



## Automotive services | features

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TRAVELERS CANADA | E-CLIPS

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Designed for specific occupancies which maintain or repair private passenger or small commercial vehicles.

### Feature coverages:

1. **Pollution clean up and removal** – coverage for the expense to extract pollutants from land or water at the described premises resulting from a covered cause of loss. Limit of \$25,000.
2. **Limited pollution** – coverage for bodily injury or property damage from an unexpected or unintentional spill of pollutants if detected within 120 hours and reported immediately. Tanks must be under 15 years of age to qualify for coverage. Limit of \$500,000.
3. **Insured's tools** – coverage for the insured's tools is provided on the premises or off-premises. Limit of \$10,000\* and \$1,500 per any one item.
4. **Employees' tools** – coverage for tools belonging to an employee used in the business of the insured is provided on the premises or off-premises. Limit of \$10,000\* and \$1,500 per any one item.
5. **Gas pumps** – coverage for gas pumps are included in the value of the business contents.
6. **Gas in underground tanks** – covered for specified named perils up to a limit of \$25,000\*.
7. **Hoist collision** – coverage for accidental collision between insured's hydraulic or mechanical hoists and another object.
8. **Peak season endorsement** – the amount of insurance on business contents is automatically increased by 25 percent of business contents, to provide for seasonal variations.
9. **Equipment breakdown** – coverage for boilers, air conditioning and refrigeration equipment, and mechanical and electrical equipment on your premises is automatically included for repair or replacement.
10. **Business income form** – coverage for the actual loss of business income sustained (for up to 12 months) caused by an interruption in the insured business or ability to rent your premises resulting from a covered cause of loss. This policy also covers those expenses incurred to resume normal business operations after the loss.
11. **Contingent business interruption** – coverage for loss of income as a result of damage by a covered cause of loss to the property of a supplier, customer or anchor business which attracts business to the insured.
12. **Advertising liability** – personal injury and advertising liability for claims arising out of libel, slander, false arrest, wrongful eviction and infringement of copyright.

\* Optional limits are available to provide the best protection for your operation. Consider the following options given the coverages and limits indicated. Please refer to specific wordings to determine how coverage will apply.

## Property options

|   | OPTION 1                  | OPTION 2                  | OPTION 3                  |
|---|---------------------------|---------------------------|---------------------------|
| Contents at unnamed locations           | \$25,000                  | \$50,000                  | \$100,000                 |
| Transit                                 | \$25,000                  | \$50,000                  | \$100,000                 |
| Exterior signs                          | \$25,000                  | \$50,000                  | \$100,000                 |
| Leasehold interest – rents              | \$25,000                  | \$50,000                  | \$100,000                 |
| Professional fees                       | \$25,000                  | \$50,000                  | \$100,000                 |
| Condominium loss assessment             | \$25,000                  | \$50,000                  | \$100,000                 |
| Condominium contingent                  | \$25,000                  | \$50,000                  | \$100,000                 |
| Data coverage – named perils            | \$25,000                  | \$50,000                  | \$100,000                 |
| Accounts receivable                     | \$50,000                  | \$100,000                 | \$150,000                 |
| Valuable papers                         | \$50,000                  | \$100,000                 | \$150,000                 |
| Extra expense                           | \$50,000                  | \$100,000                 | \$150,000                 |
| Insured's tools                         | \$10,000/\$1,500 per tool | \$25,000/\$1,500 per tool | \$50,000/\$1,500 per tool |
| Employee's tools                        | \$10,000/\$1,500 per tool | \$25,000/\$1,500 per tool | \$50,000/\$1,500 per tool |
| Gas in underground tanks – named perils | \$25,000                  | \$50,000                  | \$100,000                 |

## Crime options

|                                     | OPTION 1 | OPTION 2 | OPTION 3 |
|-------------------------------------|----------|----------|----------|
| Employee dishonesty                 | \$10,000 | \$25,000 | \$50,000 |
| Inside loss                         | \$ 5,000 | \$10,000 | \$25,000 |
| Outside loss                        | \$ 5,000 | \$10,000 | \$25,000 |
| Kidnapping                          | \$ 5,000 | \$10,000 | \$25,000 |
| Theft from custodian's home         | \$ 5,000 | \$10,000 | \$25,000 |
| Medical expense from robbery        | \$ 5,000 | \$10,000 | \$25,000 |
| Money orders & counterfeit currency | \$ 5,000 | \$10,000 | \$25,000 |
| Depositors forgery                  | \$ 5,000 | \$10,000 | \$25,000 |
| Computer fraud                      | \$ 5,000 | \$10,000 | \$25,000 |
| Incoming cheque forgery             | \$ 5,000 | \$10,000 | \$25,000 |



