



	Regular	Signature	Signature+
Supplementary Coverages			
Group One - Blanket Limit			
Property			
Automatic fire suppression system recharge expense			
Brands and labels			
Building damage by theft			
Landscaping and growing plants, trees, shrubs or flowers in the open			
Master key coverage			
Newly acquired business contents			
Personal effects of officers, employees, customers and guests			
Seasonal stock increase	\$ 100,000	\$ 250,000	\$ 250,000
Business Income			
Accountants' fees			
Fines and penalties			
Leasehold interest			
Newly acquired locations			
Equipment Breakdown Insurance Form			
Ammonia contamination			
Brands and labels			
Hazardous substances			
Research and development costs			
Group Two - Additional limits			
Property	\$ 100,000	\$ 250,000	\$ 250,000
Accounts receivable	inclus	inclus	inclus
Buildings and business contents at newly acquired locations	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Building improvements, betterments and course of construction	inclus	inclus	inclus
Building upgrade - build back better	inclus	inclus	inclus
Business contents away from premises	inclus	inclus	inclus
Business contents in transit	inclus	inclus	inclus
Business property at a residence	inclus	inclus	inclus
By-laws	inclus	inclus	inclus
Catch all	\$ 25,000	\$ 50,000	\$ 50,000
Clean up expenses for land and water pollution	inclus	inclus	inclus
Confiscated or seized property	inclus	inclus	inclus
Debris removal	inclus	inclus	inclus
Environmental upgrade - build back better	inclus	inclus	inclus
Errors and omissions	\$ 50,000	\$ 50,000	\$ 50,000
Expediting expense	inclus	inclus	inclus
Extra expense	inclus	inclus	inclus
Exterior paving	inclus	inclus	inclus
Fine arts	inclus	inclus	inclus
Fire fighting expenses	inclus	inclus	inclus
Damage by animals or insects	inclus	inclus	inclus
Inspection and approval costs	inclus	inclus	inclus
Installation floater	inclus	inclus	inclus
Professional fees	inclus	inclus	inclus
Reward	\$ 5,000	\$ 5,000	\$ 5,000
Stock contamination	inclus	inclus	inclus
Stock spoilage – distance (km) : 25	inclus	inclus	inclus
Valuable papers and records	inclus	inclus	inclus



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Supplementary Coverages			
Business Income			
Contingent business interruption	\$ 25,000	\$ 50,000	\$ 50,000
Utilities service interruption – distance in km from insured location: 25	\$ 25,000	\$ 25,000	\$ 25,000
Equipment Breakdown Insurance Form			
By-laws	\$ 50,000	\$ 50,000	\$ 50,000
Catch all clause	\$ 25,000	\$ 50,000	\$ 50,000
Data coverage	\$ 10,000	\$ 10,000	\$ 10,000
Data processing equipment and media at a residence	\$ 10,000	\$ 10,000	\$ 10,000
Data processing equipment and media - off premises	\$ 10,000	\$ 10,000	\$ 10,000
Debris removal	\$ 0	\$ 25,000	\$ 25,000
Environmental upgrade	\$ 50,000	\$ 50,000	\$ 50,000
Errors and omissions	\$ 50,000	\$ 50,000	\$ 50,000
Fluid escape	\$ 50,000	\$ 50,000	\$ 50,000
Expediting expense	\$ 25,000	\$ 25,000	\$ 25,000
Extra expense	\$ 25,000	\$ 50,000	\$ 100,000
Inspection and approval costs	\$ 10,000	\$ 10,000	\$ 10,000
Newly acquired location	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Professional fees	\$ 25,000	\$ 25,000	\$ 25,000
Stock spoilage	\$ 25,000	\$ 25,000	\$ 25,000
Business income - Equipment breakdown			
Contingent business interruption	\$ 25,000	\$ 50,000	\$ 50,000
Utilities service interruption – distance in km from insured location: 25	\$ 25,000	\$ 25,000	\$ 25,000
Group Three - Additional limits			
Business Income			
Mortgage rate guarantee	\$ 25,000	\$ 25,000	\$ 25,000
Ordinary payroll expenses – 90 days	Inclus	Inclus	Inclus
Restricted access – period: 30 days	\$ 10,000	\$ 10,000	\$ 10,000