

Wawanesa Insurance A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and one in the United States. With over \$5 billion in assets, 1.8 million policies in force and 2,000 employees, Wawanesa is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa an A+ (Superior) rating based on financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with over 1,300 Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



**Wawanesa
Insurance**

Earning Your Trust Since 1896

With the compliments of your Insurance Broker



Wawanesa

Earning Your Trust Since 1896

Protect Your Business with a **Chef's Specialty** Insurance Policy

An insurance product
served specifically to
Restaurant Owners



This is a general description. Actual policy conditions govern.

www.wawanesa.com

Printed on recycled paper. 

Your Chef's Specialty Insurance Package

This package automatically covers...

Your Buildings

Building Coverage purchased with our CHEF'S SPECIALTY INSURANCE PACKAGE can be summarized as follows:

- Special Form (All Risk) Coverage
- 90% Co-insurance
- Replacement Cost
- \$1,000 Deductible
- Boiler and Machinery – Option 3 (including spoilage)

Your Business Contents

Contents Coverage purchased with our CHEF'S SPECIALTY INSURANCE PACKAGE can be summarized as follows:

- Special Form (All Risk) Coverage
- 90% Co-insurance
- Replacement Cost
- \$1,000 Deductible
- Boiler and Machinery – Option 3 (including spoilage)

Commercial General Liability

- \$2,000,000 Each Occurrence/Products – Completed Operations Aggregate Limit (\$3,000,000, \$4,000,000 and \$5,000,000 limits may also be purchased)
- \$5,000,000 General Aggregate Limit
- Premises and Operations
- Products – Completed Operations
- Personal and Advertising Injury
- Employees As Additional Insureds
- Contingent Employers Liability
- Blanket Contractual
- Cross Liability Clause
- Incidental Medical Malpractice
- Occurrence Basis Property Damage
- Broad Form Completed Operations
- Broad Form Property Damage
- Extended Bodily Injury
- Non-Owned Watercraft
- Broad Form Automobile
- Tenants' Legal Liability (Broad Form – \$500,000 Limit)
- Newly Acquired Organizations (90 days)
- Medical Payments – \$5,000 any one person
- Non-Owned Automobile Liability including:
 - Contractual Liability
 - Excluding Long Term Leased Vehicles
- Liquor Liability

Chef's Specialty Enhancement Endorsement

When purchased, this endorsement will add the following additional coverages/limits to your Chef's Specialty Insurance Package:

- Accounts Receivable – \$50,000
- Automatic Fire Suppression System – Accidental Discharge – \$25,000
- Blanket By-Laws – Included
- Blanket Glass – Included
- Brands and Labels – \$10,000
- Business Income From Dependent Properties – \$25,000
- Business Income – Profits Including Reported Tips – \$500,000
- Co-Insurance Condition – 5% or \$10,000 whichever is less
- Conviction Reward – \$5,000
- Cost of Preparing Proof of Loss – \$10,000
- Debris Removal – \$25,000
- Electronic Data Processing – \$25,000
- Employee Dishonesty Blanket Coverage – Option A – \$5,000
- Extra Expense – \$25,000
- Fine Arts – \$25,000
- Fire Department Service Charge – \$10,000
- Food Contamination – \$10,000
- Forgery or Alteration – \$5,000
- Inflation Protection (Building & Business Contents) – Included
- Leasehold Interest – \$500/month, Max. 12 months
- Master Key – \$25,000
- Merchandise Withdrawal Expense – \$10,000
- Money and Securities – \$5,000
- Money Orders and Counterfeit Paper Currency – \$5,000
- Newly Acquired or Newly Constructed Buildings – \$500,000
- Business Contents at a Newly Acquired Location – \$500,000
- Newly Acquired Business Contents – \$10,000
- Outdoor Trees, Shrubs and Plants – \$1,000 per plant, \$10,000 Occurrence
- Personal Effects and Property of Others – \$25,000
- Pollutant Cleanup and Removal – Additional Limits – \$5,000
- Property Off Premises – \$10,000
- Signs – \$15,000
- Valuable Papers and Records – \$25,000
- Wine Valuation – \$10,000
- Your Business Contents – Amount of Insurance – Seasonal Increase 25%

Ask your Broker for a more complete description of any of these coverages.

You can also **customize the package** by including many other options.

Please contact your Broker to discuss these options.