

RISKY BUSINESS



Did you know???

There is now a program of
Business Insurance custom tailored
for The Canadian Craft Industry and Visual Arts.

You told us you needed....
\$50,000 of property coverage with
an additional 25% peak season increase
\$5,000,000 Commercial General Liability
*exhibition coverage for all craft shows across Canada, & the
U.S. including transit coverage to and from the shows.*
In & out robbery hold up \$5,000
and much more for exceptionally low program rates

Optional Liability Coverage for Class/Studio Instructors

WE DID IT!!

For complete details contact **Kim Libenstein** Program
Coordinator and Account Executive at:
Nacora Insurance Brokers Ltd. 1075 Bay St.
Suite 404, Toronto, On. M5S 2B1
Tel: (416) 922-3000 Fax: (416) 922-8400
Toll Free: 1 877-922-0030 Ext 222

WHY HAVE A RISKY BUSINESS???



APPLICATION FORM

NACORA INSURANCE BROKERS LTD.

CERTIFICATE HOLDERS OF THE CANADIAN CRAFT AND VISUAL ARTS/ INSURANCE PROGRAM

Please keep a copy of the application form and schedule of coverages, along with your cancelled cheque or payment receipt, both will serve as your actual receipt and binder of coverage

Company name: _____ Date: _____
Mailing Address: _____ Effective Date _____
Business Location _____ Expiry Date: July 31, 2003
Telephone #: _____ Fax # _____
Occupancy of building [] Commercial [] Residential Other occupants _____
Construction Walls (Outside): Brick/Frame/Fire resistive Floor: (Support) Wood/Steel/Concrete Roof: (Support) Wood/Steel
Age of building _____ Burglar alarm Yes /No. Monitored Yes/No. Fire Alarm Yes/No. Sprinkler Yes /No.
Years in business _____ Gross receipts \$ _____
Description of Craft or type of Art _____
Current Insurer _____ Policy # _____ Losses paid (5 yrs) _____
[] Please increase my optional commercial property coverage an additional \$50,000*
[] Please include optional liability coverage to include classes/seminars **
[] Business includes a retail store
How did you hear about us _____
(Please give specific details i.e. Name of magazine or place you received brochures or organization that told you about us)
Your name _____ Signature _____

Terms & Conditions

This master policy provides for a (12) month policy term beginning on July 31, 2002 and expiring on July 31, 2003. The total cost for the (12) month policy term is \$250 + Broker Admin Fee \$249 + 8% PST \$39.92

\$538.92

Quarterly adjusted (reduced) Premiums have been allowed for applicants who apply after October 31, 2002

PRO RATED (Reduced)

- A. Pro Rated applicant starts anytime between + inclusive of Nov 1 to Jan 31. Premium \$191+Broker Admin Fee \$235 + 8% PST \$34.08 = \$460.08
B. Pro Rated applicant starts anytime between + inclusive of February 1 to April 30. Premium \$136 + Broker Admin Fee \$225 + 8% PST \$28.88 = \$389.88
C. Pro Rated applicant start at anytime between + inclusive of May 1 to July 31. Premium \$109 + Broker Admin Fee \$199+ 8% PST \$24.64= \$332.64

- *Optional: Increase commercial property coverage by an additional \$50,000 \$115.00
**Optional: Liability coverage to include classes/seminars (Max. 25 students per class and minimum student age requirement of 18) \$175.00
***Retail store: Business includes a retail store Issue of certificate (each) \$10. \$270.00

Payment by [] cheque or [] Visa TOTAL DUE \$

Visa card # _____ Expiry date _____
Signature _____ Date _____

Ineligible Business: watches, jewelry made of precious stones +/- or precious metals, childrens toys, leather clothing, furs + fur garments and food items..

