

COVERAGE DESCRIPTION	MAXIMUM LIMIT(S)/ MINIMUM DEDUCTIBLE(S)	COVERAGE OVERVIEW	ADDITIONAL BENEFITS	AVAILABLE OPTIONAL COVERAGES
<p><b>Commercial Property Protection</b></p> <p><b>Base Coverage</b></p>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$3,000,000 combined property and business interruption values at any one insured location.</li> <li>▪ Minimum deductibles:                             <ul style="list-style-type: none"> <li>- Sewer backup: \$2,500</li> <li>- Flood: \$25,000</li> <li>- Earthquake: \$25,000 on T.I.V. of \$500,000 or lower; \$50,000 on T.I.V. exceeding \$500,000.</li> <li>- All Other Insured Losses: \$1,000</li> </ul> </li> <li>▪ Optional Coverage: Portable Electronic Devices – Minimum deductible: \$1,000</li> <li>▪ Optional Coverage: Loss of Profit – Minimum deductible: \$1,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Contents of every description.</li> <li>▪ Contents definition includes: computer hardware, software and data media material.</li> <li>▪ Each event limit as selected for each insured location.</li> <li>▪ All risks of direct physical loss or damage, including flood and earthquake, subject to exclusions.</li> <li>▪ 90% coinsurance clause.</li> <li>▪ Includes:                             <ul style="list-style-type: none"> <li>- Burglary Damage to Building(s)</li> <li>- Preservation of Property</li> <li>- Tenant’s Improvements</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Each event limit as indicated below.</li> <li>- Limit applies in addition to contents limit of coverage.</li> <li>- Aggregate limit applies where indicated.</li> <li>- Increase available where indicated.                             <ul style="list-style-type: none"> <li>▪ Accounts Receivable: \$25,000</li> <li>▪ Computer Systems Fraud, Theft of Services: \$10,000</li> <li>▪ Data and Records Restoration Costs: \$25,000</li> <li>▪ Debris Removal: \$50,000</li> <li>▪ Employee Dishonesty: \$10,000</li> <li>▪ Extra Expense: \$50,000 (can be increased as required)</li> <li>▪ Forgery or Alteration: \$5,000</li> <li>▪ Hacking Event or Computer Virus Attack: \$10,000 (each event and aggregate)</li> <li>▪ Installation Projects: \$10,000 (can be increased to a maximum limit of \$25,000)</li> <li>▪ Inventory or Appraisals, Professional Fees: \$25,000</li> <li>▪ Money and Securities – Inside and Outside: \$2,500 (can be increased to a maximum limit of \$5,000 each)</li> <li>▪ Newly Acquired Property/ Locations: \$500,000</li> <li>▪ Personal Belongings: 10,000</li> <li>▪ Transit<sup>1,2</sup> (worldwide): \$10,000 (can be increased to a maximum limit of \$50,000)</li> <li>▪ Unnamed Locations<sup>1</sup> (worldwide)*: \$10,000 (can be increased to a maximum limit of \$50,000)</li> </ul> </li> </ul> <p><small>1 Does not cover portable electronic devices (other than stock).</small></p> <p><small>2 Does not cover ocean cargo.</small></p>	<ol style="list-style-type: none"> <li>1. Portable Electronic Devices                             <ul style="list-style-type: none"> <li>- Covers portable electronic devices (including carrying cases) while away from an insured location in the custody of the Insured, partners, employees.</li> <li>- Worldwide coverage territory.</li> <li>- Subject to Each Item Limit and Each Event Limit.</li> <li>- 90% coinsurance clause.</li> <li>- Separate deductible amount.</li> </ul> </li> <li>2. Loss of Profit                             <ul style="list-style-type: none"> <li>- Maximum 12-month indemnity period.</li> <li>- Ordinary payroll expense included for 90 consecutive days.</li> <li>- Each event limit as selected for each insured location.</li> <li>- 100% coinsurance clause.</li> <li>- Separate deductible amount.</li> </ul> </li> </ol> <p><b>Additional Benefits</b></p> <ul style="list-style-type: none"> <li>▪ Data or Records Destruction: 60 consecutive days.</li> <li>▪ Dependent Property: \$50,000</li> <li>▪ Interruption by Civil Authority: 2 consecutive weeks.</li> <li>▪ Newly Acquired Locations: \$100,000</li> </ul>

