



Décor-Insure – *Summary of Coverage*

SCHEDULE OF COVERAGE: Basic Policy Limits are Shown, Indicate Limits required or Excess Limits. A Supplementary Application maybe required for increased limits.

SECTION I—Property Coverage Broad Form 90% CO-Insurance	Deductible	Standard Limit
Building	\$1,000	You Advise
Business Contents	\$1,000	You Advise
Automatic Fire Suppression System Recharge	\$1,000	\$25,000
Building By-Laws	\$1,000	Incl in Bldg Amount
Sales Representative	\$1,000	\$10,000
Business Contents Temporarily off Premises or in Transit	\$1,000	\$25,000
Newly Acquired Building		\$1,000,000
Condominium Betterments	\$1,000	\$25,000
Clean Up Expenses for Land & Water Pollution		\$10,000
Equipment Breakdown	\$1,000	Limit required
Exhibition Extension	\$1,000	\$25,000
Fine Arts	\$1,000	\$10,000
Fire Fighting Expenses	\$1,000	\$25,000
Installation Floater	\$1,000	\$10,000
Master Key Cover	\$1,000	\$25,000
Personal Property of Officers or Employees	\$1,000	\$10,000
Signs	\$1,000	\$25,000
Exterior Building Glass	\$1,000	\$10,000
Profits		Actual Loss Sustained
Off Premises Property (Including power interruption)		\$25,000
Accounts Receivable	\$1,000	\$50,000
Professional Fees	\$1,000	\$25,000
Valuable Papers & Records		\$50,000
Office Contents Tenants Improvement	\$1,000	\$25,000
Computer Small Business	\$1,000	\$25,000
Computer Breakdown	\$1,000	\$25,000
Business Income		
Extra Expense	\$1,000	\$50,000
Additional Time Required to Rebuild	-	-

Reith & Associates Insurance and Financial Services Limited
Summary of Coverage

Profits ALS – actual loss sustained	\$1,000	-
Contractor’s Equipment	\$1,000	\$25,000
Portable Equipment	-	-
Other Equipment	-	\$25,000
Miscellaneous Articles		
Cameras	-	-
Tools	-	\$5,000
Miscellaneous	-	-
Loss of Use Rental Reimbursement		\$5,000

SECTION II—Crime Coverage	Deductible	Standard Limit
Coverage A Employee Dishonesty		\$10,000
Coverage B Loss Inside Premises		\$5,000
Coverage C Loss Outside Premises		\$5,000
Coverage D Money Orders/Counterfeit		\$5,000
Coverage E Depositors Forgery		\$5,000

Basis of Settlement for buildings and Equipment: Functional Replacement Cost

Inflation Guard applies to Building coverage

Seasonal Increase on Business contents: 25%

Optional & Additional Property Coverage

	Deductible	Standard Limit
Flood	\$10,000	
Earthquake	\$50,000 or 5.0%	
Sewer Backup	\$5,000	
Miscellaneous Property Floater	\$1,000	To be advised

SECTION III—Commercial General Liability	Deductible	Standard Limit
Each Occurrence		\$2,000,000
Property Damage	\$1,000	
Bodily Injury	\$1,000	
General Aggregate		\$5,000,000
Personal and Advertising Injury	\$1,000	\$2,000,000
Products—Completed Operations Hazard		\$2,000,000

Reith & Associates Insurance and Financial Services Limited
 Summary of Coverage

Aggregate		
Medical Payments any one person		\$2,500
Tenants' Legal Liability any one premises	\$1,000	\$250,000
Broad Form Completed Operations		
Broad Form Property Damage		
Hoist Collision Extension		\$10,000

SECTION IV—Non Owned Automobile Coverage	Deductible	Standard Limit
Non Owned Automobile		\$2,000,000
NOA – SEF99		

Décor-Insure is the comprehensive and affordable solution for interior decorators and retail operators. It is underwritten by Royal and SunAlliance and offered exclusively through Reith and Associates Insurance and Financial Services Limited. This Summary of Coverage is for purposes of illustration and comparison only and does not constitute a policy of insurance or binder of insurance. Coverage is not bound until an application is completed and accepted by underwriting and a certificate issued by the insurer or its authorized representative.

Subject to Change
 E&OE