured location.</li> <li>▪ All risks of direct physical loss or damage, including flood and earthquake, subject to exclusions.</li> <li>▪ 90% coinsurance clause.</li> <li>▪ Includes:                             <ul style="list-style-type: none"> <li>- Burglary Damage to Buildings</li> <li>- Preservation of Property</li> <li>- Tenant’s Improvements</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Each event limit as indicated below.</li> <li>- Limit applies in addition to contents limit of coverage.</li> <li>- Aggregate limit applies where indicated.</li> <li>- Increase available where indicated.                             <ul style="list-style-type: none"> <li>▪ Accounts Receivable: \$25,000</li> <li>▪ Data and Records Restoration Costs: \$25,000</li> <li>▪ Debris Removal: \$10,000 (can increase to: \$50,000)</li> <li>▪ Employee Dishonesty: \$5,000 (can increase to: \$10,000)</li> <li>▪ Expediting Expenses: \$5,000</li> <li>▪ Extra Expense: \$25,000 (can increase to: \$100,000)</li> <li>▪ Fine Arts: \$10,000</li> <li>▪ Fire Department Service Charges: \$5,000</li> <li>▪ Fire Protective Equipment: \$5,000</li> <li>▪ Forgery or Alteration: \$5,000</li> <li>▪ Hacking Event or Computer Virus Attack: \$5,000 (each event and aggregate)</li> <li>▪ Inventory or Appraisals, Professional Fees: \$10,000</li> <li>▪ Money and Securities – Inside and Outside: \$2,500 (can increase to: \$5,000)</li> <li>▪ Newly Acquired Property/Locations: \$100,000</li> <li>▪ Off Premises Utility Failure: \$5,000</li> <li>▪ Personal Belongings: \$5,000</li> <li>▪ Product Samples: \$5,000</li> <li>▪ Rewards: \$5,000</li> <li>▪ Transit (worldwide)*: \$5,000</li> <li>▪ Unnamed Locations (worldwide)*: \$5,000</li> </ul> </li> </ul> <p><i>*Does not cover portable electronic devices.</i></p>	<p>Portable Electronic Devices</p> <ul style="list-style-type: none"> <li>- Covers portable electronic devices (including carrying cases) while away from an insured location in the custody of the Insured, partners, employees.</li> <li>- Worldwide coverage territory.</li> <li>- Subject to Each Item Limit and Each Event Limit.</li> <li>- 90% coinsurance clause.</li> <li>- Minimum deductible: \$1,000</li> </ul>

## Business Office Package Product Overview

INSURING AGREEMENT	MAXIMUM LIMIT(S)/ MINIMUM DEDUCTIBLE(S)	COVERAGE OVERVIEW	AVAILABLE OPTIONAL COVERAGES
<b>Part F: Commercial General Liability Protection</b>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$5,000,000 all coverage sections except:                             <ul style="list-style-type: none"> <li>- Medical Expenses – Maximum limit: \$10,000</li> </ul> </li> <li>▪ Coverage sections include:                             <ul style="list-style-type: none"> <li>- Bodily Injury and Property Damage Liability</li> <li>- Medical Expenses</li> <li>- Tenants’ Legal Liability</li> <li>- Personal Injury Liability</li> <li>- Advertising Injury Liability</li> </ul> </li> <li>▪ Minimum each event deductible: \$1,000 applies to bodily injury or property damage liability.</li> <li>▪ Optional Coverage: Employers’ Liability – Maximum limit: \$5,000,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Occurrence basis coverage.</li> <li>▪ Broad protected persons.</li> <li>▪ Subject to the following limits of coverage (shown on Declarations):                             <ul style="list-style-type: none"> <li>- General Total (aggregate) Limit</li> <li>- Personal Injury and Advertising Injury Total (aggregate) Limit</li> <li>- Products and Completed Work Total (aggregate) Limit</li> <li>- Each Event Limit</li> <li>- Medical Expenses Limit</li> <li>- Tenants’ Legal Liability Limit</li> <li>- Personal Injury Each Person or Organization Limit</li> <li>- Advertising Injury Each Person or Organization Limit</li> </ul> </li> </ul>	<p>Employers’ Liability</p> <ul style="list-style-type: none"> <li>▪ Subject to maximum limit shown.</li> <li>▪ Limit applies to:                             <ul style="list-style-type: none"> <li>- Each Person</li> <li>- Each Event</li> </ul> </li> <li>▪ Covers:                             <ul style="list-style-type: none"> <li>- Clerical office employees.</li> <li>- Employment within Canada.</li> </ul> </li> <li>▪ Includes Voluntary Compensation for described compensation amounts.</li> </ul>
<b>Parts G and H: Non-Owned Automobile</b>  <b>Optional Coverage</b>	<ul style="list-style-type: none"> <li>▪ Maximum liability limit: \$1,000,000</li> <li>▪ Optional Coverage: S.E.F./Q.E.F. No. 94 – Maximum limit: \$50,000</li> <li>▪ Optional Coverage: S.E.F./Q.E.F. No. 94 – Minimum all perils deductible amount: \$1,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Standard S.P.F./Q.P.F. No. 6</li> <li>▪ Includes hired automobiles and automobiles operated under contract (as defined).</li> <li>▪ Includes S.E.F./Q.E.F. No. 96 (contractual liability: written contracts).</li> <li>▪ Subject to S.E.F./Q.E.F. No 99 (excluding long-term leased vehicles).</li> </ul>	<p>S.E.F./Q.E.F. No. 94: Physical Damage to Non-Owned Automobiles</p> <ul style="list-style-type: none"> <li>▪ All perils.</li> <li>▪ Subject to maximum limit and minimum deductible amounts shown.</li> <li>▪ Covers private passenger and light commercial vehicles (not exceeding 4500 kg. G.V.W.).</li> </ul>