

WE'RE BIG ON REALTY BUSINESS



REALTY 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.

This comprehensive Realty Package is specially designed for small to medium business owners or property managers of retail, wholesale, manufacturing and industrial buildings, as well as residential apartments and vacant land.



TARGET CLASSES & ELIGIBILITY CRITERIA

RSA's Realty Package is specifically designed to meet the needs of owners and property managers who are responsible for insuring, on behalf of the owner, all or most of the buildings they manage, of the following types of properties:

- Industrial – manufacturing tenants & wholesale tenants
- Office buildings
- Apartment buildings, condominiums and townhouses
- Retail – strip plazas, enclosed malls, single retail outlets (big box stores)

The eligibility criteria for this package are as follows:

- Risk is primarily building ownership
- Up to 10 locations
- Building 15 storeys or less
- Building up to 35 years old; if older, updated in the last 20 years

HIGHLIGHTS OF OUR COVERAGE

The Realty Package provides the same cover provided by our standard Commercial Insurance Package, however it is enhanced to include key unique coverage specific to the realty sector:

- Gross Rentals (up to 12 months, maximum of \$2,000,000): Sometimes property damage can make the location inhabitable or inoperable from a business perspective – we cover lost rental income due to property damage. The cover ceases when the damage is repaired, the building is back to its tenantable condition and rental income is back to the level prior to the loss.

BENEFITS OF OUR REALTY COVERAGE

- 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.
- Master Key: This cover is most appealing to the realty trade - the cost of replacing all the locks in a building can be significant if a loss occurs to the master key of the premises. We cover the cost of replacing or re-adjusting locks following an insured loss to the master key.
- Newly Acquired Buildings & Contents: This standard cover is very appealing to those in the realty trade as it provides building owners an extension of 30 days to report newly acquired property without penalty.
- Stated Amount: RSA has formulated this feature to replace the percentage coinsurance clause with a stated dollar amount that is 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.
- Reward: When a serious crime occurs, all means should be used to help solve it - we help by reimbursing the Insured for reward money paid for information leading to conviction of a perpetrator of arson.
- Employee Benefits Errors and Omissions: Unintended errors can occur on the job – we provide legal liability cover in the event of an error or omission during the administration of benefits to staff, assuring livelihood and protection from possible errors.



DID YOU KNOW?

Bricks and mortar are a great investment that must be protected. RSA's Realty Package is formulated to protect businesses from the common risks encountered when owning or renting property. The most common form of loss for owners is that of rental income due to property damage - our package has this covered (for up to 12 months), as well as many other realty-related needs.



OPTIONAL 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 REALTY 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 |
| Employee Benefits E&O | \$1,000,000 |
| Employers Liability | \$1,000,000 |
| Voluntary Compensation | \$100 weekly indemnity |
| Elevator Collision Extension | \$10,000 |
| Non-Owned Automobile | \$1,000,000 |
| SEF 99 - Excluding Long Term Leased Vehicle Endorsement | |
| SEF 96 - Contractual Liability Endorsement | |
| 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) | |

| PROPERTY | LIMIT |
|---|--|
| Building | Select Limit |
| Contents | Select Limit |
| Water Damage deductible (Minimum \$2,500 deductible) | |
| 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 (minimum \$1,000 deductible) | \$50,000 |
| Computer Extra Expense | \$7,500 |
| Computer Data | \$7,500 |
| Automatic Fire Suppression System | \$25,000 |
| By-laws | Included |
| Inflation Shield | Included |
| Replacement Cost (excluding Stock) Extension | Included |
| 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 |

| MINIMUM DEDUCTIBLE | \$500 |
|--|----------|
| PROPERTY continued | LIMIT |
| 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 |
|---|-------------|
| 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 |
| Jewellery, Watches & Furs | \$1,000 |
| Building Damage Due To Theft | \$2,500 |
| Parcel Post | \$1,000 |
| 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 |
| Gross Rents ALS | |
| 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 |
| Burglary Damage to Building | \$5,000 |

| FIDELITY | LIMIT |
|------------------------------------|----------|
| Employee Dishonesty Form A | \$5,000 |
| Money Orders, Counterfeit Currency | \$5,000 |
| Depositors 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.