



Royal and SunAlliance

Reith & Associates Insurance and Financial Services Limited  
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[www.quotereith.com](http://www.quotereith.com)

## DÉCOR-INSURE APPLICATION

### GENERAL INFORMATION

Named Insured/Applicant: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Location Address: \_\_\_\_\_  
*If different from above*

Web Site Address: \_\_\_\_\_

Type of Business:  Corporation  
 Sole Proprietor

### Details of ALL Operations/Activities

**\*ATTACH COPY OF ANY BROCHURE(S) & PROMOTIONAL MATERIALS**

### PRIOR EXPERIENCE

Prior Insurer: \_\_\_\_\_ Policy #: \_\_\_\_\_

Expiry Date: \_\_\_\_\_ Expiring Premium: \_\_\_\_\_

Ever Cancelled: \_\_\_\_\_

### CLAIMS:

Date of Loss	Type of Loss / Claim	Amount Paid Out

**GENERAL LIABILITY**

Gross Revenue: \$ \_\_\_\_\_

CURRENT YEAR		PRIOR YEAR	
<b>Gross Revenue: \$</b>		<b>Gross Revenue: \$</b>	
<b>SOURCES:</b> Design Fees \$		<b>SOURCES:</b> Design Fees \$	
Retail	\$	Retail	\$
Installation	\$	Installation	\$
Wholesale	\$	Wholesale	\$
Internet	\$	Internet	\$

In operation Since \_\_\_\_\_ Number of Paid Employees \_\_\_\_\_ Full Time \_\_\_\_\_  
 Part Time \_\_\_\_\_ Contract \_\_\_\_\_

Gross Annual Payroll: \$ \_\_\_\_\_

**Non Owned Automobile Use:**

Does the Applicant rent or lease, on short term basis (max 30 days) Vehicles: YES \_\_\_ NO \_\_\_

**PROPERTY**

Is the Applicant a Building Owner: YES \_\_\_ NO \_\_\_

Stories: \_\_\_\_\_ Year Built: \_\_\_\_\_ Area: \_\_\_\_\_ Sqft

**Walls:**

Poured Concrete	HCB	Frame	Brick Veneer
Frame Metal Clad	Solid Brick	Steel on steel	Other:

**Floors:**

Poured Concrete	Frame	Masonry	Other:
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**Basement:** YES: \_\_\_ NO: \_\_\_

**Roof Covering:**

Asphalt Shingles	Steel Deck	Tar & gravel	Wood shakes
Rubber/Polymer	Slate	Glass/Poly on metal	Other:

**Electrical:**

Breakers	Fuses	Breakers & Fuses
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**Plumbing:**

Copper	Lead	Plastic (PVS or CVS)	Galvanized
Stainless Steel	Steel	Copper/Plastic PVC mix	

**Heating:**

Duct Furnace	Boiler	Radiant	Electric
Heat Pump	Wood burning stove	Roof Mount HVAC	Other:

**Fuel:**

Oil	Natural Gas	Propane	Steam
Electric	Solar	Combination	Other:

**Renovations:**

Electrical Year \_\_\_\_\_ Partial \_\_\_\_ Complete \_\_\_\_  
 Plumbing Year \_\_\_\_\_ Partial \_\_\_\_ Complete \_\_\_\_  
 Heating Year \_\_\_\_\_ Partial \_\_\_\_ Complete \_\_\_\_  
 Roof Year \_\_\_\_\_ Partial \_\_\_\_ Complete \_\_\_\_

**Hydrants:** Unprotected \_\_\_\_ w/i 150m \_\_\_\_ w/i 300 \_\_\_\_

**Fire department:** Within 5km \_\_\_\_ Within 8km \_\_\_\_ Over 8km \_\_\_\_

**Is Premises Alarmed:** YES \_\_\_\_ NO \_\_\_\_ **If YES state type of alarm:** \_\_\_\_\_

**COMMENTS ABOUT THIS RISK:**

**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	Additional 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	

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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	-	-	
Profits ALS	\$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	

<b>SECTION II—Crime Coverage</b>	<b>Deductible</b>	<b>Standard Limit</b>	<b>Additional Limit</b>
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**

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

<b>SECTION III—Commercial General Liability</b>	<b>Deductible</b>	<b>Standard Limit</b>	<b>Additional Limit</b>
Each Occurrence		\$2,000,000	
Property Damage	\$1,000		

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Bodily Injury	\$1,000		
General Aggregate		\$5,000,000	
Personal and Advertising Injury	\$1,000	\$2,000,000	
Products—Completed Operations Hazard Aggregate		\$2,000,000	
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	

<b>SECTION IV—Non Owned Automobile Coverage</b>	<b>Deductible</b>	<b>Standard Limit</b>	<b>Additional Limit</b>
Non Owned Automobile		\$2,000,000	
NOA – SEF99			

**ADDITIONAL TERMS AND CONDITIONS**

Laptop exclusion unless otherwise purchased  
 If bound, policy subject to a 30 day cancellation clause  
 Subject to satisfactory inspection

A General Aggregate of \$5,000,000 applies to the Liability coverage (except Tenant's Legal Liability and Products Completed Operations). Refer to the Insurer's standard policy forms for further details.

**QUOTE CONDITIONS**

Any quote is subject to verification of underwriting information, prior claims history as provided by the applicant, a satisfactory inspection and the "Complete Series" or "Prime" eligibility criteria for the package.

The quote, once provided, is a quotation only, for purposes of illustration and comparison. It does not represent a binder of insurance. No cover is bound until a binder is issued by Royal and SunAlliance and or its representative, Reith & Associates Insurance and Financial Services Limited. If a binder is issued the risk is subject to discretionary inspection.

**APPLICANTS DECLARATION**

We hereby declare that all information contained in the application herein is to the best of our knowledge true and correct and that no misstatements or misinformation has been intentionally given. We acknowledge that no cover is bound and that this application does not represent the binding of insurance. We authorize the insurer and or its representatives the right to inspect the subject property prior to the issuance of a quote or a policy.

\_\_\_\_\_  
 Signature of Applicant, I have the authority to bind

\_\_\_\_\_  
 Date

**BROKER**

\_\_\_\_\_  
 Signature of Broker

\_\_\_\_\_  
 Date