

WE'RE BIG ON AUTOMOBILE



TRADE BUSINESS

AUTOMOBILE TRADE PACKAGE

At RSA we cater to Commercial Insurance small to medium entrepreneurs; recognizing the many varied businesses they run across Canada. Our insurance solutions cover a wide spectrum of industries, as we understand entrepreneurs as both a general group and their specialized trades. RSA's industry specific product enhancements ensure the proper protection for small to medium businesses, with unique coverages required to protect their diverse business investments.

Our specially designed package for the Commercial Insurance Automobile Trade caters to the distinct risks involved in the auto industry. Providing tailored insurance cover for repair garages, service stations, gas bars, body shops, car washes, automobile dealers, storage garages, parking lots and automobile retail operations (including installations).



TARGET CLASSES & ELIGIBILITY

This package is designed to meet the needs of small to medium business entrepreneurs in the Automobile Trade who identify with one of the following:

- Auto Repair Shop
- Auto Service Stations & Gas Bars
- Car Washes

The eligibility criteria for this package include businesses with:

- Revenue up to \$5,000,000
- Up to 10 locations

HIGHLIGHTS OF OUR COVERAGE

The Automobile Trade Package provides the same standard cover as our Commercial Insurance Package Product, but it is enhanced to include two specially designed and unique offerings:

- **Garage Liability Extension:** This unique feature provides bodily injury coverage arising out of a defect or improper maintenance of any automobile owned by the Insured which is rented, leased or loaned to others for a period of up to 30 days. This is ideal for businesses who sell, repair, service, automobiles and rent, lease or loan their own vehicles to others for short periods of time.
- **Hoist Collision Extension:** Specific protection is needed for the specialized equipment used in the auto trade. This extension is designed to provide adequate coverage for damage caused by accidental collision to hydraulic or mechanical hoists that are leased or rented*. This extension only applies when the hoist is not otherwise insured on the policy e.g. if the property policy provides coverage.

*Damage to the contents of the hoist is excluded.

OTHER BENEFITS OF COVERAGE FOR AUTOMOBILE TRADE INCLUDE:

- **Sign Floater:** This standard cover is very appealing to those in the Automobile Trade. Most repair garages have exterior signs that are subject to loss or damage. The sign floater will provide protection against these exposures, allowing focus on the business.
- **Off Premises Utility Extension:** RSA recognizes that business operations could be halted, for various reasons. That's why we've formulated this protection to extend business income cover, to include losses caused by a loss of electricity, water, gas or steam due to a service interruption at a local utility.
- **Identity Theft Expense:** Identity theft is a risk no one is immune from – RSA understands this. This provides cover for reasonable expenses paid to compensate a customer who has had their identity stolen following a loss of securities by a robbery or burglary.
- **Employee Benefits Errors and Omissions:** RSA recognizes that unintended errors can occur on the job. This protection provides legal liability coverage in the event of an error or omission during the administration of benefits to staff, assuring livelihood and protection from possible errors.
- **Stated Amount:** RSA has formulated this feature to replace the percentage coinsurance clause with a stated dollar amount provided by the Insured in the statement of values. No coinsurance penalty is applied, if an acceptable statement of values is received within 90 days from the beginning of the policy term.



DID YOU KNOW?

This package is suited to meet the everyday requirements of the Commercial Insurance Automobile trade. Auto garages and repair shops use trade specific equipment like hoists for raising or lowering automobiles for repair work. RSA provides cover for this as standard, with a package designed to cover trade specific equipment and many other risks geared towards the auto industry.



SPECIAL NOTE – REGULATORY & LEGAL REQUIREMENTS FOR ALL OWNERS OF A SMALL TO MEDIUM AUTO TRADE BUSINESS

A Garage Automobile Policy is **mandated by law** for the following types of Auto Trade:

- Automobile Dealers
- Repair Shops
- Service Stations & Gas bars
- Parking Lot, Valet Service & Storage
- Any risk with care, custody or control of customer vehicles
- Any risk where there is a chance that an employee will drive a customer vehicle.

