

# Contractors Edge<sup>®</sup> and Contractors Edge<sup>®</sup> Plus

## 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 contracting needs. As a valued broker, we want to help create peace of mind when your customers need it most.

## FEATURES AND BENEFITS

- Comprehensive package policy designed specifically for contractors, including protection for equipment, legal liabilities, as well as building, contents and crime.
- 30+ coverage extensions specifically required by contractors including but not limited to:
  - Installation Extension, Tool Extension, and Computer Equipment Breakdown
  - Replacement cost valuation on contractors equipment up to 60 months.
  - Equipment Rental Reimbursement Expense and Contractor's Equipment Loss of Earnings
- Sixty days Notice of Cancellation
- Optional Liability Extension available including:
  - Building Material Replacement Cost,
  - Crane and Hoist Operators' Liability,
  - Difference in Deductibles Coverage,
  - Limited Coverage for failure of work to meet written specifications

## ADDITIONAL FEATURES AND BENEFITS WITH CONTRACTORS EDGE PLUS

For your contracting customers that require greater coverage, ask about our Edge Plus option. Contractor's Edge<sup>®</sup> Plus provides higher extension limits, PLUS additional coverages including:

- On Premises Pollutant Clean Up
- Rented Contractors Equipment
- Property in Transit (incl. loading/unloading)
- Home Office Extension

## COVERAGE HIGHLIGHTS

### Legal Guard<sup>®</sup> 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 practiced in the local jurisdiction. This service is national, bilingual and available 24/7.

### Catch All Clause (applicable on: Contractors Edge<sup>®</sup> Plus)

- With Intact Insurance's Catch All Clause, you and your client can rest easy. If, in the event of a loss, any property extension is found to be insufficient, the Catch All Clause can, in most cases, be used to increase the extension limit and fully indemnify the client. The \$50,000 Catch All extension limit can be applied over two extensions.

### Added protection against Legal Liabilities

- For those customers that need more coverage, Intact Insurance has the Commercial General Liability MAX. This market leading product provides broader coverage, contains fewer exclusions and is not subject to an annual General Aggregate Policy Limit.

## ROUND OUT YOUR EDGE WITH

- Construction Project covers such as Builders' Risk and Wrap Up Liability
- Surety Bonding
- Earthquake, Flood and/or Sewer Backup coverage
- Equipment Breakdown Insurance
- Commercial Automobile Coverage
- Umbrella Liability
- Scheduled Contractors Equipment
- Limited Pollution

## WHO WILL BENEFIT

- Masonry, bricklaying, stonework, terrazzo and tiles
- Commercial building construction, electrical, painting, and drywall
- Installation of doors, windows, glass and siding
- Plumbing, heating, refrigeration and air conditioning
- Driveways, sidewalks and fences, parking areas
- Landscaping, lawn sprinklers
- Land grading, levelling and excavation
- Highway, street and road paving
- Sewer, drain and water main construction
- Cement and Concrete work
- Plus many other contracting operations

## BEYOND THE EDGE

The Contractors Edge<sup>®</sup> is not designed for businesses engaged in:

- Construction of airports, runways, railroad, bridges, wharves, dams, pipelines, subways, railways or tunnels
- Asbestos and UFFI (insulation) Removal and Cleanup
- Building raising or moving
- Commercial Roofing using hot tar or torches
- Demolition, wrecking, blasting
- Dredging
- Fire Restoration
- Hazardous goods handling
- Mould and pollution remediation
- Underpinning of buildings
- Waterproofing, fire proofing
- United States exposures

## OUTSTANDING SERVICE FROM INTACT INSURANCE

- 24/7 Claims Service
- Rely Network
- Loss Prevention Services Advice
- A + (Superior) Financial Strength
- Stability as Canada's largest Home, Auto and Business Insurance Company

## EDGE TIPS

- Maintain equipment by qualified personnel according to the manufacturer's specifications.
- Protect tools, equipment and materials after hours with fencing, lighting, locks and a guard service.
- Obtain certificates of insurance from all subcontractors and service personnel working at the job site.
- Provide formal job site training and orientation for all new employees.
- Place a spark watcher equipped with a portable fire extinguisher at the finish of hot works operations for a minimum of 60 minutes.
- Place portable fire extinguishers around the job site and train staff in their use.
- Protect the general public by restricting access to the job site to authorized persons.
- Implement an active safety program to reduce hazards on the job site.

