



Saskatchewan Mutual Insurance Company
279 3rd Ave. North
SASKATOON SK S7K 2H8

Ph. (306) 653-4232

Fx. (306) 664-1957

Toll Free: 1-800-667-3067

headoffice@saskmutual.com

www.saskmutual.com

BUSINESS INSURANCE POLICY (PACKAGE)

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Eligibility

- Retail stores up to \$2,000,000 in sales
- Apartments, offices
- Professional services such as beauty parlours
- Restrictions such as age and size of building may apply
- Certain occupancies such as restaurants and jewellery stores do not qualify
- Other restrictions may also apply



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Coverage Summary

Property:

- " All Risk Coverage
- " Building, Fixtures and Equipment, Tenants Improvements, Insured for Replacement Cost
- " Extensions of Coverage
 - Awnings, Canopies, and Exterior Antennae
 - Consequential Loss
 - Cost of Preparing Proof of Loss (\$2500)
 - Customer's Goods - Legal Liability
 - Debris Removal
 - Fire Department Charges (\$500)*
 - Increased Repair Cost (25% of Building)
 - Inflation Protection
 - Newly Acquired Building (\$50,000)
 - Newly Acquired Location - Business Contents (\$25,000)
 - Outdoor Signs - All Risk (\$1,000)*
 - Peak Season Endorsement (25% of Business Contents)
 - Personal Property of Officers and Employees (\$250)
 - Premises Extension
 - Property in Transit or Temporarily Off Premises (\$5000)*
 - Removal of Insured Property
 - Tear Out Clause
 - Trees & Shrubs, Plants & Flowers (\$500/item)
 - Valuable Papers (\$2500)*

*Increased Limits May Be Purchased



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Crime:

- " Package Limit \$1000 (Maximum Limit \$10,000)
- " Package Includes:
 - Employee Dishonesty
 - Money & Securities
 - Money Orders, Counterfeit Paper Currency & Depositors Forgery

Business Interruption:

- " Actual Loss of Business Income, including Rental Income
- " Extra Expenses to Continue or Resume Normal Operations



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General Liability:

- " \$1,000,000 Package Limit (Maximum Limit: \$5000,000)*
 - " Extensions of Coverage
 - Blanket Contractual
 - Broad Form Property Damage
 - Contingent Employers
 - Employees as Additional Insureds
 - Medical Payments (\$5000/person and \$10,000/accident)
 - Non-owned Automobile
 - Occurrence Property Damage
 - Owners & Contractors Protective
 - Personal Injury
 - Products and Completed Operations
 - Tenants Legal Broad Form (\$100,000 limit)*
 - Incidental Medical Malpractice
 - Professional Liability for barber shops, beauty parlours, drug stores, morticians and veterinarians
- * Increased Limits May be Purchased



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Optional Coverage:

The following coverages are available for an additional premium:

- " Accounts Receivable
- " Additional Insured - Landlord/Equipment Lessor
- " Sewer Backup Coverage
- " Customer Goods - Bailee Cover
- " Equipment Breakdown Insurance
- " Exterior Grade Floor Glass
- " Electronic Data Processing
- " Other Special Coverages as Required