

Additional Coverage Endorsement

Benefit from ACE – Additional coverage endorsement!

Federation and your Insurance broker, offer a wide-range of coverages and additional limits to enhance your basic commercial policy.

Contact your Federation broker today for more details!

Property	Limits
Accounts Receivable	\$25,000
Newly acquired buildings (included for 30 days)	\$250,000
Newly acquired contents (included for 30 days)	\$100,000
Consequential loss assumption	\$10,000
Property in transit	\$10,000
Exhibition floater	\$10,000
Fire department service charges	\$5,000
Seasonal variations of the stock	25% of stock limit
Accountant's fees / Professional fees	\$10,000
Valuable papers and records	\$25,000
Exterior signs	\$10,000
Inflation protection	Included
Glass (Blanket Coverage)	Included
Damage to building by burglary or robbery	Included
Personal property of officers and employees	\$5,000 per loss
Cancellation clause (30 days)	Included
Salesperson's samples	\$1,000 per loss
Courier and parcel post	\$1,000
Contents at temporary locations	\$10,000
Extra expense	\$25,000

Business Interruption	Limits	
Note: these extensions are applicable only if business interruption is afforded under this policy		
Extended business interruption (Coverage: 30 days)	\$20,000	
Contingent business interruption from: Contributing/Recipient/Magnet properties	\$20,000	
Business interruption at newly acquired locations	\$100,000	
Retailer's products impairment arising from recall coverage	\$20,000	
Off-premises power and transmission lines – service interruption (24 hour waiting period)	\$20,000	
Crime		
Under this coverage section of the ACE, we offer a choice between our standard limits under Option 1 and higher limits under option 2.		
Comprehensive Dishonesty, Disappearance, Destruction		
	Option 1	Option 2
Employee dishonesty/Form A	\$5,000	\$10,000
Loss inside the premises (including stock robbery)	\$2,500	\$5,000
Loss outside the premises	\$2,500	\$5,000
Money orders and counterfeit paper currency	\$2,500	\$5,000
Depositor's forgery	\$2,500	\$5,000

This document is not an insurance policy, rather a document intended solely to provide information relating to coverage available from Federation Insurance Company of Canada. Please refer to the policy wording for details of applicable conditions and exclusions.



A member of The Economical Insurance Group