

Professional Organizers in Canada – Coverage Schedule

	DEDUCTIBLE	LIMIT
LIABILITY COVERAGE		
Comprehensive General Liability	\$500	\$2,000,000
Products and Completed Operations Aggregate		\$2,000,000
General Aggregate		\$5,000,000
Personal and Advertising Injury Limit		\$2,000,000
Medical Payment – Occurrence	-	\$10,000
Tenants Legal Liability	\$500	\$300,000
Non-Owned Automobile		\$1,000,000
Employers' Liability	\$500	\$1,000,000
Voluntary Compensation		\$100
Elevator Collision		\$10,000
SEF 99 - Excluding Long Term Leased Vehicle Endorsement		Included
SEF 94 - Legal Liability for Damage to Hired Automobiles		\$50,000
SEF 96 - Contractual Liability		Included
Employee Benefits E & O	\$500	\$1,000,000
Aggregate Limit		\$1,000,000
MINIMUM PROPERTY COVERAGE		
Contents	\$500	\$25,000
Flood	\$10,000	
Sewer Backup	\$5,000	
Earthquake	3% or \$50,000	
Mobile Personal Computing Devices	\$1,000	\$2,500
Jewelry, Watches & Furs	-	\$1,000
Building Damage Due to Theft	-	\$2,500
Growing Plants, Trees, Shrubs or Flowers	-	\$1,000
Computer Small Business including Laptops	\$1,000	\$50,000
Computer Data	\$1,000	\$7,500
Computer Extra Expense	\$1,000	\$7,500
Computer Transit	\$1,000	\$25,000
Computer Breakdown	\$1,000	\$50,000
Fine Arts	\$500	\$25,000
Accounts Receivable	\$500	\$50,000
Valuable Papers	\$500	\$50,000
Sign Floaters	\$500	\$25,000
Glass	\$500	\$10,000
Replacement Cost		Included
Automatic Fire Suppressions System	-	\$25,000
Fire Department Service Charges	-	\$25,000
Bylaws		Included
Deferred Payment Extension	-	\$10,000
Personal Property of Officers and Employees		Included
Peak Season		Included
Leasehold Interest	-	\$25,000
Stock Spoilage Including Off Premises Utility		Included
Professional Fees		\$25,000
Condominium Betterments	-	\$25,000
Reward	-	\$5,000
EQUIPMENT BREAKDOWN INSURANCE		
EBI Property Damage	\$500	\$12,500
Expediting Expense	-	Included
Water Damage	-	\$100,000
Ammonia Contamination	-	\$100,000
Hazardous Substances	-	\$100,000
Professional Fees	-	Included
Equipment Breakdown Interruption	-	Included
Mould	-	\$50,000
Data and Media Coverage	-	\$25,000

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	DEDUCTIBLE	LIMIT
EQUIPMENT BREAKDOWN INSURANCE (con't)		
Selling Price	-	Included
Brands and Labels	-	Included
Errors and Omissions	-	\$100,000
Service Interruption	-	Included
Civil Authority	-	Included
Contingent Business Interruption	-	\$100,000
Bylaws	-	Included
BUSINESS INTERRUPTION		
Business Interruption (Actual Loss Sustained) - Based on \$30,000 receipts	\$500	Included
Extra Expense	\$500	\$50,000
Bylaws Additional Time Required for Rebuilding Extension		Included
Contingent Business Interruption Extension		\$5,000
Fines or Damages for Breach of Contract Extension		\$25,000
Off Premises Utility Extension - 48 hour		\$10,000
Interruption by Civil Authority (30 days)		Included
CRIME COVERAGE		
Loss Inside	-	\$10,000
Loss Outside	-	\$10,000
Damage to Building by Burglary or Robbery	-	\$5,000
Overnight Coverage	-	\$5,000
In Custodian Homes	-	\$5,000
Medical Expenses Resulting from Robbery	-	\$5,000
FIDELITY COVERAGE		
Employee Dishonesty Bond Form A	-	\$5,000
Money Order, Counterfeit Currency	-	\$5,000
Depositors Forgery	-	\$5,000
Employee Forgery Exclusion		Included
Identity Theft Expense	-	\$10,000
INLAND MARINE COVERAGE		
Tools (Replacement cost is included for tools less than 3 years old)	\$500	\$5,000
Installation Floater - Project Site	\$500	\$10,000
Newly Acquired Building and Contents	\$500	\$1,000,000
Contents at Non-Owned Location	\$500	\$50,000
Parcel Post	\$500	\$1,000
Transit (Other)	\$500	\$25,000
Sales Representative	\$500	\$25,000
Removal of Debris	\$500	Included
Exhibition	\$500	\$25,000
Land and Water Pollution Cleanup	-	\$10,000
Master Key	-	\$25,000
Outbreak Extra Expense Extension	-	\$1,000
TERMS AND CONDITIONS		
Terrorism Exclusion applies to both Property and Liability coverage		
Subject to cancellation clause		
EXCLUDED CLASSES UNDER POLICY		
Music/rock concerts, events involving fireworks, parades and carnivals, computer software and consulting, event organizers/planners, public speaking seminars workshops, education and training.		
OPTIONAL ERRORS & OMISSIONS COVERAGE		
Provides coverage for the following classes not covered under the basic policy.		
Event organizers/planners, public speaking seminars, workshops, education and training.		
Errors and Omissions – \$1,000,000 limit		