



Specialty Solutions

Niche Extension Endorsement - Commercial

You may have difficulty finding the right insurance coverage for your customers whose personal or business activities fall outside of standard insurance offerings, or have an unusual property risk.

That's where we can help. Intact Insurance Company provides coverage for property risks that are more difficult to write due to the type of construction, occupancy, protection and/or exposure, loss experience or class of business.

Our **Niche Edge Extension of Coverage Endorsement** attaches to the Building and/or Contents Broad Form, providing additional coverage for commercial risks such as:

Condominium Unit Owner's Additional Coverage for the condominium unit, special loss assessment levied upon by the condominium corporation against unit owners and improvements or betterments made to the condominium unit.

Condominium Unit Coverage for loss or damage by an insured peril to the condominium unit to the extent the unit is not insured by the condominium corporation or if the building insurance purchased by the condominium corporation is not effective or inadequate.

Special Loss Assessment for payment of insured's share of special loss assessment if any levied by the condominium corporation.

Improvements and Betterments for loss or damage to improvements or betterments made by the condominium unit owner that have become a permanent part of the building.

Consequential Loss-Off Premises Service Interruption for damage to stock on the premises because of service interruption to off-premises public utility power generating plants, substations, transformers caused directly by an insured peril.

Debris Removal, Additional Expenses for additional debris removal expenses if the policy limit is exhausted (up to 10% of the amount of insurance), subject to a maximum amount of \$ 1,000,000.

Land and Water Pollution Clean Up Expenses for the cleanup of pollutants from land or water at the premises. Reporting period within 365 days.

And much more. Review the endorsement wording for a full description.

With Intact Insurance's Non-Standard Risks solution, you'll benefit from:

- 17% commission rate
- Continuity of insurance with the same company – no need to move a risk elsewhere if it deteriorates or improves
- Dedicated and experienced underwriting teams
- 24/7 claims service with expert claims adjusters
- Flexible billing options

Get a quote today!

Contact us at 1 855 475 7878 or niche.centralatlantic@intact.net



For more information on this Non-Standard Risk solution and other specialty offerings, visit intactspecialty.ca



SUMMARY OF COVERAGE

Extensions of coverage	Limit
Accounts Receivable	\$10,000
Arson & Theft Reward	\$5,000
Brands and Labels	\$2,500
Building Damage by Theft	\$5,000
Computer Systems	\$5,000
Media	\$5,000
Data breakdown	\$5,000
Condominium Corporation – Unit Owner’s Additional Coverages	
• Contingent Condominium Unit Coverage	\$10,000
• Special Loss Assessment	\$10,000
• Betterments and Improvements	\$10,000
Consequential Loss – Off Premises Service Interruption	\$10,000
Consequential Loss – Temperature Change	Included
Contents at Insured or Insured’s Employees Residence	\$2,500
Debris Removal – Additional Expenses	10% / \$1,000,000
Exhibition Floater	\$5,000
Extra Expenses	\$10,000
Fine Arts	\$10,000
Fire or Police Department Service Charges	\$10,000
Fire Suppression System Recharge	\$10,000
Growing Plants, Trees, Shrubs, Lawns or Flowers	\$5,000
Installation Floater	\$5,000
Land and Water Pollutant Clean Up Expenses	\$10,000
Money and Securities	\$2,500
Newly Acquired Location	\$250,000 Building \$100,000 Contents
Peak Season Increase	25%
Personal Property of Officers, Employees and Volunteers	\$5,000
Professional Fees	\$5,000
Property in Custody of Sales Representatives	\$5,000
Property in Transit	\$10,000
Property Leased, Rented or Loaned	\$2,500
Removal	60 days
Replacement of Locks and Keys	\$5,000
Sidewalk Sales	25% / \$25,000 max
Temporary Locations Including Trade Shows	\$10,000
Valuable Papers & Records	\$10,000