



**Reith & Associates Insurance and Financial Services Limited**

**Vol-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.**

<b>SECTION I—Property Coverage Broad Form 90% CO-Insurance</b>	<b>Deductible</b>	<b>Standard Limit</b>
Building	\$1,000	To be Advised
Business Contents	\$1,000	\$25,000
Automatic Fire Suppression System Recharge	\$1,000	\$25,000
Brands & Labels	\$1,000	\$25,000
Building Damage by Theft (for tenants)	\$1,000	\$10,000
Building & Business Contents at Newly Acquired Location—60 Days	\$1,000	\$1,000,000
Building By-Laws	\$1,000	Incl in Bldg Amount
Business Contents Off Premises in the Custody of Sales Representative	\$1,000	\$10,000
Business Contents Temporarily off Premises or in Transit	\$1,000	\$10,000
Clean Up Expenses for Land & Water Pollution	\$1,000	\$10,000
Consequential Loss of Perishable Stock	\$1,000	\$25,000
Debris Removal (Additional Limit)	\$1,000	\$25,000
Equipment Breakdown	\$1,000	Included
Equipment Breakdown—Hazardous Substances		\$50,000
Exhibition Extension	\$1,000	\$25,000
Fine Arts		\$25,000
Fire Fighting Expenses	\$1,000	\$25,000
Growing Plants, Trees, Shrubs or flowers in the open	\$1,000	\$10,000
Installation Floater	\$1,000	\$10,000
Master Key Cover	\$1,000	\$10,000
Newly Acquired Business Contents—90 Days	\$1,000	\$50,000
Personal Property of Officers or Employees	\$1,000	\$25,000
Signs	\$1,000	\$ 5,000
Reward Extension		\$ 5,000
Exterior Building Glass	\$1,000	Replacement Cost
Business Income		Actual Loss Sustained
Interruption by Civil Authority		Maximum 30 Days
Business Income—Newly Acquired Locations		\$100,000
Business Income—Off Premises Property (Including power interruption)		\$25,000
Accounts Receivable		\$25,000
Professional Fees		\$25,000
Valuable Papers & Records		\$50,000

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<b>SECTION II—Crime Coverage</b>	<b>Deductible</b>	<b>Standard Limit</b>
Coverage A Employee Dishonesty		\$5,000
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>
Flood: Refer to Insurer for Availability		
Earthquake: Refer to Insurer for Availability		
Sewer Backup	\$2,500	Actual Loss sustained
Miscellaneous Property Floater	\$1,000	To be advised

<b>SECTION III—Commercial General Liability</b>	<b>Deductible</b>	<b>Standard Limit</b>
Each Occurrence		\$2,000,000
Property Damage	\$1,000	
Bodily Injury	\$1,000	
General Aggregate		\$5,000,000
Products—Completed Operations Hazard Aggregate		\$2,000,000
Personal & Advertising Injury		\$2,000,000
Medical Payments any one person		\$10,000
Tenants' Legal Liability any one premises		\$500,000
Employee Benefits Each Claim		\$1,000,000
Employee Benefits Aggregate		\$1,000,000

<b>SECTION IV—Non Owned Automobile Coverage</b>	<b>Deductible</b>	<b>Standard Limit</b>
Non Owned Automobile		\$2,000,000
Damage to Hired Automobiles	\$500	\$ 50,000

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<b>DIRECTORS' &amp; OFFICERS LIABILITY</b>	<b>Deductible</b>	<b>Standard Limit</b>
Each Occurrence		\$2,000,000
Property Damage	\$1,000	
Bodily Injury	\$1,000	
<b>SUPPLEMENTAL APPLICATION                  REQUIRED COMPLETE APPLICATION AND                  ATTACH; APPLICATION FORMS APART OF THE                  POLICY</b>		

<b>OPTIONAL COVERAGE</b>	<b>Deductible</b>	<b>Standard Limit</b>
<b>Group Accident:</b> <i>Refer for Supplemental Application</i>		
<b>Commercial Umbrella:</b> <i>Refer for Supplemental Application</i>		

Vol-Insure is the comprehensive and affordable solution for Not-For-Profit and Volunteer Organizations. It is underwritten by Aviva Canada and offered exclusively through Reith & 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