

Business and Professional Services Edge Advantage

THE INTACT INSURANCE ADVANTAGE

At Intact Insurance, we strive to offer you the best products in the market place. We can customize your customer's coverage to meet their unique needs. As a valued broker, we want to help create peace of mind when your customers need it most.

PRODUCT FEATURES

The Business and Professional Services Edge Advantage is a comprehensive package including Property, Crime*, General Liability**, Non Owned Automobile Liability, Travellers' Excess Medical Expense, and Key Personnel coverage.

Unlike traditional property policies, the Business and Professional Services Edge Advantage property coverage includes:

- Sewer backup and ground water seepage
- Chipping, marring, scratching, denting
- Malicious damage caused by employees
- Electrical current surge

Customers will also benefit from our Commercial General Liability MAX, the market leading product which provides broader coverage, contains fewer exclusions, and is not subject to an annual General Aggregate Policy Limit.

In addition, the Business and Professional Services Edge Advantage product includes over 40 coverage extensions, including:

- Accounts Receivable
- Bailee's Customers Goods
- Expediting Extra Expenses
- Fine Arts
- Home Office Extension
- On Premises Land and Water Pollution Clean-up
- Penalty Reimbursement for Non-Delivery
- Catch-all Clause
- Internet Service Provider Breakdown
- Computer Fraud
- Trademark Infringement

Legal Guard Information Service

- This service provides your business customers with unlimited access to telephone legal assistance, including local lawyer referral. This means customers have access to experienced lawyers who have practised in the local jurisdiction. This service is national, bilingual and available 24/7.

*Some restrictions apply for certain classes of business.

**Some restrictions apply to personal injury and advertising injury coverage for certain classes of business.

WHO WILL BENEFIT

Intact Insurance's Business and Professional Services Edge Advantage product is ideal for medium to large sized business customers across a wide range of professional and non-professional service sectors. Specifically designed for business customers with annual revenues above \$500,000, this product is ideal for:

- Accountants
- Audiologists
- Financial planners
- Janitorial services
- Management consultants
- Optometrists
- Photography studios
- Repair shops
- Social workers
- Travel agencies
- And much more!

ROUND OUT YOUR EDGE WITH

- Business Interruption
- Earthquake and/or Flood Coverage
- Equipment Breakdown Insurance
- Employment Practices Liability
- Commercial Automobile Coverage
- Umbrella Liability Coverage
- Directors and Officers Coverage
- Professional Liability Coverage

OUTSTANDING SERVICE FROM INTACT INSURANCE

- 24/7 Claims Service
- Rely Network®
- Loss Prevention Services
- A+ (Superior) Financial Strength
- Stability as Canada's largest home, auto and business insurance company

BUSINESS AND PROFESSIONAL SERVICES EDGE

	ADVANTAGE \$ LIMIT
PROPERTY	
Accounts Receivable	\$100,000
Arson and Burglary Reward	\$10,000
Bailee's Customers	\$10,000
Brands and Labels	Included
By-Laws	Included
Confiscation or Seizure of Property	\$10,000
Cost to Prepare Proof of Loss	\$25,000
Courier and Parcel Post Shipments	\$30,000
Debris Removal	Included
Electronic Data Processing Extension	Declared Limit
Employee Malicious Damage	Included
Equipment at Permanent Unnamed Locations	\$10,000
Equipment at Temporary Unnamed Locations	\$50,000
Exhibition and Trade Shows	\$50,000
Expediting and Extra Expense	\$50,000
Exterior Glass and Signs	Included
Fine Arts	\$25,000
Fire Department Charges	\$50,000
Fire Protective Equipment Recharge Costs	\$50,000
Goods on Consignment	\$25,000
Growing Plants, Trees, Shrubs, or Flowers	\$25,000
Home Office Extension	\$25,000
Inflation Protection	Included
Installation Extension	\$25,000
Inventory Preparation Expense	\$10,000
Land and Water Pollution Clean-Up	\$25,000
Lock Replacement Costs	\$15,000
New Construction	\$100,000
Newly Acquired Locations	
Building	\$1,000,000
Contents at Newly Acquired Locations	\$500,000
Off-Premises Power Failure	\$100,000
Peak Season Increase	25% of Stock Limit
Penalty Reimbursement (for Non-Delivery)	\$25,000
Personal Property of Officers and Employees	Included
Professional Fees	\$25,000
Sales Representative Samples	\$25,000
Sewer Backup	Included
Stated Amount Waiver of Coinsurance	If Selected
Stock	\$25,000
Tenant's Leasehold Interest	\$50,000
Tool Extension	\$5,000
Transit	\$50,000
Valuable Papers and Records	\$100,000

BUSINESS AND PROFESSIONAL SERVICES EDGE

	ADVANTAGE \$ LIMIT
CATCH-ALL CLAUSE	50,000

BUSINESS INTERRUPTION*

For attachment to the Business Interruption Coverage (applicable only if Gross Earnings Manufacturing Form BI08, Gross Earnings Mercantile Form BI09, Profits Form BI10, Gross Rentals Form BI11, Rental Income Form BI12, Profits Actual Loss Sustained Form BI16, and Gross Earnings Actual Loss Sustained Form BI18 is insured as states on the "Declaration(s)")

Internet Service Provider Breakdown	2,500
Mortgage Rate Guarantee	100,000
Limited Contingent Loss of Income	
Neighbouring Premises	25,000
Contributing/Recipient Property	50,000
Interruption by Civil Authority	As per form
Professional Fees	As per form
Power Interruption	As per form

*Coverage varies dependent on the Business Interruption form stated on the "Declaration(s)".

MISCELLANEOUS

Traveller's Excess Medical Expense	500,000
Key Personnel Coverage	300 per week/12 week max.

CRIME

Employee Dishonesty	10,000
Broad Form Money and Securities	10,000
Money Order and Counterfeit Paper	10,000
Depositors Forgery	10,000
Computer Fraud	
(i) Insured's Interest	10,000
(ii) Customers' Interest	1,000 per customer/ 10,000 aggregate
Robbery Reward	\$2,500
Expense of Preparing Inventory or Audit	\$2,500
Service Extension	\$2,500

LIABILITY

For attachment to the Commercial General Liability Max Form LR20.

Employee Benefits Liability	\$500,000
Employer's Liability	As per form
Employment Practices Liability	\$10,000
Trademark Infringement	\$5,000

In some instances, an aggregate limit applies.

To find out more, contact your Intact Insurance Commercial Lines underwriting team.

Conditions, limitations and exclusions apply. Please refer to the full policy wordings for details.