

WE'RE BIG ON MANUFACTURING



& WHOLESALE BUSINESS

MANUFACTURING & WHOLESALE PACKAGE

At CNS we cater to the Small to Medium Enterprise (SME) Entrepreneur; recognizing the many varied businesses they run across Canada. Our insurance solutions cover a wide spectrum of industries, as we understand SME Entrepreneurs as both a general group and their specialized trades. CNS's industry specific product enhancements ensure the proper protection for SME's, with unique coverages required to protect their diverse business investments.

CNS has built this insurance package for businesses that manufacture and assemble low to medium hazard products, and also caters to wholesalers who buy merchandise and sell to retailers, trade contractors and other wholesalers.



TARGET CLASSES & ELIGIBILITY CRITERIA

This package is designed to meet the needs of the majority of businesses across the manufacturing and wholesale industry with low to medium exposures, some of which are indicated below:

- Metal Products
- Wood Products
- Textiles & Clothing
- Breweries & Wineries
- Bakeries & Confectionery
- Coffee & Tea
- Housewares
- Electrical & Electronic Equipment
- Food & Drinks
- Paper Products
- Printers
- Furniture
- Miscellaneous Products, such as arts, crafts, hobby, religious, & non-critical auto products

The eligibility criteria for this package are as follow:

- Revenue up to \$5,000,000
- Up to 10 locations
- Maximum 50% US sales (up to Hazard Category 3)

HIGHLIGHTS OF OUR COVERAGE

The manufacturing and wholesale package provides the same cover provided by our standard SME Package, however it is enhanced to include key unique cover specific to manufacturing & wholesale businesses.

Liability Section

- Product Withdrawal Expense Extension (\$25,000)
- Aggregate Hoist Collision Extension (\$25,000): Specific protection is needed for the specialized equipment used in manufacturing. This extension provides adequate cover for damage caused by accidental collision to hydraulic or mechanical hoists that are leased, rented or loaned*. This extension only applies when the hoist is not otherwise insured on the policy e.g. if the property policy provides coverage.

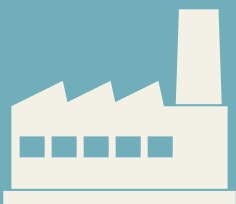
* Damage to the contents of the hoist is excluded.

Property Section

- Brands and labels extension (\$25,000): CNS understands the value of a brand name and that it is not in the best interest of the Insured to salvage goods with their brand name or label attached to the product. If a product is damaged in a loss, this extension provides cover for the cost to remove the brands or labels so the product can be salvaged.

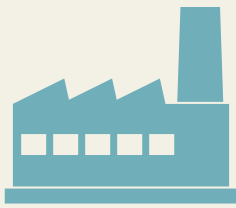
Equipment Breakdown Section

- Production machinery is also included.



DID YOU KNOW?

CNS's Manufacturing & Wholesale (M&W) Package covers all the common risks encountered in this sector. Our wealth of knowledge and expertise enables us to identify key risks ahead of time - that's why this package includes costs associated with product recall, up to \$25,000.



OTHER BENEFITS OF OUR COVERAGE FOR THE MANUFACTURING & WHOLESALE SECTOR INCLUDE:

- **Accounts Receivable:** This standard cover is more appealing to the manufacturing & wholesale industry as it provides cover for sums the Insured is unable to collect from customers due to loss or destruction of accounting records. It also covers any extra expense (including interest on loans) to collect outstanding sums and re-establish the accounting records.
- **Exhibition:** Another standard cover that is most attractive to manufacturing & wholesale sector, as it covers property while away from the Insured's premises at an exhibition site – including transit between the Insured's premises and the exhibition site.

OPTIONAL ADDITIONAL COVERAGE

To ensure adequate protection, additional insurance services may be needed. CNS suggests the following cover in order to optimize protection:

- Sewer Back-up
- Flood
- Earthquake
- Umbrella Liability

DON'T FORGET

- Our Hassle Free Claims Service backed by our claims guarantee
- Your customers can earn AIR MILES® reward miles on their SME policies*



SME MANUFACTURING & WHOLESALE PACKAGE

Minimum Deductible - \$500	
LIABILITY	LIMIT
Commercial General Liability - Per Occurrence	Select Limit
Tenants Legal Liability (any one premises)	\$300,000
Medical Payments (any one person)	\$10,000
Personal and Advertising Injury Liability (any one person or organization)	CGL limit
Employee Benefits E&O	\$1,000,000
Employers Liability	\$1,000,000
Voluntary Compensation	\$100 weekly indemnity
Elevator Collision Extension	\$10,000
Non-Owned Automobile	\$1,000,000
SEF 99 - Excluding Long Term Leased Vehicle Endorsement	Included
SEF 96 - Contractual Liability Endorsement	Included
SEF 94 - Legal Liability for Damage to Hired Automobiles	\$50,000,
OEF 98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement (Ontario Only)	Included
Product Withdrawal Expense Extension	\$25,000 Aggregate Limit
Hoist Collision	\$25,000

