

THE ECONOMICAL[®] DIFFERENCE

Finally, business insurance that thinks like you do! Our fresh, common-sense approach works because it recognises your needs. For example, we offer coverage for property, equipment breakdown, business interruption, crime, cyber, and third-party liability as a single product. We also empower you with enhancements like requiring no co-insurance clause and, in most cases, automatically including protection for sewer backup. Best of all, we've put generous shared aggregate limits in place that let you direct where your claim payout goes.

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economical[®]

BUSINESS INSURANCE

Coverage for your Small or Medium Enterprise

COVERAGE THAT LETS YOU BE THE BOSS

At Economical, we think you should be able to decide how to allocate your claim dollars. Our industry-leading approach groups coverage extensions in bundles with generous shared aggregate limits to give you more options.

HIGHLIGHTS

Business expansion — \$1,000,000 aggregate

- Newly acquired buildings
- Newly acquired stock and equipment
- Buildings in course of construction
- New additions to existing buildings

Claim recovery — \$150,000 aggregate

- Automatic fire suppression system recharge
- Cost to prepare proof of loss
- Arrest reward
- Lock replacement or key card reprogramming — master key
- Extra and expediting expenses
- Tenant's leasehold interest
- Removal of debris of others
- Mortgage rate guarantee

Operations — \$100,000 aggregate

- Builder's risk deductible
- Electronic data processing (media and data)
- Computer system breakdown
- Consequential loss, including damage to off premises power equipment
- Premises damage by theft, vandalism, or malicious acts — non-owned building
- Electronic equipment temporarily removed from the premises

Undeclared property — \$250,000 aggregate

- Roadways, parking lots, and walkways
- Fine arts — not stock
- Growing plants and trees — not stock
- Outdoor signs
- Valuable papers
- Accounts receivable

Off premises — \$100,000 aggregate

- Installation floater
- Contents at exhibition, expo, fair, or tradeshow
- Property in transit (owned goods)
- Sales samples in Canada and the continental United States

Crime — \$50,000 aggregate

- Employee dishonesty
- Loss of money or securities inside or outside the premises
- Money orders and counterfeit currency
- Depositors forgery
- Credit card forgery
- Fraudulent instruction

Catch-all — \$25,000 aggregate

- Use to top up any single extension in one occurrence (except crime)

PROPERTY — BROAD FORM

- Automatic inflation protection on building
- Replacement cost on building, equipment, and stock
- Sewer backup
- Bylaws
- Blanket glass
- Debris removal of owned property
- Eco-friendly enhancement
- Deferred payment plan on stock
- Peak season increases — 25%
- Brands and labels
- Land and water pollution cleanup

THIS IS WHAT FLEXIBILITY LOOKS LIKE

The last thing you want to worry about is whether or not you have the right insurance — in the right amounts. We give you the option to boost your aggregate limits as needed.

Coverage Extension Bundle	Aggregate Limit Included	Level 1 Aggregate Limit	Level 2 Aggregate Limit	Level 3 Aggregate Limit
Undeclared Property	\$250,000	\$300,000	\$400,000	\$500,000
Operations	\$100,000	\$125,000	\$150,000	\$200,000
Off Premises	\$100,000	\$125,000	\$150,000	\$200,000
Crime	\$50,000	\$50,000	\$50,000	\$50,000
Claim Recovery	\$150,000	\$200,000	\$250,000	\$300,000
Business Expansion	\$1,000,000	\$1,250,000	\$1,500,000	\$2,000,000
Catch-All	\$25,000	\$25,000	\$25,000	\$25,000

We cover hundreds of types of businesses across a variety of industry segments, with coverage extensions automatically included for your specific needs.

For example:

- **Wholesaling and manufacturing extension** — \$50,000 aggregate limit
 - Contamination
 - Infestation
 - Moulds, dies, and patterns
 - Precious stones and metals used in the manufacturing process
- **Bailee's coverage** — animals, birds, and fish exclusion amended to provide bailee's coverage
- **Gas in underground tanks** — valuation of specified Stock amended to include coverage for gas in underground tanks for the lesser of 5% of the stock limit or \$25,000
- **Seasonal automatic increase** — seasonal variations in Equipment and Stock increased from 25% to 50%

ABOUT US

PROUDLY CANADIAN

Since writing our first policy in 1871 in southwestern Ontario, Economical has built a reputation for innovation and reliability on our way to becoming one of Canada's leading property and casualty insurers.

CLAIMS EXCELLENCE

24 HOURS A DAY, 7 DAYS A WEEK

When the unexpected happens, you need to know your insurance provider is going to come through for you — and fast. Our specialized commercial claims team acts quickly to help you avoid unnecessary downtime and get you back to business.



Talk to your broker about getting Economical on your side today.