

HANDCRAFTED

Bath & Body Guild

2021-22 Insurance Program Changes

New Coverage Options

Low cost Commercial General Liability (CGL) only insurance option now available (pricing as low as \$400 per year)
Includes Candle making operations

New Pricing

Option 1: Liability Insurance Only

\$400 for \$2MM CGL with Liability Edge 3.0 Endorsement
\$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 soap making operations that include Candle making:

\$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

New Payment Options

The Handcrafted Bath & Body Guild will no longer be collecting your premium in order to make it more convenient and present more options for members.

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>

Note: Members no longer pay HBBG directly for their insurance policy