



COVERAGE SUMMARY

Direct Sales-Insure is a new insurance product in partnership with Royal & SunAlliance, a worldwide leader in Property and Casualty Insurance.

Reith & Associates Insurance and Financial Services, established in 1914, understands the needs of small business and understands the needs of hardworking people who are selling everything from cosmetics to home décor. It is important for direct sales professionals to be protected from loss. This is why we developed *Direct Sales-Insure*. We understand their unique exposures to loss; we are there to protect them.

PROPERTY:	LIMITS	DEDUCTIBLE
CONTENTS	\$5,000	\$500
OFFICE CONTENTS/TENANTS IMPROVEMENTS	\$25,000	\$500
ACCOUNTS RECEIVABLE	\$50,000	\$500
VALUABLE PAPERS	\$50,000	\$500
COMPUTER SMALL BUSINESS	\$25,000	\$500
COMPUTER BREAKDOWN	\$25,000	\$500
SIGN FLOATER	\$25,000	\$500
NEWLY ACQUIRED BUILDING	\$1,000,000	\$500
CONTENTS AT NON-OWNED LOCATION	\$25,000	\$500
TRANSIT	\$25,000	\$500
SALES REPRESENTATIVE SAMPLES	\$25,000	\$500
AUTOMATIC FIRE SUPPRESSION SYSTEM	\$25,000	\$500
EXHIBITION FLOATER	\$25,000	\$500
FIRE DEPARTMENT SERVICE CHARGES	\$25,000	\$500
LEASEHOLD INTEREST	\$25,000	\$500
MASTER KEY	\$25,000	\$500
BLANKET GLASS	\$10,000	\$500
BYLAWS		
INFLATION SHIELD		
REPLACEMENT COST		
BUSINESS INCOME:		
EXTRA EXPENSE	\$50,000	\$500
PROFESSIONAL FEES	\$25,000	\$500
3D CRIME/FIDELITY SECTION:		
EMPLOYEE DISHONESTY BOND FORM A	\$10,000	
CUSTOMER INTEREST BOND EXTENSION		
CRIME – LOSS INSIDE/OUTSIDE	\$5000	
MONEY ORDERS/COUNTERFEIT CURRENCY	\$5000	
DEPOSITORS FORGERY	\$5000	
LIABILITY:		
COMMERCIAL GENERAL LIABILITY – OCCURRENCE	\$1,000,000	\$500 (Property Damage)
GENERAL AGGREGATE	\$5,000,000	
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$1,000,000	
TENANTS LEGAL LIABILITY	\$1,000,000	\$500
MEDICAL PAYMENTS – OCCURRENCE	\$2,500	
NON OWNED AUTO	\$1,000,000	
NOA –SEF99		
PERSONAL AND ADVERTISING INJURY LIABILITY	\$1,000,000	

You get one stop shopping with Reith & Associates, a simple on-line program, which will cover everything from your sales kit to your stock at home and while in transit to a show ...plus many more benefits for one low price.

For more information about protecting your home based business with Direct Sales-Insure, talk to us today. Contact Brad Lister or Dan Reith at 519-631-3862, toll free at 800-396-5681, or online at www.QuoteReith.com.

In addition to Direct Sales-Insure, Reith & Associates can assist with investment funds, Group RRSPs, Group Benefits, Critical Illness, Advantage Bank account and GICs. A Reith & Associates Financial Services Representative is available to assist you.



Direct-Sales Insure is the comprehensive and affordable solution for the Direct Sales Industry.