

COVERAGE DESCRIPTION	MAXIMUM LIMIT(S)/ MINIMUM DEDUCTIBLE(S)	COVERAGE OVERVIEW	ADDITIONAL BENEFITS	AVAILABLE OPTIONAL COVERAGES
<p>Commercial Property Protection</p> <p>Base Coverage</p>	<ul style="list-style-type: none"> ▪ Maximum limit: \$3,000,000 combined property and business interruption values at any one insured location. ▪ Minimum deductibles: <ul style="list-style-type: none"> - Sewer backup: \$2,500 - Flood: \$25,000 - Earthquake: \$25,000 on T.I.V. of \$500,000 or lower; \$50,000 on T.I.V. exceeding \$500,000. - All Other Insured Losses: \$1,000 ▪ Optional Coverage: Portable Electronic Devices – Minimum deductible: \$1,000 ▪ Optional Coverage: Loss of Profit – 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 Building(s) - 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 ▪ Computer Systems Fraud, Theft of Services: \$10,000 ▪ Data and Records Restoration Costs: \$25,000 ▪ Debris Removal: \$50,000 ▪ Employee Dishonesty: \$10,000 ▪ Extra Expense: \$50,000 (can be increased as required) ▪ Forgery or Alteration: \$5,000 ▪ Hacking Event or Computer Virus Attack: \$10,000 (each event and aggregate) ▪ Installation Projects: \$10,000 (can be increased to a maximum limit of \$25,000) ▪ Inventory or Appraisals, Professional Fees: \$25,000 ▪ Money and Securities – Inside and Outside: \$2,500 (can be increased to a maximum limit of \$5,000 each) ▪ Newly Acquired Property/ Locations: \$500,000 ▪ Personal Belongings: 10,000 ▪ Transit^{1,2} (worldwide): \$10,000 (can be increased to a maximum limit of \$50,000) ▪ Unnamed Locations¹ (worldwide)*: \$10,000 (can be increased to a maximum limit of \$50,000) <p><small>¹ Does not cover portable electronic devices (other than stock).</small></p> <p><small>² Does not cover ocean cargo.</small></p>	<ol style="list-style-type: none"> 1. Portable Electronic Devices <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. - Separate deductible amount. 2. Loss of Profit <ul style="list-style-type: none"> - Maximum 12-month indemnity period. - Ordinary payroll expense included for 90 consecutive days. - Each event limit as selected for each insured location. - 100% coinsurance clause. - Separate deductible amount. <p>Additional Benefits</p> <ul style="list-style-type: none"> ▪ Data or Records Destruction: 60 consecutive days. ▪ Dependent Property: \$50,000 ▪ Interruption by Civil Authority: 2 consecutive weeks. ▪ Newly Acquired Locations: \$100,000

Technology – Small Business Product Overview

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<p>Commercial General Liability Protection</p> <p>Base Coverage</p>	<ul style="list-style-type: none"> ▪ Maximum limit: \$5,000,000 all base coverage sections except: <ul style="list-style-type: none"> - Medical Expenses – Maximum limit: \$10,000 ▪ Base 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 <p><i>*A reduced limit may apply to Personal Injury Liability and/or Advertising Injury Liability for certain operations or activities.</i></p>	<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.
<p>Non-Owned Automobile</p> <p>Optional Coverage</p>	<ul style="list-style-type: none"> ▪ Maximum liability limit: \$2,000,000 ▪ 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.).
<p>Technology Errors and Omissions Liability Protection (claims-made and reported)</p> <p>Optional Coverage: Wholesale Distributors</p> <p>Base Coverage: All Other Eligible Risks</p>	<ul style="list-style-type: none"> ▪ Maximum limit: \$2,000,000* ▪ Minimum deductible: <ul style="list-style-type: none"> - \$250,000 or \$500,000 Limit: \$2,500 Each Wrongful Act* - \$1,000,000 or \$2,000,000 Limit: \$5,000 Each Wrongful Act* <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> ▪ Defence expenses apply within the limit of coverage. ▪ Deductible includes defence expenses. 	<ul style="list-style-type: none"> ▪ Subject to the following limits of coverage (shown on Declarations): <ul style="list-style-type: none"> - Each Wrongful Act Limit - Total (aggregate) Limit ▪ Subject to Retroactive date (shown on Declarations). ▪ Provides Limited Reporting Period Coverage – 30 Days ▪ Option to purchase an Extended Reporting Period for up to 12 months. 	<p>Not applicable.</p>

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Copyright or Trademark Infringement Liability Protection (claims-made and reported) Optional Coverage	<ul style="list-style-type: none"> ▪ Maximum limit: \$500,000* ▪ Minimum deductible: \$2,500 Each Copyright or Trademark Infringement Offence* <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> ▪ <i>Defence expenses apply within the limit of coverage.</i> ▪ <i>Deductible includes defence expenses.</i> <p>Separate maximum limits of coverage and minimum deductible apply to Injunctive Relief Defence Expenses as follows:</p> <ul style="list-style-type: none"> ▪ \$25,000 Maximum Limit ▪ \$ 1,000 Each Suit Deductible 	<ul style="list-style-type: none"> ▪ Subject to the following limits of coverage (shown on Declarations): <ul style="list-style-type: none"> - Each Copyright or Trademark Infringement Offence Limit - Total (aggregate) Limit - Injunctive Relief Defence Expenses Total (aggregate) Limit - Injunctive Relief Defence Expenses Each Suit Limit ▪ Subject to Retroactive date (shown on Declarations). ▪ Provides Limited Reporting Period Coverage – 30 Days 	Not applicable.
Network and Information Security Liability Protection (claims-made and reported) Optional Coverage - Endorsement	<ul style="list-style-type: none"> ▪ Maximum limit: \$500,000* ▪ Minimum deductible: \$2,500 Each Network and Information Security Wrongful Act* <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> ▪ <i>Defence expenses apply within the limit of coverage.</i> ▪ <i>Deductible includes defence expenses.</i> <p>Separate maximum limits of coverage and participation percentage apply to Security Breach Notification Expenses as follows:</p> <ul style="list-style-type: none"> ▪ \$25,000 Limit ▪ 20% Participation Percentage 	<ul style="list-style-type: none"> ▪ Subject to the following limits of coverage (shown in the endorsement): <ul style="list-style-type: none"> - Each Network and Information Security Liability Wrongful Act Limit - Total (aggregate) Limit - Security Breach Expenses Notification Limit ▪ Subject to Retroactive date (shown in the endorsement) ▪ Provides Limited Reporting Period Coverage – 30 Days 	Not applicable.