

HANDCRAFTED

Bath & Body Guild

2023-24 Insurance Program

What has changed?

- \$400 \$2MM CGL Only option eliminated for new business members
- \$400 \$2MM CGL Only option available for renewals (policies ordered prior to June 1, 2023)
- Quebec members now accepted from May 1st, 2023
- Gross Revenue maximum increased to \$175,000

Pricing

Option 1: Liability Insurance Only

\$400 for \$2MM CGL with Liability Edge 3.0 Endorsement *For renewing members only (this option must have been purchased prior to June 1, 2023)

\$500 for \$2MM CGL Only (same price as \$2MM CGL Package Policy) for new orders after June 1, 2023.

\$700 for \$5MM CGL with Liability Edge 3.0 Endorsement

Option 2: Package Policy (Property & Liability Insurance)

\$500 for \$2MM CGL with Liability Edge 3.0 and \$50,000 contents w/ Edge 2.0 Endorsement and Cyber Insurance

\$800 for \$5MM CGL with Liability Edge 3.0 and \$50,000 contents w/ Edge 2.0 Endorsement and Cyber Insurance

**For Candle making operations*

\$650 for \$2,000,000 CGL with Liability Edge 3.0 and \$50,000 contents w/ Edge 2.0 Endorsement and Cyber Insurance

\$950 for \$5,000,000 CGL with Liability Edge 3.0 and \$50,000 contents w/ Edge 2.0 Endorsement and Cyber Insurance

Payment Options

3 convenient payment plans to help make it easier to meet your needs:

easipay One Pay

Make one upfront payment at the start of your policy term. Choose to pay online, or via automatic bank withdrawal, cheque, money order, or credit card.

easipay Three Pay

Pay your premium in three equal payments. Your first payment plus a \$35 instalment fee is due at the start of your policy; the second is due three months later; and the third is due six months later. Choose to pay online, or via automatic bank withdrawal, cheque, money order, or credit card.

easipay Monthly Plan

Intact will automatically withdraw monthly payments from your bank account. An interest rate of 4% will apply.

<https://www.intact.ca/ab/en/personal-insurance/vehicle/savings-payments/how-to-make-insurance-payments.html>

Handcrafted Bath and Body Guild Insurance Coverage Highlights

- Program pricing providing HBBG members with peace of mind at a discounted price
- \$2,000,000 in coverage for Products Liability and Commercial General Liability, \$5,000,000 if you select to upgrade.
- \$50,000 in contents coverage at premises listed on file
- Privacy Breach (Cyber) Expense coverage including business interruption and legal expense.
- EDGE Complete – Property Extensions- A package of more than 60 extensions
- Legal Guard Telephone Assistance
 - Legal counsel fees can add up quickly but sometimes, you just need a lawyer.
 - Legal Guard telephone assistance gives you access to unlimited phone consultations for legal advice on laws and regulations, employee rights, contracts and legal procedures.

EDGE Complete Coverage Highlights:

- Coverage for recently acquired contents or property that may not have been added yet to the policy
- Co-insurance waiver
- A catch all clause to top up limits if the claim exceeds the amount of insurance for a particular coverage
- Extra expense to cover additional costs required to keep business operating
- Coverage extensions for property while temporarily away from premises (Farmers Market or Trade Show)
- Coverage available for members across Canada (including Quebec)
- Ability to add Additional Insured's to meet market/exhibit insurance requirements
- Certificates of Insurance issued within a week of members purchasing insurance
- Underwritten by Intact Insurance, the largest Property & Casualty insurer in Canada
- Brokered by BrokerLink, one of Canada's largest property & casualty brokers offering home, automobile, and business
- Flood, Sewer Backup, Earthquake, Business Interruption, and Equipment Breakdown coverage are optional and can be included for an extra charge.
- Any member in good standing with HBBG can purchase insurance.
- Sales to the U.S.A. is covered (up to 25% of your total sales) – No international sales are covered.
- Blanket limits for the most common claims take the guesswork out of determining coverage
- Gross Revenues up to \$175,000

Contact Info:

HBBG Dedicated Email (fastest response)

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