Contractors Edge® and Contractors Edge® Plus

THE INTACT INSURANCE ADVANTAGE
At Intact Insurance, we strive to offer you the best products in the market place. We can customize your customer’s coverage to meet their unique contracting needs. As a valued broker, we want to help create peace of mind when your customers need it most.

FEATURES AND BENEFITS
• Comprehensive package policy designed specifically for contractors, including protection for equipment, legal liabilities, as well as building, contents and crime.
• 30+ coverage extensions specifically required by contractors including but not limited to:
  ◦ Installation Extension, Tool Extension, and Computer Equipment Breakdown
  ◦ Replacement cost valuation on contractors equipment up to 60 months.
  ◦ Equipment Rental Reimbursement Expense and Contractor’s Equipment Loss of Earnings
• Sixty days Notice of Cancellation
• Optional Liability Extension available including:
  ◦ Building Material Replacement Cost,
  ◦ Crane and Hoist Operators’ Liability,
  ◦ Difference in Deductibles Coverage,
  ◦ Limited Coverage for failure of work to meet written specifications

ADDITIONAL FEATURES AND BENEFITS WITH CONTRACTORS EDGE PLUS
For your contracting customers that require greater coverage, ask about our Edge Plus option. Contractor’s Edge® Plus provides higher extension limits, PLUS additional coverages including:
• On Premises Pollutant Clean Up
• Rented Contractors Equipment
• Property in Transit (incl. loading/unloading)
• Home Office Extension

COVERAGE HIGHLIGHTS
Legal Guard® Information Service
• This service provides your business customers with unlimited access to telephone legal assistance, including local lawyer referral. This means customers have access to experienced lawyers who have practiced in the local jurisdiction. This service is national, bilingual and available 24/7.

Catch All Clause (applicable on: Contractors Edge® Plus)
• With Intact Insurance’s Catch All Clause, you and your client can rest easy. If, in the event of a loss, any property extension is found to be insufficient, the Catch All Clause can, in most cases, be used to increase the extension limit and fully indemnify the client. The $50,000 Catch All extension limit can be applied over two extensions.

Added protection against Legal Liabilities
• For those customers that need more coverage, Intact Insurance has the Commercial General Liability MAX. This market leading product provides broader coverage, contains fewer exclusions and is not subject to an annual General Aggregate Policy Limit.

ROUND OUT YOUR EDGE WITH
• Construction Project covers such as Builders’ Risk and Wrap Up Liability
• Surety Bonding
• Earthquake, Flood and/or Sewer Backup coverage
• Equipment Breakdown Insurance
• Commercial Automobile Coverage
• Umbrella Liability
• Scheduled Contractors Equipment
• Limited Pollution

WHO WILL BENEFIT
• Masonry, bricklaying, stonework, terrazzo and tiles
• Commercial building construction, electrical, painting, and drywall
• Installation of doors, windows, glass and siding
• Plumbing, heating, refrigeration and air conditioning
• Driveways, sidewalks and fences, parking areas
• Landscaping, lawn sprinklers
• Land grading, levelling and excavation
• Highway, street and road paving
• Sewer, drain and water main construction
• Cement and Concrete work
• Plus many other contracting operations

BEYOND THE EDGE
The Contractors Edge® is not designed for businesses engaged in:
• Demolition, wrecking, blasting
• Dredging
• Fire Restoration
• Hazardous goods handling
• Mould and pollution remediation
• Underpinning of buildings
• Waterproofing, fire proofing
• United States exposures

OUTSTANDING SERVICE FROM INTACT INSURANCE
• 24/7 Claims Service
• Rely Network
• Loss Prevention Services Advice
• A + (Superior) Financial Strength
• Stability as Canada’s largest Home, Auto and Business Insurance Company

EDGE TIPS
• Maintain equipment by qualified personnel according to the manufacturer’s specifications.
• Protect tools, equipment and materials after hours with fencing, lighting, locks and a guard service.
• Obtain certificates of insurance from all subcontractors and service personnel working at the job site.
• Provide formal job site training and orientation for all new employees.
• Place a spark watcher equipped with a portable fire extinguisher at the finish of hot works operations for a minimum of 60 minutes.
• Place portable fire extinguishers around the job site and train staff in their use.
• Protect the general public by restricting access to the job site to authorized persons.
• Implement an active safety program to reduce hazards on the job site.

[INTACT INSURANCE]
If Broad Form Building and/or Contents (BF02) is selected:

- Accounts Receivable: $10,000 / $100,000
- Arson Reward: $5,000 / $10,000
- Automatic Fire Suppression System Recharge Expense: $25,000
- Blanket Glass*: Included / Included
- Brand & Labels: $100,000
- Broad Form Consequential Loss: Included
- Building By-Laws*: Included
- Building Damage by Burglary: $10,000 / $50,000
- Computer Equipment: $25,000 / $50,000
  - Media: $25,000 / $25,000
  - Computer Equipment Breakdown: $25,000 / $25,000
  - Transfer between Locations: $25,000 / $25,000
  - Fire Protection Devices Extension: $10,000 / $10,000
  - Additional Acquired Computer Equipment: $25,000 / $25,000
  - Temporary Locations and Transit: $5,000 / $10,000
- Contents at Unnamed Locations: $10,000 / $50,000
- Cost to Prepare Proof of Loss: $10,000
- Courier and Parcel Post: $5,000
- Deferred Sales: $25,000
- Exhibition Extension: $5,000 / $25,000
- Expediting Expenses: $30,000
- Extra Expense: $25,000 / $50,000
- Fine Arts: $50,000
- Fire Department Service Charges: $10,000 / $50,000
- Growing Plants: 500 per item / $25,000 per occurrence
  - (a) Outside of building (excluding Green Roof exposure): $25,000
  - (b) Outside of building on a Green Roof: $25,000
- Home Office Extension: $25,000
- Inflation Protection: Included / Included
- Master Key: $5,000 / $15,000
- New Construction: $100,000
- Newly Acquired Buildings: $500,000
- Contents at Newly Acquired Locations: $250,000
- Newly Acquired Property in Canada: $1,500,000
- Newly Acquired “Contents of Every Description” in the U.S.A.: $250,000
- On Premises Pollution Clean-Up: $50,000
- Peak Season: 25% of Contents
- Personal Property of Officers and Employees: $5,000 / Included
- Precious Metals: $25,000
- Professional Fees: $10,000 / $50,000
- Property in Transit including Loading & Unloading: $30,000
- Property Loaned, Rented or Leased: $30,000
- Replacement Cost: Included / Included
- Roadways, Walkways, Parking Lots: $10,000 / $50,000
- Stated Amount - Waiver of Co-insurance: If Selected
  - Tenant’s Leasehold Interest: 50,000
- Transportation Extension: $10,000 / $25,000
  - Limit per shipment: $10,000
  - Limit any one loss, disaster or casualty: $10,000
- Valuable Papers and Records: $10,000 / $50,000

*Does not increase the amount of insurance.

In some instances, an aggregate limit applies.

OPTIONAL COVERAGES

- Scheduled Contractors Equipment
- Earthquake, Flood and/or Sewer Back Up
- Equipment Breakdown Insurance
- Commercial Automobile
- Umbrella Liability
- Limited Pollution