



NEW ONTARIO ONLY ONLY

Commercial Heritage Coverage

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COVERAGE HIGHLIGHTS:

Commercial Heritage Protection

Broad Form coverage is provided for losses caused by direct physical loss or direct physical damage unless otherwise excluded. The base wording includes replacement cost, by-laws and debris removal falling within the overall property coverage limit on the policy. With the unique construction features of a commercial heritage building, we can assist in providing a valuation of the building. Coverage is also provided for newly acquired buildings and contents at newly acquired locations (\$ 1,000,000 combined limit per term).

The following extensions, which are in addition to the overall property coverage limit, are included as part of our base Commercial Heritage Protect product offering:

PROPERTY: On Premises Extensions*		
*Accounts receivable (\$500,000)	*Consequential loss assumption (off premises Power) (\$50,000.)	*Installation floater (\$500,000)
*Addition under construction (\$500,000)	*Contingent Liability from enforcement of building laws (\$50,000.)	*Metered water (\$500,000)
*Arson theft and vandalism reward (\$10,000)	*Cost of preparing proof of loss (\$500,000)	*Newly acquired contents at insured premises (25 % of contents limit)
*Automatic fire suppression system recharge expense (\$500,000)	*Crisis management (\$10,000)	*Pollutant clean up and removal (\$25,000)
*Building damage by theft (\$500,000)	*Emergency services damage to the grounds (\$500,000)	*Special event automatic increase (25 % of contents limit)
*Computer system breakdown (\$25,000)	*Environmental upgrade (\$25,000)	*Tenant's glass (\$500,000)
	*Property in transit (\$500,000)	

*Donated goods while at the premises of employees or volunteers (\$500 per item subject to \$5,000 maximum at any one location)		<i>*Per Occurrence limits are provided for each individual extension shown and are subject to a maximum “basket” aggregate limit of \$500,000 for all extensions combined</i>
• Property while at exhibitions/craft shows/concerts (\$500,000)	• Property temporarily removed from premises/unnamed locations (\$500,000)	
	• Temporary accommodation for resident staff (\$25,000)	

OPTIONAL PROPERTY COVERAGES (Subject to Underwriting Rules)

*Comprehensive Equipment Breakdown coverage including electronic circuitry impairment (TechAdvantage™)	*Cyber cover	*Sewer Back-Up
	*Flood & Earthquake	

BUSINESS INTERRUPTION COVERAGE

Per Occurrence limits provided for each individual extension shown are subject to a maximum “basket” aggregate limit of \$250,000 for all extensions combined:

*Profits (12-month indemnity period with option to increase to 18, 24 or 36 months)	*90- or 180-day ordinary payroll option	*Interruption by civil authority
	*Extra expense (no monthly limitation)	*Professional fees
		*Expediting expenses

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

Limits provided are In addition to the Aggregate Per Occurrence limit provided in Business Interruption coverage:

*Murder/suicide, food poisoning, defective sanitation & vermin evacuation (\$50,000) per policy term	*Temporary storage facilities (10% of limit insured or declared on buildings)	*Off premises power interruption (\$50,000) (24 hour waiting period)
• Leasehold interest (\$100,000)	*Bomb scare (\$10,000) per policy term	*Failure of telecommunication service extension (\$10,000) per occurrence
• Exhibition expenses (\$50,000)		*Contingent BI coverage (\$20,000)

CRIME

*Employee dishonesty commercial blanket bond (Form A)	*Credit card forgery	*Special Events and Holiday Increase limits (50%) for Broad Form Money & Securities (In and Out)
*Broad form money and securities (in and out)	*Incoming cheque forgery	* Optional coverage – Social Engineering
*Money orders and counterfeit paper currency	*Computer fraud and funds transfer	
*Depositor’s forgery	*Auditors’ Expenses	
	*Third Party Extension	
	*Addition of Volunteers as Employees	

Option to purchase higher limits than shown above available

LIABILITY COVERAGES

The following coverages are available as part of the package:

*COMMERCIAL GENERAL LIABILITY	*Voluntary Compensation for Employees	*Elevator Legal Liability
• Bodily Injury and Property	• Contingent Employer's Liability	*Broad Form Tenant's Legal Liability
*Damage on an Occurrence Basis	• Incidental Medical Malpractice	*Non-owned Automobile SPF # 6/ QPF # 6 (Maximum limit is CGL limit)
*Personal Injury	• Volunteers Included in Definition of Insured	*Physical Damage to Hired Vehicles (All)
*Inadvertent Advertising Injury	• Cross Liability/Separation of Insureds	*Contractual Liability – SEF #96/QEF # 6-96
• including Copyright, Plagiarism and Domain Name	• Blanket Contractual (Written) Liability	*Liquor License Liability
• Products and Completed Operations	• Defense Costs in Addition to Policy Limits	*Non-owned Watercraft (less than 8 meters in length)
• Medical Payments	• Media Expense Endorsement	
• Employer's Liability (Max limit is CGL limit) (subject to underwriting rules)	• Employee Benefits	

OPTIONAL LIABILITY COVERAGES

• **ABUSE** – Occurrence Basis (For qualifying risks). Up to \$15,000,000 Annual Aggregate limits for Compensatory Damages or Civil Defense Costs with extensions of coverage for Criminal Defense Costs (\$50,000) and No Fault Medical, Rehabilitation and Counseling (\$25,000 Per Claimant/\$50,000 Annual Aggregate) and Crisis Management Coverage Extension (\$25,000).

DIRECTORS AND OFFICERS LIABILITY – (Up to \$15,000,000, Claims Made Basis)

- **UMBRELLA LIABILITY**
- **Replacement Cost for Commercial Heritage Buildings Demystified**

Note: Directors and Officers Liability coverage applies only to the “Not-for-Profit/Charity” sector.

Restoring or repairing a commercial heritage property comes with a host of paradoxes; how do you recreate a structure where its very age helps define it? We take the approach that unique buildings or those with heritage designations are restored as sympathetically as possible to look like the original, with the same quality of finishes and details.

Although traditional building materials like stone, lead, and oak will be used to replace what existed before, we recognize that these will not necessarily be faithful replicas of the materials they will replace.

For example, in the case of stone, it is likely to be freshly quarried, and in the case of timber, it won't be from the same historical period.

For small repairs, second-hand or reclaimed materials in sufficient quantities might be available and would be used to successfully blend-in with the remaining structure

We also anticipate that allied to traditional craft skills, modern construction methods will be used in the repairs and may be required to comply with building by-laws and regulations. The use of modern construction methods and the philosophy behind them are fully understood and accepted by the various heritage bodies in Canada.

For a complete list of coverages, options, extensions and limits, please consult your independent insurance broker. Products or services may not be available for all organizations and coverage is subject to the actual policy language issued to policyholders.