

Insurer

Sponsored Insurance Program

Marketed Through



### BCPHA RETAIL STORE PROGRAM

PROPERTY FEATURES	POLICY FEATURES
All Risk & Replacement Cost	Yes
Co-Insurance	Stated Amount
Accounts Receivable	50,000 incl. Off Site Storage
Automatic Fire Sup. Recharge	25,000
Brands & Labels	25,000 in Addition to Policy Limits
Consequential Loss	50,000 in Addition to Policy Limits
By-Laws	Included in Limit
Debris Removal	25,000 in Addition to Policy Limits
Electronic Data	10,000 Included, Increased Limits Available
Exterior Signs	25,000 in Addition to Policy Limits
Extra Expense	25,000 in Addition to Policy Limits
Fine Arts	25,000 in Addition to Policy Limits
Fire Department	25,000 in Addition to Policy Limits
Glass	Included - \$250. Deductible
Increased Protection	10% Automatic Increase
Inflation Protection	Included
Loss of Income	Profits Form
Master Key	10,000 in Addition to Policy Limits
Newly Acquired Loc. – Buildings	1,000,000 in Addition to Policy Limits
Newly Acquired Loc. – Contents	250,000 in Addition to Policy Limits
Off Premises Power Interruption	10,000 in Addition to Policy Limits
Transit	50,000
Parcel Post	50,000
Sales Representative	50,000
Peak Season	20%/100,000 Maximum
Personal Property of Employees	2,500/25,000
Professional Fees	50,000
Temporary Locations	50,000
Valuable Papers	50,000
Retailers Product Impairment	10,000
Costume Jewellery	5,000
Building Damage by Theft (Tenant Occupied)	10,000
Growing Plants/Trees	10,000
Earthquake	Included - 10% minimum 100,000
Flood	Included – 10,000 Deductible
Sewer Back-Up	Included – 1,000 Deductible

<b>CRIME FEATURES</b>	<b>NEW POLICY FEATURES</b>
Employee Dishonest	Per Employee
Loss Inside Premises	Per Claim
Loss Outside Premises	Per Claim
Money Orders/Counterfeit	Per Claim
Depositors Forgery	Per Claim

<b>LIABILITY FEATURES</b>	<b>COMMERCIAL GENERAL LIABILITY</b>
Limits	Limits from \$2 to \$5 million available
Premises & Operations	Included
Products & Completed Operations	Included
Non-owned Automobile	Included
Personal Injury & Advertising	Included
Employee Benefits Errors & Omissions	\$1,000,000/\$1,000 Deductible
Tenants Legal Liability	Included
Shop Malpractice	Included
General Aggregate	Now Applies

For further information, please contact  
Adams Cambie Insurance Services Ltd.  
604-251-3571 or 1-877-251-4079