



## Office/Clinic Business Package

Underwritten by Echelon General Insurance Company this package has been designed to insure the practitioners who operate their own office or business clinic. Under the property insurance there is a 80% co-insurance requirement where you are to insure to 80% of the full replacement value of your furniture, fixtures, including tenants improvements, equipment and inventory. If you fail to do so you may limit the amount payable to you after a claim. Please note the information provided here is subject to the terms and conditions of the policy. The policy can be obtained from [iraymond@partnersindemnity.com](mailto:iraymond@partnersindemnity.com)

If you need to purchase higher limits please refer your request to Partners Indemnity.

### Coverage Description

<u>ITEM</u>	<u>LIMIT</u>
<b>1. Property Coverage</b>	
Contents	\$40,000
Business Interruption Loss of Income	\$40,000
Lap tops	\$2,500
EDP	\$25,000
Accounts Receivable	\$100,000
By-Laws	covered
Courier & Parcel Post	\$5,000
EDP Breakdown	\$25,000
Electrical Current Surge	covered
Personal Property	covered
Trade Shows	\$25,000
Extra & Expediting expense	\$25,000
Fine Arts	\$10,000
Newly acquired property	included
Accountant's Professional Fees due to a Loss of Income Claim	\$25,000
Transit	\$25,000
Other Permanent Locations	\$10,000
Temporary Locations	\$50,000
Valuable Papers	\$25,000
<b>Deductibles:</b>	
All Property Claims	\$1,000
Earthquake	greater of 3.0% or \$10,000
Flood	\$25,000
<b>2. Crime</b>	
Comprehensive Professional Services Broad Form	\$10,000
Employee dishonesty	included
Loss inside premise	included
Loss outside premise	included
Counterfeit currency	included
Cheque forgery	included
<b>Deductible:</b>	
All Crime Insurance Claims	\$500

<b>3. Commercial General Liability – Option of base limit of \$1,000,000 or \$2,000,000</b>	
Per Occurrence Limit	base limit
Aggregate Limit	base limit
<b>Extensions and Sub limits</b>	
Tenants Legal Liability	\$250,000
Non Owned Auto	base limit
Phys damage to Non owned auto	\$50,000
<b>Deductible:</b>	
All Property Damage Claims	\$1,000