RSA recommends that both the Garage Automobile and Property/Casualty policies be placed with the same insurer to avoid disputes in coverage. However, RSA will offer flexibility and provide additional cover if a Garage Automobile policy is already in place.

OPTIONAL ADDITIONAL COVERAGES

To ensure adequate protection, additional insurance services may be needed. RSA suggests the following cover in order to optimize protection:

- Sewer Back-up
- Flood
- Earthquake
- Umbrella Liability

DON'T FORGET

- Our Hassle Free Claims Service backed by our claims guarantee
- Your customers can earn AIR MILES® reward miles on their Commercial Insurance policies*



COMMERCIAL INSURANCE AUTOMOBILE TRADE PACKAGE

MINIMUM DEDUCTIBLE	\$500
LIABILITY	LIMIT
Commercial General Liability (CGL) - Per Occurrence	Select Limit
Tenants Legal Liability (any one premises)	\$300,000
Medical Payments (any one person)	\$10,000
Personal and Advertising Injury Liability (any one person or organization)	CGL limit
Employee Benefits E&O	\$1,000,000
Employers Liability	\$1,000,000
Voluntary Compensation	100 weekly indemnity
Elevator Collision Extension	\$10,000
Garage Liability Extension	Included
Hoist Collision Extension	\$25,000

PROPERTY	LIMIT
Building	Select Limit
Contents	Select Limit
Office Contents Tenants Improvement	\$25,000
Accounts Receivable	\$50,000
Valuable Papers	\$50,000
Computer Protection Small Business D(\$1,000 deductible)	\$50,000
Computer Transit	\$25,000
Computer Breakdown (\$1,000 deductible)	\$50,000
Computer Extra Expense	\$7,500
Computer Data	\$7,500
Commercial Condominium (Betterments) Extension	\$25,000
Automatic Fire Suppression System	\$25,000
By-laws	Included
Inflation Shield	Included
Replacement Cost (excluding Stock) Extension	Included
Fire Department Service Charges	\$25,000

MINIMUM DEDUCTIBLE	\$500
PROPERTY continued	LIMIT
Leasehold Interest	\$25,000
Professional Fees	\$25,000
Blanket Glass	\$10,000
Personal Property of Officers and Employees	\$1,000 per person/ \$25,000 per occurrence
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
Terrorism Exclusion	

APPLICABLE TO EACH LOCATION	LIMIT
Growing Plants, Trees, Shrubs or Flowers (Maximum \$1,000 any one item in the open)	\$20,000
Exhibition	\$25,000
Master Key	\$25,000
Land and water pollution clean up	\$10,000

BUSINESS INCOME	LIMIT
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
Terrorism Exclusion	

CRIME	LIMIT
Loss Inside/Outside	\$10,000
Overnight Coverage & in Custodians Home	\$5,000
Medical Expenses Resulting from Robbery	\$5,000
Damage to Building by Burglary or Robbery	\$5,000

FIDELITY	LIMIT
Employee Dishonesty Form A	\$5,000
Money Orders, Counterfeit Currency	\$5,000
Depositor's Forgery	\$5,000
Employee Forgery Exclusion	
Identity Theft Expense	\$10,000

INLAND MARINE	LIMIT
Tool Floater (\$500 maximum limit per item) Replacement Cost is included for tools less than 3 years old	\$5,000
Terrorism Exclusion	

EQUIPMENT BREAKDOWN	LIMIT
Limit of Liability	\$20,000,000
Property Damage/Business Interruption/ Extra Expense/Service Interruption	Property Limit
Spoilage (Minimum deductible \$1,000)	\$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 & Media Coverage	\$25,000
Selling Price	Included
Brands & Labels	Included
Errors & Omissions	\$100,000
Interruption by Civil Authority	Included
Contingent Business Interruption/Extra Expense	\$100,000
By-laws	Included
Terrorism Exclusion	

WE'RE BIG ON BUSINESS. IF YOU'RE BIG ON BUSINESS PARTNER WITH RSA.