



COMPREHENSIVE COMMERCIAL PACKAGE

SMALL AND
MEDIUM
ENTERPRISE

THE CNS ADVANTAGE

With best-in-class ambitions, the CNS Advantage represents how, together, we win.

- Access to the deep technical expertise of our specialized underwriters, with a customized approach to service for every risk and level of complexity
- Wide risk appetite with ability to tailor coverage to your clients' specific exposures
- Seasoned claims teams with 24/7 claims reporting
- Access to exclusive accredited seminars to share knowledge and best practices

Our core product is built to cater to the needs of Canadian entrepreneurs. We recognize that specialized trades require tailored coverage, so we provide specially designed "bolt-on" sections to our core offer that cater to these risks.

Small and medium-sized business is our business

With a risk appetite that has expanded to accommodate and cater to Canadian entrepreneurs, we are writing more small and medium-sized businesses than ever before—and winning with our brokers more often. We now write over 85% of Canadian small and medium-sized business, including business and professional services, manufacturing and

processing businesses, and construction and contracting risks.

This broader reach allows for greater portfolio and program opportunities—enabling you to consolidate your Commercial Insurance business with one leading insurance carrier, simply and efficiently.

At CNS, we have an in-depth understanding of the risk profile of small and medium-sized business entrepreneurs—and the coverage they need during the lifecycle of their business. Our complete product combines all the coverage a Canadian entrepreneur would require to protect their business assets, so that you can offer it to your clients with complete confidence.

ELIGIBILITY CRITERIA

- No minimum premium
- Revenue up to \$5,000,000 for most trades*
- Retail revenue up to \$10,000,000*
- Up to 5 locations*
- Building ownership risks of 15 stories or less*
- Favourable loss history
- Umbrella coverage is subject to underlying policies written by CNS (does not include auto)

* For risks outside of this range, underwriting referral is required.

PACKAGE HIGHLIGHTS

Our comprehensive coverage is built for Canadian entrepreneurs and covers general liability, property, business income, crime, in-land marine and equipment breakdown. Some of the highlights include:

Computer protection

Includes computer hardware, data, transit and breakdown, providing coverage for electronic hardware and media, data reproduction costs and extra expense relating to a loss of hardware.

Off-premises power interruption

Covers loss of business income or extra expense incurred as a consequence of a service interruption at a local utility, caused by an insured peril.

Mobile personal computing devices

Extends the coverage provided by the computer form to mobile personal computing devices at a non-owned location, including but not limited to laptops, notebooks and personal digital assistants (PDA).

Identity theft expense

Provides coverage for reasonable expenses paid to compensate a customer who has had their identity stolen by robbery or burglary at the insured's premises.

Reward

Reimburses the insured for reward money paid by them for information leading to conviction of a perpetrator of arson, burglary, robbery, vandalism and malicious damage.

Sign floater

Provides broad form coverage for exterior signs which are owned by the insured or for which they are responsible.

Outbreak extra expense extension

Provides coverage for the additional expense to continue business following an order to close by a public health authority, as a result of a human communicable disease that the insured is required by law to report to the health authority.

Stock spoilage

Provides coverage for spoilage to stock due to dampness or dryness of atmosphere or change of temperature, caused by an insured peril and includes off premises power interruption.

Equipment breakdown

Protection against physical damage and loss of business income resulting from breakdown of equipment caused by sudden and accidental failure.

Business income

Covers loss of income and the extra expense incurred to resume business, resulting from an interruption to the business by an insured peril.

Elevator collision extension

Coverage for loss or damage by accidental collision to elevator cars not owned by the insured.

DON'T FORGET!

- Our Hassle-Free Claims® service is backed by our claims guarantee
 - Policyholders can earn AIR MILES® Reward Miles on their Commercial Insurance policies*
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COVERAGE DETAILS

WHAT'S INCLUDED	LIMIT
LIABILITY	
Commercial general liability	Select limit
Tenants legal liability	\$300,000
Medical payments	\$10,000
Personal and advertising injury liability	CGL limit
Employee benefits E&O	\$1 million
Employer's liability	\$1 million
Voluntary compensation	\$100 weekly indemnity
Elevator collision extension	\$10,000
Non-owned automobile	\$1 million
SEF 99—excluding long-term leased vehicle endorsement	Included
SEF 96—Contractual liability endorsement	Included
SEF 94—Legal liability for damage to hired automobiles	\$50,000

PROPERTY—PER LOCATION COVERAGES

Building	Select limit
Contents	Select limit
Debris removal	Included
Jewellery, watches and furs	\$1,000
Growing plants, trees, shrubs or flowers (maximum \$1,000 any one item in the open)	\$20,000
Office contents tenants improvement	\$25,000
Accounts receivable	\$50,000
Valuable papers	\$50,000
Computer protection small business	\$50,000
Computer transit	\$25,000
Computer breakdown	\$50,000
Computer extra expense	\$7,500
Computer data	\$7,500
Commercial condominium (betterments) extension	\$25,000