## CONTRACTORS

	EDGE \$ LIMIT	EDGE PLUS \$ LIMIT
--	------------------	-----------------------

### PROPERTY

If Broad Form Building and/or Contents (BF02) is selected:

Accounts Receivable	10,000	100,000
Arson Reward	5,000	10,000
Automatic Fire Suppression System Recharge Expense		25,000
Blanket Glass*	Included	Included
Brand & Labels		100,000
Broad Form Consequential Loss		Included
Building By-Laws*	Included	Included
Building Damage by Burglary	10,000	50,000
Computer Equipment	25,000	50,000
- Media	25,000	25,000
- Computer Equipment Breakdown	25,000	25,000
- Transfer between Locations	25,000	25,000
- Fire Protection Devices Extension	10,000	10,000
- Additional Acquired Computer Equipment	25,000	25,000
- Temporary Locations and Transit	5,000	10,000
Contents at Unnamed Locations	10,000	50,000
Cost to Prepare Proof of Loss		10,000
Courier and Parcel Post	5,000	
Deferred Sales		25,000
Exhibition Extension	5,000	25,000
Expediting Expenses		30,000
Extra Expense	25,000	50,000
Fine Arts		50,000
Fire Department Service Charges	10,000	50,000
Growing Plants	500 per item / 25,000 per occurrence	
Growing Plants		
(a) Outside of building (excluding Green Roof exposure)		25,000
(b) Outside of building on a Green Roof		25,000
Home Office Extension		25,000
Inflation Protection	Included	Included
Master Key	5,000	15,000
New Construction		100,000
Newly Acquired Buildings	500,000	
Contents at Newly Acquired Locations	250,000	
Newly Acquired Property in Canada		1,500,000
Newly Acquired "Contents of Every Description" in the U.S.A.		250,000
On Premises Pollution Clean-Up		50,000
Peak Season		25% of Contents
Personal Property of Officers and Employees	5,000	Included
Precious Metals		25,000
Professional Fees	10,000	50,000
Property in Transit including Loading & Unloading		30,000
Property Loaned, Rented or Leased		30,000
Replacement Cost	Included	Included
Roadways, Walkways, Parking Lots	10,000	50,000
Stated Amount - Waiver of Co-insurance	*If Selected	*If Selected
Tenant's Leasehold Interest		50,000
Transportation Extension		
- Limit per shipment	10,000	25,000
- Limit any one loss, disaster or casualty	10,000	25,000
Valuable Papers and Records	10,000	50,000

## CONTRACTORS

	EDGE \$ LIMIT	EDGE PLUS \$ LIMIT
--	------------------	-----------------------

### CATCH-ALL CLAUSE

50,000

### BUSINESS INTERRUPTION

If Broad Form Building and/or Contents (Form BF02) is selected:

Off-Premises Services Interruption	10,000	10,000
Limited Contingent Loss of Income		
- Neighbouring Premises		25,000
- Contributing/Recipient Property		25,000

### CONTRACTORS EQUIPMENT

If Contractor's Equipment Broad Form is selected:

Contractor's Equipment Loss of Earnings	10,000	10,000
Contractor's Equipment Rental Reimbursement	5,000 per day	5,000 per day
Replacement Cost Contractor's Equipment	Included	Included
Rented Contractor's Equipment		25,000

### CONTRACTORS EXTENSIONS

If Broad Form Building and/or Contents (BF02) and/or Contractor's Equipment (BF04) is selected:

Installation Extension	25,000	50,000
Tool Extension	10,000	10,000

### CRIME

Employee Dishonesty (Form A)	10,000 (aggregate)	10,000 (aggregate)
------------------------------	-----------------------	-----------------------

### Broad Form Money and Securities

- Inside Premises	5,000	5,000
- Outside Premises	5,000	5,000
- Messenger or Custodian Home	5,000	5,000

### Money Order and Counterfeit Paper

	5,000 (aggregate)	5,000 (aggregate)
--	----------------------	----------------------

### Depositors Forgery

	5,000 (aggregate)	5,000 (aggregate)
--	----------------------	----------------------

### GENERAL LIABILITY

For attachment to the Commercial General Liability Form LR10, or Commercial General Liability Max Form LR20, whichever is applicable. (Note this coverage is optional. Applicable only if stated on the "Declaration Page(s)")

Building Material Replacement Cost	10,000	10,000
Crane and Hoist Operators' Liability	50,000	50,000
Difference in Deductibles Coverage	10,000	25,000
Limited coverage for Failure of work to meet written specifications	10,000	25,000

### APPLICABLE TO THE POLICY

60 Days' Notice of Cancellation/Termination	Included	Included
---	----------	----------

\*Does not increase the amount of insurance.

In some instances, an aggregate limit applies.

### OPTIONAL COVERAGES

Scheduled Contractors Equipment  
Earthquake, Flood and/or Sewer Back Up  
Equipment Breakdown Insurance  
Commercial Automobile  
Umbrella Liability  
Limited Pollution