

# Office Pak

## Tailored specifically to protect your business office

### ► The Reality

You've set up a profitable practise. You have a steady stream of business and a buzz of activity every day. You're satisfied with the successful company you've built. You're providing a needed service and your customers are happy.

But your success also puts you at risk.

The hustle and bustle of a busy office means more people are in and out your door. And whether you're an accountant, a lawyer or a financial planner, you also have a lot of personal data in your possession. Its theft or destruction could really put your entire business at risk.

Protect your business operations by adding an SGI CANADA Office Pak.

### ► The Coverage

SGI CANADA's Office Pak is for those who conduct business in a typical office setting. You have unique needs, face specific risks and need specialized coverage.

Office Pak is comprehensive coverage in one package specifically designed to protect your business's office contents from damage as well as any resulting loss of income. It covers you for losses caused by equipment failure, crime and injury to someone while they're in your office.

Do you have a valuable piece of art in your office? It's covered. Handle valuable papers or records? Their replacement is covered. Make physical improvements to your office so you can conduct your business? That's covered, too.

**Property:** automatic protection for your building and everyday possessions at your business, including merchandise, basic equipment (like computers or photocopiers), signs and tenant improvements.

**Loss of income:** coverage for actual losses sustained if you're unable to conduct business in your office due to an insured loss.

**Liability:** coverage starts at \$1 million and protects you if you're found legally responsible for property damage or injury to another person.

**Crime:** provides coverage for loss of money and securities, as well as employee or tenant dishonesty.

**Eco-friendly replacement cost:** at your request an extra 20% may be provided for replacement of damaged property, like equipment, appliances or building materials, with more energy efficient or environmentally friendly items.

*Ask your broker about adding additional coverage or increasing limits.*

If your business has a property value up to \$2.5 million and gross annual revenue up to \$5 million, you could also be eligible for instant pricing. Have a bigger operation? You may still qualify. Ask your broker.

### ► The Benefit

As part of SGI CANADA's Value Pak family of insurance products tailored for small- to medium-sized businesses, with Office Pak you're getting comprehensive coverage at a great price designed specifically for your business and the risks it faces. It covers you for both property and liability losses.

Liability is about taking responsibility for your actions. You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured at your office. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your business as possible.

Insurance is something you hope you never have to use. That's why for every consecutive claims-free year you have with us, your deductible for property losses will decrease until it's zero. And if you do end up having a claim that's more than \$25,000 you won't have to pay a deductible. That should help protect your office assets.

Office Pak lets you focus on providing quality customer service in a safe, secure office setting.



Ask your broker about protecting your business with SGI CANADA's Office Pak.

## ► Eligibility

SGI CANADA's Office Pak is available to a wide variety of business-types consisting of an office, either in an office building or in a building having a variety of occupants.

If your business or business-type is in the examples listed below, you may be eligible for Office Pak. Go to [www.sgicanada.ca](http://www.sgicanada.ca) for a complete list of businesses and exclusions.

- Accountants
- Dentists
- Doctors
- Financial planners
- Lawyers
- Real estate agents

