

# Commercial Lines Product Highlights



We offer the following products as a monoline liability, monoline property or commercial package policy. All general liability coverage is offered with no liability deductible. If not mentioned below, total insured values up to \$3 million are permitted except in coastal areas where we offer \$1 million. Check with your underwriter to determine product availability in your province. All products are available for instant phone and web quoting.

## Building and Premises

### ► Land Leased to Others

This product is specifically designed for land that is not vacant, but leased to others. Eligible risks include land leased for crop farming, animal grazing, equipment storage, parking lots, athletic fields and land with buildings on the premises. Land with up to 1,000 acres and with ponds up to 25 acres in size is also eligible. Credits are available if the tenant is required to maintain the premises and also if the tenant names the land owner as an additional insured on their general liability policy.

### ► Lessor's Risk Only (Landlord's Policy)

Provides coverage for the owner of buildings that are being leased to others primarily for purposes other than residential use. Mixed occupancy buildings are acceptable. Risks up to 200,000 square feet are eligible with up to \$5 million in property value. Credits are available for single tenant occupancies and if the tenant is required to maintain the premise including snow and ice removal.

### ► The Office

Our product provides a comprehensive package including general liability, property, hired and non-owned auto liability, professional liability, inland marine, equipment breakdown and crime for more than 50 specific office classes including accountants, advertising agencies, financial planners, graphic designers, insurance agents, medical offices, taxi cab and limo offices, tax preparers and travel agencies. With no premises limitation, this is a great solution for real estate agents and lawyers. Property values offered up to \$5 million in most provinces.

### ► Premises Preferred

Designed for risks that need premises-only liability coverage at a very affordable price. There is no requirement to maintain products or professional liability coverage. Coverage is available on almost 300 classifications, including tattoo parlors, consultants, importers, freight forwarders, auto repair shops, pawn shops, clothing manufacturers, machine shops, food products manufacturers and many more. The property owner is included as an additional insured for no additional charge.

## Contractors

### ► Artisan/Trade Contractors

This product is specifically designed to accommodate over 30 artisan and trade contractor classes that undertake one or multiple phases of the work with up to \$1 million in receipts. We have the ability to consider new ventures as well as those operations with a lapse in coverage that are performing new construction or remodeling operations in commercial and residential structures. We offer non-reporting blanket additional insured coverage and waiver of subrogation, as well as a primary and non-contributory wording. This product also has the ability to be packaged with the Contractors' Equipment product, including miscellaneous tools and equipment.

### ► Builder's Risk

This product is designed to cover owners or contractors constructing new residential or commercial buildings with up to \$3 million in property limits. Coverage includes theft, property in transit and soft costs; excludes earthquake and flood. We will extend the policy until project completion.

### ► Contractors' Equipment

We cover scheduled equipment written on an inland marine coverage form, including theft and wind. Maximum schedule of equipment is \$1 million subject to a maximum limit of insurance of \$150,000 per individual piece of equipment. Replacement cost valuation is available for equipment five model years old or less. Miscellaneous tools and equipment coverage is available up to \$15,000 in limits.

### ► Construction and Premises Protective\*

Our product is designed to provide more comprehensive coverage than your typical owners and contractors protective policy. We offer premises liability coverage and coverage for the vicarious acts of the contractor to an owner or tenant hiring a general contractor to perform major renovation or new construction work associated with either residential or commercial construction. Contract costs up to \$5 million are eligible. Flexible policy terms of 3, 6, 9 and 12 months are also available.

### ► Janitorial Services

This product provides comprehensive general liability and property coverage for many unique exposures faced by today's residential, office and mercantile janitorial businesses. We accommodate risks with up to 20 workers and consider subcontracted costs up to 25% of annual sales. Our flexible coverage options include contractor's equipment, rental reimbursement, lost keys, property damage extension, employee theft and blanket additional insured. We permit up to 50% of operations dedicated to floor waxing and up to a combined 50% of sales for ancillary operations involving landscaping, lawn maintenance, carpet cleaning, power washing, window cleaning and interior painting.

### ► Lawn Care

This product specializes in grass and weed cutting, trimming, seeding and clean up with up to 10 employees and \$500,000 in annual sales. Coverages available include general liability, excess general liability or umbrella, contractors equipment and miscellaneous tools.

\*Liability coverage only. Availability may vary in some provinces.

## Habitational

### ► Apartments

We target single or multiple location apartment buildings with up to 100 units per location and 500 units per policy. Property limits are available up to \$3 million per location in FUS Grade 1–8 with no age restrictions for buildings. Our broad eligibility includes swimming pools, fitness centers, clubhouses, lakes/ponds, playgrounds and sport courts, as well as mixed use buildings with a commercial and residential exposure.

### ► Residential Condominium Investors

This product is designed for the investor who owns units within residential condominium associations for rental purposes. These units can be rented to others on an annual or seasonal basis or occupied by the insured, as long as it is not their primary residence. Our basic option offers general liability and essential property coverages such as loss assessment and improvements and betterments. Our deluxe version offers a broader range of property coverages to best suit the insured's needs.

### ► 1-4 Family Dwellings

We write single locations or schedules. We offer general liability and property coverage for schedules with up to 50 locations. For general liability coverage only, we can consider schedules with up to 100 locations. Property limits are available up to \$3 million per location in FUS Grade 1–8. Owner-occupied dwellings are acceptable as long as one or more units are tenant occupied. Coverage is also available for dwellings used for corporate employees/customers or any member of a corporation when the applicant is an LLC or corporation.