Insurer: Economical Insurance under master policy #4815461
Please send the completed application with attached payment
c/o: Nacora Insurance Brokers Ltd. 1075 Bay St. Suite 404, Toronto, ON. M5S 2B1
Tel: (416) 922-3000 Ext 222 Fax: (416) 922-8400 Toll Free 1 877-922-0030 Ext 222
Attention: Kim Libenstein

Note: The above Insurance program will only be offered as long as the application form is signed and completed in full, along with full payment attached and satisfactory claims history. The premium and fee is minimum and

SCHEDULE OF COVERAGES

\$50,000	<p>Commercial Property Floater</p> <ul style="list-style-type: none"> ● Including stock, equipment and improvements and betterments ● Broad form, all risks ● Replacement cost ● Subject to a \$1,000 deductible ● Maximum limit on any one item \$5,000
\$50,000	<p>Exhibition Floater</p> <ul style="list-style-type: none"> ● Includes coverage at all shows or exhibitions ● Includes transit coverage to and from shows or exhibitions ● Broad form, blanket per location ● Replacement cost ● Subject to a \$1,000 deductible
\$5,000	<p>Crime</p> <ul style="list-style-type: none"> ● Money and securities
\$100,000	<p>Tenants Legal Liability</p> <ul style="list-style-type: none"> ● Broad form, Blanket per location ● To include coverage as a tenant of leased premises at shows or exhibitions or other (i.e., office or studio).
\$5,000,000	<p>Commercial General Liability</p> <ul style="list-style-type: none"> ● Bodily injury and property damage liability, inclusive each occurrence. ● Products and completed operations hazard, aggregate limit ● \$10,000 Medical payments, any one person ● Subject to a \$500 property damage deductible ● --Blanket contractual liability ● Employees as additional insureds ● Contingent employers liability ● Occurrence basis property damage ● Broad form property damage ● Separation of insureds/cross liability ● Personal injury ● Owners/contractors protective liability ● Incidental medical malpractice ● SPF 6, SEF 94, SEF 96
<i>Included</i>	<ul style="list-style-type: none"> ● Peak season, up to 25% increase
\$1,000	<i>Personal property of officers/employees</i>
\$25,000	<i>limit/occurrence</i>
\$1,000	<i>Growing plants, trees, shrubs, flowers \$10,000 limit/occurrence</i>
\$25,000	<i>Extra expense,</i>
\$25,000	<i>Accounts receivable,</i>
\$25,000	<i>Valuable papers and records.</i>
\$25,000	<i>Consequential loss assumption</i>
\$25,000	<i>Brands and labels,</i>
\$25,000	<i>Fire fighting expenses</i>
\$25,000	<i>Off premises power interruption.</i>
<i>Included</i>	<i>Building by-laws</i>
<i>Included</i>	<i>Inflation protection</i>
\$25,000	<i>Exhibition Floater</i>
\$25,000	<i>Temporary locations</i>
\$1,000,000	<i>Newly acquired building, requires notice within 90 days.</i>
500,000	<i>Newly acquired stock/equipment, requires notice within 90 days.</i>
\$25,000	<i>Debris removal</i>
<i>Included</i>	<i>Building by-laws</i>
<i>Included</i>	<i>Inflation protection</i>
\$10,000	<i>Transit, by owned vehicles or common carrier</i>
\$5,000	<i>Transit, by parcel post</i>
\$25,000	<i>Electronic data and word processing equipment</i>
\$25,000	<i>Electronic data and media</i>
\$25,000	<i>Automatic fire suppression system recharge expenses</i>
\$10,000	<i>Installation floater</i>
\$10,000	<i>Cost of preparing proof of loss</i>
<i>Included</i>	<i>Plate glass</i>
<i>Included</i>	<i>Co-insurance waiver, if loss exceeds lesser of 5% or \$10,000</i>
\$5,000	<i>Auditor's fees</i>
\$5,000	<i>Electric and neon sign</i>
\$5,000	<i>Contents in custody of salespersons, in transit or otherwise</i>
\$10,000	<i>Land and water pollution clean up, aggregate limit</i>