

Worry-Free Insurance for Your Business!

York Fire & Casualty Insurance Company has designed the **Contractor Connection™** product specifically for the Canadian **Contractor**. The **Contractor Connection™** includes insurance protection for you, your employees, your building materials and equipment, conveniently packaged together under one policy. The result? Worry-free protection at a competitive price—so that you can focus on what you do best --running your business!

The Perfect Fit Contractor Connection™ Product

Some Key Features & Benefits:

- **Designs Errors and Omissions Protection:** Covers you for monetary loss for bodily injury or property damage which are a result of design errors and omissions committed in the ordinary course of running your business
- **Faulty Work Liability (aka “Rip & Tear” Protection):** Covers you against the labour costs for the removal and replacement of work materials installed by you or on your behalf which has been rejected by the client
- **Rental Expense Protection:** Covers you for the expense of renting replacement equipment should your owned equipment be damaged because of an insured loss
- **Replacement Cost on Equipment & Tools:** Covers you for the loss to replace lost, stolen or damaged equipment or tools at **replacement** cost—not at the Actual Cash Value cost (depreciated value), (some restrictions apply on age of equipment)

The York Advantage:

- **Dependably Canadian®**—100% Canadian owned and operated
- 24 hour claims service with personal contact following the report of the claim
- Easy and flexible payment plan options
- Flexibility to provide Customized Protection tailored to your business operations

Merit Insurance Brokers Inc. is an independent insurance broker who has the experience to understand your business needs. Merit will provide you with expert advice on keeping your business safe, find a perfect fit insurance solution and be your advocate in the event of a claim



Loss Prevention Tips:

- Keep an up-to-date checklist of proper safety procedures on hand. Ensure every worker is familiar with these safety policies and procedures.
- Make sure your workers are protected by ensuring that safety equipment (safety goggles, respirators, hard hats, etc.) is easily available when needed. It is your responsibility as a contractor to make sure all safety rules are followed
- Keep a detailed set of operating instructions with every piece of equipment and ensure that your workers are fully trained in its safe operation
- Make sure all equipment is in proper repair and in good working order

COVERAGE SUMMARY

Coverage	Limit of Insurance	
Property (\$1,000 Standard Policy Deductible)		
Property Insuring Agreement, Miscellaneous Clauses and Conditions	Included	
Contents of Every Description (Equipment and Stock)	\$10,000	
The Contractor Connection™ Extensions of Coverage Endorsement		
Building By-laws	Included in Building Limit	
Land and Water Pollution Cleanup (First Party)	\$10,000 Aggregate	
Building Inflation Protection	Determined by Statistics Canada	
Glass	As Required	
Installation Floater	\$10,000	
Unscheduled Equipment and Tools	\$1,000 Any One Tool \$10,000 Aggregate	
▪ Replacement Cost if 3 years or less	Included	
▪ Includes Rental Expense Reimbursement Extension	\$5,000	
Property of Others for Which the Insured is Legally Liable (Excluding Storage)	\$10,000	
Fine Arts	\$25,000	
Exhibitions	\$25,000	
Off Premises Power	\$25,000	
Personal Property of Officers and Employees	\$1,000 per Person \$25,000 Aggregate	
▪ Includes Employee Tools and Equipment		
Building Damage by Theft	\$5,000	
Growing Plants, Trees, Shrubs or Flowers in the Open	\$1,000 per Item \$10,000 Aggregate	
Co-insurance Waiver – 5% or \$10,000	Included	
Computer Systems Breakdown	\$25,000	
Unnamed and Temporary Locations	\$25,000	
Newly Acquired Locations – 60 Days	\$1,000,000 Building \$500,000 Equipment/Stock	
Courier Shipments and Parcel Post	\$5,000	
Property in Transit (including Aircraft and Watercraft)	\$10,000	
Sales Representative	\$5,000	
Accounts Receivable	These coverages have a maximum aggregate limit of \$100,000 per occurrence	
Valuable Papers and Records		
Extra Expense		
Professional Fees		
Debris Removal		
Lock and Key Replacement		
Arson Award		
Exterior Signs including Street Clocks, Communication Towers, Antennae and Satellite Receivers		
Fire Department Service Charges		
Fire Equipment Recharge		
Expediting Expenses		
Equipment Breakdown (Boiler)		Included

