

LEVEL 2.0

Extensions and Limits of Insurance

Start with a strong foundation – our commercial property building and contents coverage, and add **EDGE Complete**, a comprehensive extension package that features over 50 different coverages. **EDGE Complete** offers more options and flexibility with the coverages and limits to grow with business.

		Blanket limit
BLANKET EXTENSIONS	Section 1	
	Accounts receivable	\$500,000
	Brands and labels	
	Building damage by theft	
	Environmental (green) upgrade	
	Expediting expenses	
	Fire and police department service charge	
	Fire suppression recharge expense	
	Personal property of officers, employees & volunteers	
	Professional fees	
	Proof of loss and inventory preparation expense	
	Replacement of locks and keys	
	Tenant's leasehold interest – rents	
	Valuable papers and records, computer data	
		Blanket limit
	Section 2	
	Accrued storage charges	\$100,000
	Arson and theft reward	
	Consequential loss - off-premises service interruption	
	Contents at insured or insured's employees' residence	
	Contents at other than specified locations	
	Contents temporarily away from premises	
	Deferred payment plan stock	
	Exhibition floater	
	Fine arts	
	Fines, damages or penalties for breach of contract	
	Installation floater	
	Mobile inventory management equipment	
	Mortgage rate guarantee	
	Moulds and patterns	
	Property in custody of sales representatives	
EXTENSIONS	Section 3	
	Bailee's customer	\$10,000
	Breakdown of refrigeration or heating equipment on a vehicle	\$25,000
	Building by-laws	
	Value of undamaged portion	Included
	Demolition cost	Included
	Increased cost of construction	10%/\$1M
	Catch all clause	\$50,000
	Computer systems	\$50,000
	Computer media	\$25,000
	Computer data	\$25,000
	Condominiums – Common elements contents or common area contents	\$75,000
	Condominiums – Common expense (incl. in TIV)	Included
	Condominiums – Trustees fees	\$75,000
	Condominiums – Property in custody	\$5,000/owner \$50,000 max.
	Condominium – Unit owners additional coverages	
	a) Contingent condominium unit coverage	\$250,000
	b) Special loss assessment	\$250,000
	c) Betterments and improvements	\$50,000
	Confiscation or seizure of property	\$5,000
	Consequential loss – on premises	Included
	Construction of additions, extensions, alterations and repairs	\$125,000
	Crane operator's insurance	\$10,000
	Debris removal expenses	10%/\$1M

		Blanket limit
EXTENSIONS	Section 3 (Cont)	
	Extra expenses	\$50,000
	Growing plants, trees, shrubs, lawns or flowers	\$25,000
	Land and water pollutant clean-up expenses (Aggregate)	\$50,000
	Money and securities	\$1,000
	Newly acquired contents – 30 days	\$250,000 equipment \$10,000 stock
	Newly acquired locations – buildings and contents – 90 days	\$1M building \$500,000 contents
	New generation	\$25,000
	Office business contents	\$10,000
	Peak season increase	25%
	Precious metals	\$10,000
	Property in transit	\$30,000
	Property leased, rented or loaned	\$30,000
	Removal (incl. in TIV)	60 days
	Roadways, walkways and parking lots	\$50,000
	Sewers, drains, watermain (incl. in TIV)	See BF02 for coverage
	System software erasure (Aggregate)	\$10,000
	Unscheduled tool floater	\$10,000
	Warehouseman's legal liability	\$50,000

SPECIAL PROVISIONS

Section 4	Basis of valuation - Replacement cost	Included
	Notice of cancellation - Termination amendment	60 days
	Territorial limits	Various
	Waiver of deductible for a major loss	\$250,000

Certain conditions, limitations, exclusions and requirements apply to all offers. The information that appears here is provided to you for information purposes only and is not a guarantee of coverage. The insurance contract prevails at all times. Please consult it for a complete description of coverage and exclusions.

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