

# easyinsure

INSURANCE MADE EASY

General Liability Office Package

1-800-679-2640 ext 270



Welcome to EasyInsure's Financial Advisor Office Package program. Based on the specific needs of financial advisors, we have put together this leading insurance product package which includes commercial general liability coverage, contents coverage, miscellaneous property coverage, and business income (ALS) coverage.

Eligible operations that fit within this package are:

- Financial Advisors
- Financial Planners
- Mutual Fund Representatives
- Life & Health Insurance Advisors
- Tax Planners

Premiums for this package start as low as \$400/year

## Financial Advisor Office Package

General Liability & Property Coverage

**Premium Starting at Only \$400 per year**

Contact 1-800-679-2640 ext 270 or insure online at  
<http://easyinsure.ca/office-package>

Below is a summary of the excellent coverage included in the base premium

<b>DESCRIPTION OF COVERAGES</b>	<b>DEDUCTIBLE</b>	<b>AMOUNT OF INSURANCE</b>
<b>SECTION I - PROPERTY COVERAGES</b>		
Coverage A-Business Contents (including Exterior Signs and Electronic Data Processing Equipment and Media)	\$1,000	\$10,000
Coverage B-Exterior Building Glass	\$1,000	Replacement Cost
Coverage C-Business Income / Actual Loss Sustained	\$1,000	Actual Loss Sustained
Coverage D-Accounts Receivable	nil	\$50,000
Coverage E-Valuable Papers and Records	nil	\$50,000
Coverage F-Fine Arts	\$1,000	\$25,000
Coverage G-Professional Fees	\$1,000	\$50,000
Property Coverage A Extensions - see attached list	\$1,000	Included
Equipment Breakdown	\$1,000	Included
Miscellaneous Property Floater	\$1,000	\$5,000
Flood Extension	\$25,000	Included
Sewer Back-up Extension	\$2,500	Included
Earthquake - all provinces EXCEPT BC	5%, Minimum \$50,000	Included
Earthquake - BC ONLY	10%, Minimum \$250,000	Included

<b>SECTION II - CRIME COVERAGES</b>		
Coverage A-Employee Dishonesty	\$1,000	\$5,000
Coverage B-Loss Inside the Premises	\$1,000	\$5,000
Coverage C-Loss Outside the Premises	\$1,000	\$5,000
Coverage D-Money Orders & Counterfeit Paper Currency	\$1,000	\$5,000
Coverage E-Depositors Forgery	\$1,000	\$5,000

<b>SECTION III - COMMERCIAL GENERAL LIABILITY</b>		
Coverage A - Bodily Injury and Property Damage Liability –Each Occurrence	BI/PD \$1,000	\$2,000,000
Coverage B – Personal and Advertising Injury Liability	Nil	\$2,000,000
General Aggregate Limit		\$5,000,000
Products-Completed Operations Hazard Aggregate		\$2,000,000
Coverage C - Medical Payments –any one person	Nil	\$10,000
Coverage D - Tenants' Legal Liability –any one premises	\$1,000	\$500,000
Coverage E – Elevator/Hoist Collision	Nil	\$100,000
Coverage F - Employee Benefits Liability – Each Claim	\$1,000	\$2,000,000
Employee Benefits Aggregate		\$2,000,000

<b>SECTION IV - NON-OWNED AUTOMOBILE</b>		
Section A - Third Party Liability	Nil	\$2,000,000
Section B - Legal Liability for Damage to Hired Automobiles	\$1,000	\$50,000

DESCRIPTION OF EXTENSION	DEDUCTIBLE	LIMIT OF INSURANCE
Automatic Fire Suppression System Recharge Expense	\$1,000	\$25,000
Brands and Labels	\$1,000	\$25,000
Building Damage by Theft (for tenants)	\$1,000	\$10,000
Building and Business Contents at Newly Acquired location - 90 days	\$1,000	\$1,500,000
Building By-Laws	Nil	Included in building limit
Business Contents Off Premises in the Custody of Sales Representatives	\$1,000	\$10,000
Business Contents Temporarily Off Premises or in Transit	\$1,000	\$25,000
Clean Up Expenses for Land and Water Pollution	\$1,000	\$10,000
Stock Spoilage	\$1,000	\$25,000
Debris Removal	\$1,000	\$25,000
Equipment breakdown	\$1,000	Included in policy limit
Equipment breakdown - Hazardous Substances	\$1,000	\$50,000
Exhibition Extension	\$1,000	\$25,000
Fire Fighting Expenses	\$1,000	\$25,000
Growing Plants, Trees, Shrubs or Flowers in the open	\$1,000	\$10,000
Master Key coverage	\$1,000	\$10,000
Newly Acquired Business Contents - 60 days	\$1,000	\$50,000
Personal Property of Officers or Employees	\$1,000	\$25,000
Removal	Nil	Included
Reward Extension	Nil	\$5,000
Business Income		Actual Loss Sustained
Interruption by Civil Authority	Nil	30 days
Business Income –Newly Acquired Location –60 days	Nil	\$100,000
Business Income -Off Premises Property (including Power Interruption)	Nil	\$25,000
Basis of Settlement for Buildings and Equipment: Functional Replacement Cost		Included
Inflation Guard applies to Building Coverage		Included for building cover
Seasonal Increase on Stock		25%
Exterior Paving	\$1,000	\$10,000
Professional Fees		\$50,000