



Automotive services | features

TRAVELERS CANADA | E-CLIPS

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



Questions on the new portal?
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 or visit
eclipsequote.thedominion.ca

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.

Travelers Canada combines financial strength and international reach with local knowledge and expertise. As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization committed to continuously evolving to meet customers' ever-changing needs. In Canada, our approximately 1,800 employees in Vancouver, Calgary, Edmonton, Winnipeg, London, Toronto, Ottawa, Montreal and Halifax serve individuals, families, business and organizations from coast to coast.



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Automotive services | quick reference

TRAVELERS CANADA | E-CLIPS

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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