

WE'RE BIG ON BED &



BREAKFAST BUSINESS

BED & BREAKFAST 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 Bed & Breakfast (B&B) Package is specifically designed for small to medium businesses who use their private residences to provide B&B accommodation and services for travellers.



TARGET CLASSES & ELIGIBILITY CRITERIA

Specifically created for those entrepreneurs who own Bed & Breakfast Tourist Homes [SIC 7054 class only].

The eligibility criteria for this package are as follows:

- Up to a maximum of 8 rooms per B&B business
- B&B must be licensed if serving liquor
 - Liquor can only comprise up to a maximum of 25% of total operational sales
- Building must be less than 35 years old, if older, must be updated in last 20 years
- B&B must be the primary business operation

INELIGIBLE CLASSES

- Inns, Motels or Hotels

HIGHLIGHTS OF OUR COVERAGE

The Bed & Breakfast Package provides the same standard cover offered in the Commercial Insurance or Hospitality Package, but is enhanced for the specific insurable needs of a B&B:

- Land and Water Pollution Clean-up coverage: limit is up to \$25,000
- B&B Personal Liability Extension
- B&B Voluntary Payment for Damage to Property Expense Extension: up to \$1,000
- Innkeepers' Liability Extension (\$1,000/guest): up to \$25,000 per occurrence
- B&B Additional Buildings Extension: 10% of building limit
- B&B Additional Living Expenses Extension: up to \$25,000
- B&B Building & Contents (Broad form) Amendment
- 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

AND MORE!



DID YOU KNOW?

RSA recognizes the specific needs and risks of B&B operations, that's why our package provides unique insurance coverage required when running this type of business. We offer additional tailored covers that are not available in our Standard or Hospitality Package.



OPTIONAL ADDITIONAL COVERAGES

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

- Sewer Back-up
- Flood
- Earthquake

Umbrella Liability coverage is not offered with this package.

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 BED & BREAKFAST PACKAGE

MINIMUM DEDUCTIBLE	\$500
LIABILITY	LIMIT
Commercial General Liability - 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
Innkeepers Liability	\$1,000 per guest/ \$25,000 per occurrence
Employee Benefits E&O	\$1,000,000
Employers Liability	\$1,000,000
Voluntary Compensation	\$100 weekly indemnity
Elevator Collision Extension	\$10,000
B&B Personal Liability Extension	
B&B Voluntary Payment for Damage to Property Expense Extension	\$1,000
Non-Owned Automobile	\$1,000,000
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
OEF 98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement (Ontario Only)	Included

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 (\$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
B&B Replacement Cost (excluding Stock) Extension	Building only
Fire Department Service Charges	\$25,000
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

MINIMUM DEDUCTIBLE	\$500
PROPERTY continued	LIMIT
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
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, their Trailers, Furnishings, Equipment, Accessories and Motors	\$3,000
Garden Tractors and their Attachments and Accessories	\$10,000
Jewelry, Watches, & Furs	\$2,500
Newly Acquired Building & Contents	\$1,000,000
Contents at Non-Owned Location	\$50,000
Debris Removal	Included
Transit	\$25,000
Sales Representative Samples	\$50,000
Building Damage Due To Theft	\$2,500
Parcel Post	\$1,000
Growing Plants, Trees, Shrubs or Flowers (Maximum \$1,000 any one item)	\$20,000
Exhibition	\$25,000
Master Key	\$25,000
Land and Water Pollution Clean Up	\$25,000

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 or Damages for Breach of Contract	\$25,000
Additional Time Required to Rebuild	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	\$10,000

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)	\$5,000
Replacement Cost is included for Tools less than 3 years old	
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.