

SUPPLEMENTARY INFORMATION TO INSURANCE PROPOSAL – BRADLEY’S INSURANCE

ERRORS & OMISSIONS

Type of cover	Overview Of Pricing & Rates			Deductible
	Per Occurrence / Aggregate	Premium	Service fee	
Errors & Omissions Option A	\$1,000,000/\$2,000,000	\$235	\$10	\$1,000
Errors & Omissions Option B	\$2,000,000/\$4,000,000	\$270	\$10	\$1,000
Errors & Omissions Option C	\$3,000,000/\$6,000,000	\$295	\$10	\$1,000
Errors & Omissions Option D	\$5,000,000/\$10,000,000	\$410	\$10	\$1,000

GENERAL LIABILITY

Type of cover	Overview Of Pricing & Rates			Deductible
	Per Occurrence / Aggregate	Premium	Service fee	
Commercial General Liability Option A	\$1,000,000	\$95	\$10	\$1,000
Commercial General Liability Option B	\$2,000,000	\$145	\$10	\$1,000
Commercial General Liability Option C	\$5,000,000	\$350	\$10	\$1,000

PROPERTY PACKAGES

Type of cover *	Package option			Deductible
	Bronze	Silver	Gold	
Contents (including fixed computers) & business personal property	\$10,000	\$20,000	\$30,000	\$1,000
Contents away from premises and in transit (including portable computers)	\$3,000	\$4,000	\$5,000	\$1,000
Landlord’s fixtures and fittings	\$10,000	\$20,000	\$30,000	\$1,000
Business interruption	\$50,000	\$75,000	\$100,000	\$1,000
Equipment breakdown	\$23,000	\$44,000	\$65,000	\$1,000
Premium **	\$220	\$330	\$440	

*Please note that if the total value of your contents at the time of a loss is greater than the total sum insured, your insurance recovery may be reduced accordingly. 85% Coinsurance applied.

Please note that a **policy service fee of \$20 will be charged in **addition to the premium**.

ADDITIONAL COVER & LIMITS

Type of activity	Premium
Legal Expenses *	\$185
Cyber – excluding US revenues **	\$180
Cyber – including US revenues **	\$300
Run off/ERP cover 2 year period	160% of total premium

* Limit of Liability \$50,000/\$100,000 Aggregate Limit of liability

**Aggregate Limit of Liability \$250,000

Please note that these rates are applicable until January 1st 2019.

Please submit your application form to Bradley's Insurance:

Aimée Pawsey – apawsey@bradleysinsurance.com, 613-836-1759 x 2203

Gary Brisson – gbrisson@bradleysinsurance.com, 613-836-1759 x 2215