Crime – Commercial Connection™ Comprehensive Dishonesty, Disappearance, Destruction and Forgery	
Employee Dishonesty – Form A (Commercial Blanket Bond)	\$10,000
Loss Inside The Premises – Broad Form	\$10,000
Loss Outside The Premises – Broad Form	\$10,000
Money Orders / Counterfeit Paper Currency	\$10,000
Depositors Forgery	\$10,000
Credit Card Forgery	\$10,000
Securities In Safe Deposit Boxes – Broad Form	\$10,000
Newly Acquired Locations – 60 Days	\$10,000
Crime Award	\$2,500
Expense of Preparing Inventory or Audit	\$2,500
Third Party Losses	\$2,500
Crime – Standard Conditions	Included
Liability – Commercial General Liability - (\$2,500 BI/PD Deductible)	
Bodily Injury and Property Damage (Per Occurrence)	\$2,000,000 Occurrence Limit \$5,000,000 General Aggregate Limit
Products and Completed Operations	Included
Personal Injury	Included
Advertising Injury	Included
Employees As Additional Insured	Included
Occurrence Basis Property Damage	Included
Broad Form Property Damage	Included
Blanket Contractual Liability	Included
Extended Bodily Injury	Included
Contingent Employers Liability	Included
Incidental Medical Malpractice	Included
Medical Payments	\$10,000 Any One Person \$25,000 Per Accident
Intentional Acts for the Protection of Persons and Property	Included
Automatic Coverage on Newly Acquired Locations	Included
Cross Liability	Included
Attached Machinery and Equipment	Included
Canadian Currency Clause	Included
Non-Owned Watercraft (under 8 meters)	Included
Tenants Legal Liability (Broad Form)	\$500,000
Employee Benefits Liability (Claims Made)	\$1,000,000 Aggregate Limit
Non-Owned Automobile Liability – S.P.F. No. 6 Includes:	\$2,000,000
▪ Legal Liability for Damage to Hired Automobiles Endorsement – S.E.F. No. 94 (\$1,000 Deductible)	\$50,000
▪ Contractual Liability Endorsement – S.E.F. No. 96	Included
▪ Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement – O.E.F. No. 98B	Included
▪ Excluding Long Term Leased Vehicle Endorsement – S.E.F. No. 99	Included
Contractor Connection™ Liability Coverage Extension Endorsement	
Crane and Hoist Operator's Liability (Riggers Liability)	\$50,000 Aggregate Limit
Design Errors and Omissions Liability	\$15,000 Aggregate Limit
Faulty Work Liability (Rip and Tear)	\$15,000 Aggregate Limit
Voluntary Property Damage Expense	\$10,000 Aggregate Limit

Additional Coverage Extensions at No Extra Charge to Qualified Risks
Replacement Cost (Building and Contents excluding Stock)
Stated Amount – Waiver of Co-insurance (completed Statement of Values form required)
Sewer Back-up - \$5,000 Deductible
Flood - \$25,000 Deductible
Earthquake – 5% or \$100,000 Minimum Deductible
Sixty Day Cancellation Clause (Except for Non-payment of Premium)

Optional Coverage Available	
Building(s)	As Indicated
Business Income (No Co-insurance) Endorsement Form (6 Month Indemnity Period)	As Indicated
Equipment and Tool Floater	As Indicated
▪ Unscheduled Tools	Maximum \$2,500 per Tool
▪ Scheduled Equipment and Tools with Replacement Cost (if under 5 years old)	As Indicated
▪ Newly Acquired Equipment (60 Day Reporting)	\$50,000
▪ Rented or Leased Equipment Extension (No Co-insurance)	\$50,000
▪ Rental Expense Reimbursement	\$10,000
Installation Floater	As Indicated
▪ Includes Property in Transit	} Up to Aggregate Limit of Maximum \$25,000
▪ Includes Unnamed Locations	
▪ Includes Penalties for Non-compliance	} Up to Aggregate Limit of Maximum \$5,000
▪ Includes Delay in Completion of Contract or its Conditions	
Buy Up CGL Limit of Liability	\$2,000,000 - \$5,000,000
Umbrella Liability	Up to \$10,000,000 in combination with CGL limit

Other coverage as well as increased limit amounts may be available upon request.