

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

Business Office Package Product Overview

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