## Hospitality, Retail and Service Businesses

### ► Bars/Restaurants

We offer monoline or package coverage (including liquor liability) for restaurants and bars. Operations with major entertainment as well as new ventures are eligible. Property limits are available up to \$3 million for FUS Grade 1–8 and \$250,000 for FUS Grade 9–10. While we have the ability to consider a bar where 100% of their receipts are from the sale of liquor, we give you the ability to get an instant phone and/or web quote for a risk where up to 25% of the receipts are from the sale of liquor.

### ► Caterers and Banquet Halls

This product is designed for a variety of catering services, including off-premises catering, bartending services, personal chefs and banquet halls. General liability, property, equipment breakdown, inland marine and blanket additional insured can be included in one quote.

### ► Concessionaires, Vendors and Mobile Food/Merchandise Trucks

Accommodates the coverage needs of a wide variety of concessionaires and vendors. These classes include but are not limited to indoor vendors, outdoor vendors, seasonal lots, hot dog vendors, newsstands, mall kiosks, mobile food and merchandise trucks and Christmas tree lots. Products and completed operations coverage is provided on most classes. We also have the ability to package with inland marine coverage and other property coverage for office or warehouse locations. Blanket additional insured offered with every risk.

### ► Fitness Centres

Our product targets all aspects within the fitness industry such as yoga/Pilates studios, boot camps, high intensity training facilities, and independent and corporately owned fitness centres. This product allows for fitness amenities such as massage services, tanning, child sitting and food sales. Coverage automatically includes professional liability and abuse and molestation. Optional coverages include medical payments for participants and hired and non-owned automobiles.

### ► Inland Marine Select

This miscellaneous articles coverage is written on a scheduled or blanket basis. Coverage is available for 34 classes of equipment including vending machines, DJ equipment, concessionaire equipment, catering equipment, medical equipment, golf carts, amusement rides and ATM machines. Policies are written with an actual cash valuation and 100% coinsurance. Theft coverage is provided. Maximum schedule of equipment is \$500,000.

### ► Main Street Mercantile

This product is specifically designed to accommodate the coverage needs of over 70 classes of mercantile exposures. Coverage can be written on a monoline or package basis. Risks with revenues up to \$5 million. New venture risks are eligible.

### ► Pet Care

Specifically designed for pet day care and/or kennel operations with incidental pet product retail sales, pet training or grooming. Coverages include veterinary medical expenses, a pet floater for domesticated household animals (owned by others or in the applicant's care, custody and control) and professional liability for grooming operations.

### ► Specialty Educators, Trainers and Instructors

This product is designed to cover up to 30 types of instructional schools including, but not limited to, art schools, athletic instruction, dance schools, music training and tutoring services. Professional liability is included at no additional premium on most classes. Hired and non-owned automobiles, abuse and molestation and medical payment coverages are available on many classes of business.

### ► Truckers General Liability

This product is designed to accommodate the needs of a wide variety of trucking risks including, but not limited to, gravel haulers, log haulers and coal haulers. New ventures are eligible, and we offer blanket additional insured and waiver of subrogation endorsements. This product is priced on a per unit basis up to 50 units.

## Property Enhancement Endorsements

### ► Equipment Breakdown

This property coverage endorsement provides coverage for mechanical breakdown, loss or damage to hot water boilers and steam equipment, steam explosion of boilers, piping, engines and turbines and electrical arcing. There are seven different coverages automatically provided including \$250,000 for refrigeration contamination and \$250,000 for perishable goods spoilage.

### ► Value Endorsement

This property coverage enhancement offers 24 different coverages, including electronic data processing, employee dishonesty, water backup and property in transit. This enhancement is available on most packages and monoline property products that are eligible for Special (Broad) Form.

## Special Events

### ► The Main Event

Our product is designed to provide general liability and/or liquor liability coverage for short-term events. Events with up to 20,000 attendees or 20,000 consumers of alcohol per day are eligible. We provide automatic coverage for volunteers and temporary or leased workers. Blanket additional insured is included at no additional charge. Annual policies are available.

### ► The Wedding Plus

Covers general liability and/or host liquor liability for weddings. In addition, coverage can be provided for attire, lost deposits, cancellation, jewelry, gifts and photographs. The rehearsal breakfast/brunch date can be added at no charge. One-day events with 500 attendees or fewer are eligible with a caterer or professional bartender serving alcohol. Blanket additional insured is included at no additional charge.

## Vacant Building and Land

### ► Partially Vacant Building

This product is designed for commercial structures that may be owner occupied or tenant occupied with some portion of the building being vacant. We have the ability to consider these buildings while they are undergoing renovations. We also make this business easy to write with the ability to continue coverage as the building becomes occupied, eliminating the need to rewrite the risk.

### ► Vacant Land\*

Targets applicants owning up to 1,000 acres at any one location that is completely vacant, not leased to others and has no construction activity scheduled to occur during our policy term. Land with lakes or ponds up to 25 acres in size is eligible.

### ► Vacant Building

Our product covers vacant commercial and residential buildings, condominium units and rental spaces. Coverage for contents and risks undergoing renovation is also available. There is no restriction on the length of vacancy, and we offer flexible policy terms of 3, 6, 9 or 12 months. Special (Broad) Form and replacement cost are available for certain risks. Our maximum property limit for the product is \$3 million.

## Additional Advantages

- A Berkshire Hathaway company
- Security of AM Best A++ rated carrier
- Multiple quoting options available
- Unsurpassed service with a sense of urgency and care
- Same day or next business morning claims acknowledgement

\*Liability coverage only. Availability may vary in some provinces.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.

**USLI.CA | 888-523-5545**

**A++ RATING BY AM BEST**

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