

WE'RE BIG ON EQUIPMENT

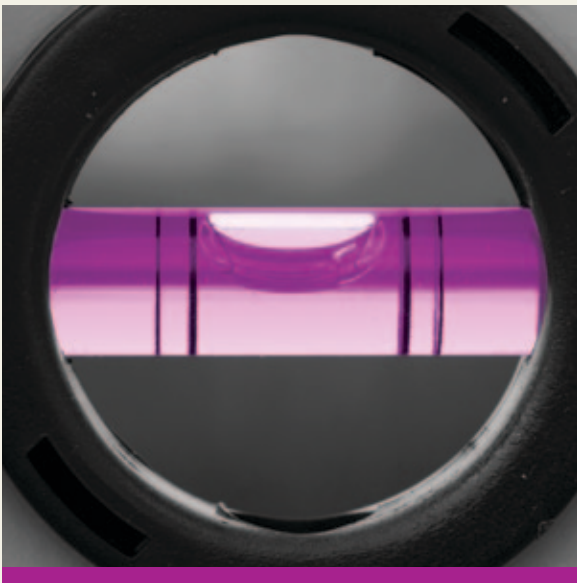


BREAKDOWN BUSINESS

EQUIPMENT BREAKDOWN PACKAGE (STANDALONE)

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

RSA has specifically designed our Equipment Breakdown (Standalone) Package as an offering to SME's who do not have a need to insure any property or liability exposures. This additional stand-alone package will serve a broader range of SME classes to offer proper protection to a wide variety of businesses.



TARGET CLASSES

This package is specifically designed to meet the needs of those in the following trades:

- Automobile Trade
- Business & Professional Services
- Contracting
- Hospitality
- Manufacturing
- Realty
- Retail
- Wholesale

The eligibility criteria for this package are as follows:

- Operations located within Canada
- Up to 20 locations
- Building and/or equipment value up to \$15 million at any one location

SME EQUIPMENT BREAKDOWN PACKAGE (STAND ALONE)

Minimum Deductible - \$500	
PROPERTY	LIMIT
Limit of Liability	\$20,000,000
Property Damage/Business Interruption/ Extra Expense/Service Interruption	Property Limit
EBI Spoilage Damage (minimum \$1,000 deductible)	\$25,000
EBI Extensions	
Expediting Expenses	Included
Professional Fees	Included
Contingent Business Interruption/Extra Expense	\$100,000

HIGHLIGHTS OF OUR COVERAGE

RSA's Equipment Breakdown (Standalone) Package will cover additional risks common to SME operations in each target class. Notable features of our product include:

- Ammonia Contamination: \$100,000
- Contingent Business Interruption / Extra Expense: \$100,000
- Errors & Omissions: \$100,000
- Limit of Liability: Property Damage/Business Interruption/ Extra Expense/Service Interruption: \$20,000,000 limit per accident basis.
- Spoilage Damage (minimum \$1,000 deductible): up to \$25,000
- Water Damage: \$100,000

AND MORE!

DON'T FORGET

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



Minimum Deductible - \$500	
Ammonia Contamination	\$100,000
Hazardous Substances	\$100,000
Mould	\$50,000
Errors & Omissions	\$100,000
Data & Media Coverage	\$25,000
Denial Of Access	
Brands & Labels	Included
Selling Price	Included
By-laws	Included
Water Damage	\$100,000

DID YOU KNOW?



Every SME business is in danger of having its work interrupted and its operations ceased due to breakdown of its critical operational equipment. With RSA's Equipment Breakdown (Standalone) Insurance, there is no need to worry, as we provide enhanced protection for loss of income to get any SME business operating again as quickly as possible.

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