WHAT'S INCLUDED	LIMIT
Automatic fire suppression system	\$25,000
Fire department service charges	\$25,000
By-Laws	Included
Inflation shield	Included
Replacement cost (excluding stock) extension	Included
Leasehold interest	\$25,000
Professional fees	\$25,000
Personal property of officers and employees	\$1,000 per person/ \$25,000 per occurrence
Blanket glass	\$10,000
Deferred payment extension	\$10,000
Fine arts (maximum limit per item \$2,500)	\$25,000
Peak season	Included
Stated amount	Included
Mobile personal computing devices	\$2,500
Reward	\$5,000
Stock spoilage (including off premises power interruption)	\$10,000
Sign	\$25,000

PROPERTY—PER POLICY EXTENSION

Newly acquired building & contents	\$1 million
Contents at non-owned location	\$50,000
Transit	\$25,000
Sales representative samples	\$50,000
Parcel post	\$1,000
Exhibition	\$25,000
Master key	\$25,000
Land and water pollution clean up	\$10,000

WHAT'S INCLUDED	LIMIT
BUSINESS INCOME	
Extra expense	\$50,000
Profit ALS	Included
Off-premises power interruption (48 hr. waiting period)	\$10,000
Interruption by civil authority (30 days)	Included
Contingent business interruption	\$5,000
Outbreak extra expense extension	\$1,000/day for 20 days
Fines for damages for breach of contract extension	\$25,000
Additional time required for rebuilding extension	Included
CRIME	
Loss inside/outside	\$10,000
Overnight coverage and in custodian's home	\$5,000
Medical expenses resulting from robbery	\$5,000
Damage to building by burglary or robbery	\$5,000
FIDELITY	
Employee dishonesty Form A	\$5,000
Money orders, counterfeit currency	\$5,000
Depositor's forgery	\$5,000
Identity theft expense	\$10,000
INLAND MARINE	
Tool floater (\$500 maximum limit per item)	\$5,000

WHAT'S INCLUDED	LIMIT
EQUIPMENT BREAKDOWN	
Limit of liability	\$20 million
Property damage/business interruption/extra expense/service interruption	Property limit
Spoilage	\$25,000
EBI extensions:	
Expediting expenses	Included
Professional fees	Included
Ammonia contamination	\$100,000
Water damage	\$100,000
Hazardous substances	\$100,000
Mould	\$50,000
Data and media coverage	\$25,000
Selling Price	Included
Brands and labels	Included
Errors and omissions	\$100,000
Interruption by civil authority	Included
Contingent business interruption/extra expense	\$100,000
By-laws	Included

SPECIFIC TRADES LIMITS

WHAT'S INCLUDED	LIMIT
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AUTOMOBILE TRADE PACKAGE

Garage liability extension	Included
Hoist collision extension	\$25,000

CONSTRUCTION & CONTRACTING PACKAGE

Broad form property damage	Included
Broad form completed operation	Included
Contractors' errors and omission	\$25,000
Hoist collision extension	\$25,000
Rip and tear extension	\$10,000
Contractors' equipment floater (replacement cost for items less than three years old)	\$25,000
Installation floater	\$25,000
Loss of use rental reimbursement (daily limit of \$1,000)	\$10,000 aggregate

MANUFACTURING AND WHOLESALE PACKAGE

Product withdrawal expense extension	\$25,000 aggregate
Hoist collision extension	\$25,000
Brands and labels extension	\$25,000
Production machine inclusion	Included

REALTY PACKAGE

Gross rentals actual loss sustained (ALS)	Included
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WHAT'S INCLUDED	LIMIT
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RESIDENTIAL CONDOMINIUM PACKAGE

Trustees fees	\$50,000
Coverage away from premises	\$2,500
Growing plants, trees, shrubs or flowers	Maximum \$500 each

HOSPITALITY PACKAGE

Innkeepers' liability extension (\$1,000 per guest)	\$25,000 occurrence
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BED & BREAKFAST (B&B) PACKAGE

B&B personal liability extension	Included
B&B voluntary payment for damage to property expense extension	\$1,000
Innkeepers' liability extension (\$1,000/guest)	\$25,000 occurrence
B&B additional buildings extension	10% of building limit
B&B additional living expenses extension	\$25,000
B&B building & contents (broad form) amendment	Included
Coin collection	\$1,000
Manuscripts and stamp collections	\$2,000
Personal watercraft and accessories	\$3,000
Garden tractors and accessories	\$10,000
B&B replacement cost (excluding stock) extension	Included
Land and water pollution clean up	\$25,000

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