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## Automotive services - coverage summary

| Property   | Limit                       |
|--|-----------------------------|
| Building   | Various**                   |
| Business contents including EDP equipment, media, stock, equipment | Various**                   |
| Debris removal   | Included for 25%            |
| Personal property of employees                                     | \$1,000 each/\$25,000 total |
| Growing plants, trees, shrubs                                      | \$500 each/\$25,000 total   |
| Building damage by theft   | \$25,000                    |
| Inflation protection   | Included                    |
| Blanket by-laws  | Included                    |
| Newly acquired buildings   | \$1,000,000                 |
| Contents at newly acquired locations                               | \$250,000                   |
| Contents at unnamed locations                                      | \$25,000*                   |
| Parcel post  | \$1,000                     |
| Transit  | \$25,000*                   |
| Fire department charges  | \$25,000                    |
| Fire suppression recharge  | \$25,000                    |
| Arson reward   | \$5,000                     |
| Exterior glass   | Included                    |
| Exterior signs   | \$25,000*                   |
| Leasehold interest - rents   | \$25,000*                   |
| Professional fees  | \$25,000*                   |
| Accounts receivable  | \$50,000*                   |
| Valuable papers  | \$50,000*                   |
| Condominium loss assessment  | \$25,000*                   |
| Condominium contingent   | \$25,000*                   |
| Extra expense  | \$50,000*                   |
| Data coverage - named perils                                       | \$25,000*                   |
| Replacement cost   | Included                    |
| Computer breakdown   | Included/\$1,000 deductible |
| Pollution clean-up and removal                                     | \$25,000                    |
| Insured's tools  | \$10,000*/\$1,500 per tool  |
| Employee's tools   | \$10,000*/\$1,500 per tool  |
| Peak season endorsement  | 25% of contents             |
| Gas pumps  | Included                    |
| Gas in underground tanks – named perils                            | \$25,000*                   |

\*\* Property of every description is available.

Stated amount is available, subject to completed statement of values.

\* These coverages/limits can be increased depending on the option taken.

Commercial general liability can be increased to \$10,000,000. Tenant's legal liability limits can be increased to \$5,000,000.

Umbrella coverage is available up to \$5,000,000, subject to completed application.

| <i>Equipment breakdown</i>                | Included                       |
|---|--------------------------------|
| Expediting expenses                       | \$100,000                      |
| Hazardous substances                      | \$100,000                      |
| Spoilage                                  | \$25,000                       |
| Off-premises service interruption         | Included                       |
| <i>Business income/rental income form</i> | Actual loss sustained          |
| Accountant's fees                         | \$25,000                       |
| Off-premises service interruption         | \$25,000                       |
| Contingent business income                | \$25,000                       |
| By-laws/additional time to rebuild        | Included                       |
| Newly acquired locations                  | \$25,000                       |
| Crime                                     |                                |
| Employee dishonesty                       | \$10,000*                      |
| Inside loss                               | \$5,000*                       |
| Outside loss                              | \$5,000*                       |
| Kidnapping                                | \$5,000*                       |
| Theft from custodian's Home               | \$5,000*                       |
| Medical expense from robbery              | \$5,000*                       |
| Money orders & counterfeit currency       | \$5,000*                       |
| Depositor's forgery                       | \$5,000*                       |
| Computer fraud                            | \$5,000*                       |
| Incoming cheque forgery                   | \$5,000*                       |
| Liability                                 |                                |
| Commercial general liability              | \$1,000,000                    |
| Medical expense per person                | \$10,000                       |
| Personal and advertising injury           | \$1,000,000                    |
| General aggregate                         | \$5,000,000                    |
| Tenant's legal liability broad form       | \$250,000                      |
| Condominium special assessment            | \$1,000,000                    |
| Employee benefits liability               | \$1,000,000/\$1,000 deductible |
| Garage liability extension                | Included                       |
| Hoist collision                           | \$10,000                       |
| Limited pollution                         | \$500,000                      |

## About Travelers Canada

Whether it's selecting the best coverage for a customer's situation, responding to a broker's request, educating a client on ways to reduce risk or managing a claim, we work hard to get things right. Our commitment to outstanding service combined with our comprehensive insurance-based solutions gives customers the confidence they need to feel secure.

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## Automotive services | quick reference

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### TRAVELERS CANADA | E-CLIPS

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The Automotive Services Clip is designed specifically for occupancies which maintain or repair private passenger or small commercial vehicles. In provinces without government insurance, a garage auto policy excluding owned automobile coverage can be provided.

#### Requirements

**Annual revenue less than \$5,000,000.**

**This business has been owned and operated for a minimum of 3 years or the owner must have 3 years related business experience in management or ownership.**

- No auto sales, salvage or wrecking.
- No sales of used or rebuilt parts.
- No exterior spray painting.
- No propane or CNG conversions, repairs or installations.
- No guard dogs for security.
- No towing service conducted under specific contracts for others (i.e. CAA or municipalities).
- No repair to heavy trucks, buses, motorcycles, recreational vehicles, or boats.
- All flammable liquids must be stored in approved containers.
- Limited pollution coverage is only available for risks with:
  - No more than 5 underground tanks at any one location.
  - All tanks less than 15 years old.

#### Eligible Occupancy

- Auto detailing
- Auto glass repair and installation
- Auto repair garage – mechanical repairs and gas sales \*
- Auto repair garage – mechanical repairs only\*
- Auto rust proofing
- Car stereo and alarm – sales & installation \*
- Car wash – automatic
- Car wash – self serve
- Gas station – full serve and self serve (no auto repairs)
- Gas station – self serve only (no auto repairs)
- Gas station with mechanical repairs
- Muffler repair
- Oil change and lubrication
- Radiator repair
- Transmission repair

\*Mandatory theft protection required

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