

HANDCRAFTED

# Bath & Body Guild

## 2025-26 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

**\$500** for \$2MM Commercial General Liability Max Only

**\$700** for \$5MM Commercial General Liability Max Only

#### Option 2: Package Policy (Property & Liability Insurance)

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

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

**\$950** for \$5,000,000 Commercial General Liability Max 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-insurantee-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
  - o Legal counsel fees can add up quickly but sometimes, you just need a lawyer.
  - o 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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