Minimum Deductible - \$500	
PROPERTY	LIMIT
Building	Select Limit
Contents	Select Limit
Office Contents Tenants Improvement	\$25,000
Accounts Receivable	\$50,000
Valuable Papers	\$50,000
Computer Protection Small Business (\$1,000 deductible)	\$50,000
Computer Transit	\$25,000
Computer Breakdown (\$1,000 deductible)	\$50,000
Computer Extra Expense	\$7,500
Computer Data	\$7,500
Commercial Condominium (Betterments) Extension	\$25,000
Automatic Fire Suppression System	\$25,000
Bylaws	Included
Inflation Shield	Included
Replacement Cost (Excluding Stock) Extension	Included
Fire Department Service Charges	\$25,000
Leasehold Interest	\$25,000
Professional Fees	\$25,000
Blanket Glass	\$10,000

Minimum Deductible - \$500	
Personal Property of Officers and Employees	\$1,000 per person/\$25,000 per occurrence
Deferred Payment Extension	\$10,000
Fine Arts (maximum limit per item \$2,500)	\$25,000
Peak Season	
Stated Amount	
Mobile Personal Computing Devices	\$2,500
Reward	\$5,000
Stock Spoilage including Off Premises Power Interruption	Included
Brands and Labels Extension	\$25,000
Sign	\$25,000
Terrorism Exclusion	

APPLICABLE TO EACH LOCATION	LIMIT
Newly Acquired Building & Contents	\$1,000,000
Contents at Non-Owned Location	\$50,000
Debris Removal	Included
Transit	\$25,000
Sales Representative Samples	\$50,000
Jewellery, Watches & Furs	\$1,000
Building Damage Due To Theft	\$2,500
Parcel Post	\$5,000
Growing Plants, Trees, Shrubs or Flowers (Maximum \$1,000 any one item in the open)	\$20,000
Exhibition	\$25,000
Master Key	\$25,000
Land and Water Pollution Clean Up	\$10,000

BUSINESS INCOME	LIMIT
Extra Expense	\$50,000
Profit ALS	Included
Off Premises Power Interruption - 48 hr waiting period	\$10,000
Interruption by Civil Authority (30 days)	Included
Contingent Business Interruption	\$5,000
Outbreak Extra Expense	\$1,000/day for 20 days
Fines or Damages for Breach of Contract	\$25,000
Additional Time Required to Rebuild	Included
Terrorism Exclusion	

Minimum Deductible - \$500	
CRIME	LIMIT
Loss Inside/Outside	\$10,000
Overnight Coverage & in Custodians Home	\$5,000
Medical Expenses Resulting from Robbery	\$5,000
Damage to Building by Burglary or Robbery	\$5,000

FIDELITY	LIMIT
Employee Dishonesty Form A	\$5,000
Money Orders, Counterfeit Currency	\$5,000
Depositor's Forgery	\$5,000
Employee Forgery Exclusion	
Identity Theft Expense	\$10,000

INLAND MARINE	LIMIT
Tool Floater (\$500 maximum limit per item) Replacement Cost is included for tools less than 3 years old	\$5,000
Terrorism Exclusion	

EQUIPMENT BREAKDOWN	LIMIT
Limit of Liability	\$20,000,000
Property Damage/Business Interruption/Extra Expense/Service Interruption	Property Limit
Spoilage (minimum deductible \$1,000)	25,000
EBI Extensions	
Expediting Expenses	Included
Professional Fees	Included
Ammonia Contamination	\$100,000
Water Damage	\$100,000
Hazardous Substances	\$100,000
Mould	\$50,000
Data & Media Coverage	\$25,000
Selling Price	Included
Brands & Labels	Included
Errors & Omissions	\$100,000
Equipment Breakdown Business Interruption	Included
Interruption by Civil Authority	Included
Contingent Business Interruption/Extra Expense	\$100,000
By-laws	Included
Production Machine Inclusion	Included
Terrorism Exclusion	

WE'RE BIG ON SMALL BUSINESS. IF YOU'RE BIG ON SMALL BUSINESS PARTNER WITH CNS.