Light Manufacturers Edge®

THE INTACT INSURANCE ADVANTAGE

At Intact Insurance, we strive to offer you the best products in the market place. We underwrite with the customer in mind and can tailor our offer to your manufacturing clients' unique needs. As a valued broker, we want to help create peace of mind when your customers need it most.

FEATURES AND BENEFITS

- Comprehensive package designed specifically for manufacturers.
- Policy includes Property, Business Interruption, Crime and General Liability Coverages
- Significant in-house capacity to accommodate larger property values and increased casualty limits
- Coverage available for USA and Foreign sales
- Includes specialized coverages such as:
  - Moulds and Patterns
  - Brands and Labels
  - Broad Form Consequential Loss / Off Premises Power Failure Transmission
  - Peak Season Increase on Stock
  - Computer Equipment Breakdown
  - Property in Transit including damage during loading and unloading
  - On Premises Pollutant Clean Up
  - Expediting Expenses
  - Fines or Damages for Breach of Contract
  - Mortgage Rate Guarantee
  - Product Research & Development Business Income Extension.
  - Precious Metals Extension
  - Tenant's Leasehold Interest
  - Contingent Business Interruption Coverage including contributing, recipient, and neighbouring premises
  - Professional Liability for in-house engineering design professionals
  - Optional Liability Extension available including:
    - Trademark Infringement
    - Products Recall
    - Failure to Manufacture to Written Specifications
    - Crane and Hoist Operators Liability
  - Profits – Actual Loss Sustained Business Interruption Coverage available
  - Sixty days Notice of Cancellation

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

- 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

- Equipment Breakdown Insurance including Production Machinery
- Commercial Automobile Coverage
- Earthquake, Flood, and/or Sewer Backup Coverage
- Directors and Officers Coverage
- Marine Cargo for international shipments

WHO WILL BENEFIT

Light Manufacturer's Edge® is ideal for small to mid-sized and larger businesses involved in the manufacture and/or assembly of low to moderate – hazard components and products. This product is ideal for manufacturers of:

- Consumer products and household goods
- Food and beverage products
- Bakeries
- Hardware and plumbing supplies
- Metal Fabricators
- Machine Shops
- Printing and publishing
- Clothing and textiles
- Electrical and electronic products
- Concrete, marble and stone products
- Cabinetry and furniture
- And much more!

Additional customer characteristics include:

- Excellent quality control measures relating to finished products, as well as incoming components and supplies
- Regular preventative maintenance programs on production equipment
- A focus on safety, including process procedures, safe materials handling, and chemical storage
- A focus on continued production, including contingency and response plans, multiple production areas, back up process machinery, etc.

OUTSTANDING SERVICE FROM INTACT INSURANCE

- 24/7 Claims Service Guarantee
- Rely Network
- Duoline
- Loss Prevention Services
- A + (Superior) Financial Strength
- Stability as Canada's largest Home, Auto and Business Insurance Company
- Local Regional expert underwriters

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	$ LIMIT
PROPERTY	
For attachment to the Commercial Building and Contents Broad Form BF02	
Accounts Receivable	50,000
Arson Reward	10,000
Automatic Fire Suppression System Recharge Expense	25,000
Blanket Glass*	Included
Brand & Labels	100,000
Broad Form Consequential Loss	Included
Building By-Laws*	Included
Building Damage by Burglary	50,000
Computer Equipment	50,000
- Media	25,000
- Computer Equipment Breakdown	25,000
- Transfer between Locations	25,000
- Fire Protection Devices Extension	10,000
- Additional Acquired Computer Equipment	25,000
- Temporary Locations and Transit	10,000
Contents at Unnamed Locations	50,000
Cost to Prepare Proof of Loss	10,000
Deferred Sales	25,000
Exhibition Extension	50,000
Expediting Expenses	30,000
Extra Expense	50,000
Fine Arts	50,000
Fire Department Service Charges	25,000
Growing Plants	
(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
Installation Extension	50,000
Master Key	15,000
New Construction	100,000
Moulds & Patterns	50,000
Newly Acquired Property in Canada (90 days)	1,250,000
Newly Acquired "Contents of Every Description" in the U.S.A. (30 days)	250,000
Newly Acquired Equipment (30 days)	250,000
On Premises Pollution Clean Up	25,000
Peak Season	25% of Contents
Personal Property of Officers and Employees	Included
Precious Metals	25,000
Professional Fees	25,000
Property in Transit including Loading & Unloading	30,000
Property Loaned, Rented or Leased	30,000
Replacement Cost	Included
Roadways, Walkways, Parking Lots	50,000
Stated Amount - Waiver of Co-insurance	If Selected
Tenant's Leasehold Interest	50,000
Tool Extension	5,000
Upgraded Value – Blanket Equipment	50,000
Valuable Papers and Records	50,000
Warehouseman's Legal Liability	50,000

MANUFACTURERS
EDGE

	$ LIMIT
CATCH-ALL CLAUSE	50,000
BUSINESS INTERRUPTION	
For attachment to the Business Interruption Coverage (applicable only if Profits Form BI10, Profits Actual Loss Sustained Form BI16, Gross Earnings Manufacturing Form BI08, Gross Earnings Mercantile Form BI09, or Gross Earnings Actual Loss Sustained BI18 is insured as stated on the "Declaration Page(s)")	
Fines or Damages for Breach of Contract	25,000
Limited Contingent Loss of Income	
- Neighbouring Premises	25,000
- Contributing/Recipient Property	25,000
Mortgage Rate Guarantee	25,000
Off-Premises Services Interruption	100,000
Product Research & Development Business Income Extension	25,000
CRIME	
Employee Dishonesty (Form A)	10,000 aggregate
Broad Form Money and Securities	
- Inside Premises	5,000
- Outside Premises	5,000
- Custodian Coverage	5,000
Money Order and Counterfeit Paper	5,000 aggregate
Depositors Forgery	5,000 aggregate
Computer Fraud	
(i) Insured's Interest	10,000 aggregate
(ii) Customers' Interest	1,000 per customer/ 10,000 (aggregate)
GENERAL LIABILITY	
For attachment to the Commercial General Liability Form LR10, or Commercial General Liability Max Form LR20, whichever is applicable. (Note this coverage is optional. Applicable only if stated on the "Declaration Page(s)")	
Products Recall	50,000
Hoist, Elevator, Escalator or Lift Collision	50,000
Crane and Hoist Operator's Liability	50,000
Employee Benefits Liability	250,000 per employee/ 1,000,000 aggregate
Limited Coverage for Failure to Manufacture to Written Specifications	10,000
Trademark Infringement	10,000
APPLICABLE TO THE POLICY	
60 Days' Notice of Cancellation/Termination	

*Does not increase the amount of insurance.

In some instances, an aggregate limit applies.

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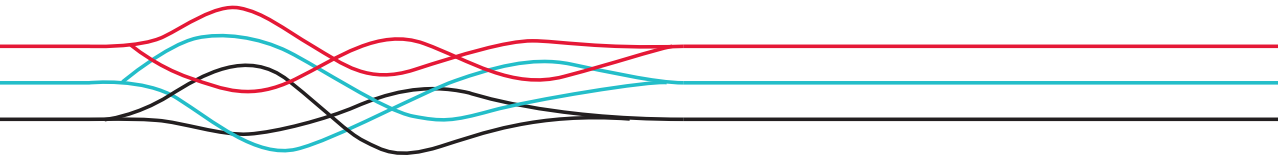

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