## Technology – Small Business Product Overview

COVERAGE DESCRIPTION	MAXIMUM LIMIT(S)/ MINIMUM DEDUCTIBLE(S)	COVERAGE OVERVIEW	AVAILABLE OPTIONAL COVERAGES
<p><b>Commercial General Liability Protection</b></p> <p><b>Base Coverage</b></p>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$5,000,000 all base coverage sections except:                             <ul style="list-style-type: none"> <li>- Medical Expenses – Maximum limit: \$10,000</li> </ul> </li> <li>▪ Base coverage sections include:                             <ul style="list-style-type: none"> <li>- Bodily Injury and Property Damage Liability</li> <li>- Medical Expenses</li> <li>- Tenants’ Legal Liability</li> <li>- Personal Injury Liability*</li> <li>- Advertising Injury Liability*</li> </ul> </li> <li>▪ Minimum each event deductible: \$1,000 applies to bodily injury or property damage liability.</li> <li>▪ Optional Coverage: Employers’ Liability – Maximum limit: \$5,000,000</li> </ul> <p><i>*A reduced limit may apply to Personal Injury Liability and/or Advertising Injury Liability for certain operations or activities.</i></p>	<ul style="list-style-type: none"> <li>▪ Occurrence basis coverage.</li> <li>▪ Broad protected persons.</li> <li>▪ Subject to the following limits of coverage (shown on Declarations):                             <ul style="list-style-type: none"> <li>- General Total (aggregate) Limit</li> <li>- Personal Injury and Advertising Injury Total (aggregate) Limit</li> <li>- Products and Completed Work Total (aggregate) Limit</li> <li>- Each Event Limit</li> <li>- Medical Expenses Limit</li> <li>- Tenants’ Legal Liability Limit</li> <li>- Personal Injury Each Person or Organization Limit</li> <li>- Advertising Injury Each Person or Organization Limit</li> </ul> </li> </ul>	<p>Employers’ Liability</p> <ul style="list-style-type: none"> <li>▪ Subject to maximum limit shown.</li> <li>▪ Limit applies to:                             <ul style="list-style-type: none"> <li>- Each Person</li> <li>- Each Event</li> </ul> </li> <li>▪ Covers:                             <ul style="list-style-type: none"> <li>- Clerical office employees.</li> <li>- Employment within Canada.</li> </ul> </li> <li>▪ Includes Voluntary Compensation for described compensation amounts.</li> </ul>
<p><b>Non-Owned Automobile</b></p> <p><b>Optional Coverage</b></p>	<ul style="list-style-type: none"> <li>▪ Maximum liability limit: \$2,000,000</li> <li>▪ Optional Coverage: S.E.F./Q.E.F. No. 94 – Maximum limit: \$50,000</li> <li>▪ Optional Coverage: S.E.F./Q.E.F. No. 94 – Minimum all perils deductible amount: \$1,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Standard S.P.F./Q.P.F. No. 6</li> <li>▪ Includes hired automobiles and automobiles operated under contract (as defined).</li> <li>▪ Includes S.E.F./Q.E.F. No. 96 (contractual liability: written contracts).</li> <li>▪ Subject to S.E.F./Q.E.F. No. 99 (excluding long-term leased vehicles).</li> </ul>	<p>S.E.F./Q.E.F. No. 94: Physical Damage to Non-Owned Automobiles</p> <ul style="list-style-type: none"> <li>▪ All perils.</li> <li>▪ Subject to maximum limit and minimum deductible amounts shown.</li> <li>▪ Covers private passenger and light commercial vehicles (not exceeding 4500 kg. G.V.W.).</li> </ul>
<p><b>Technology Errors and Omissions Liability Protection (claims-made and reported)</b></p> <p><b>Optional Coverage: Wholesale Distributors</b></p> <p><b>Base Coverage: All Other Eligible Risks</b></p>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$2,000,000*</li> <li>▪ Minimum deductible:                             <ul style="list-style-type: none"> <li>- \$250,000 or \$500,000 Limit: \$2,500 Each Wrongful Act*</li> <li>- \$1,000,000 or \$2,000,000 Limit: \$5,000 Each Wrongful Act*</li> </ul> </li> </ul> <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> <li>▪ Defence expenses apply within the limit of coverage.</li> <li>▪ Deductible includes defence expenses.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Subject to the following limits of coverage (shown on Declarations):                             <ul style="list-style-type: none"> <li>- Each Wrongful Act Limit</li> <li>- Total (aggregate) Limit</li> </ul> </li> <li>▪ Subject to Retroactive date (shown on Declarations).</li> <li>▪ Provides Limited Reporting Period Coverage – 30 Days</li> <li>▪ Option to purchase an Extended Reporting Period for up to 12 months.</li> </ul>	<p>Not applicable.</p>

## Technology – Small Business Product Overview

COVERAGE DESCRIPTION	MAXIMUM LIMIT(S)/ MINIMUM DEDUCTIBLE(S)	COVERAGE OVERVIEW	AVAILABLE OPTIONAL COVERAGES
<b>Copyright or Trademark Infringement Liability Protection (claims-made and reported)</b>  <b>Optional Coverage</b>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$500,000*</li> <li>▪ Minimum deductible: \$2,500 Each Copyright or Trademark Infringement Offence*</li> </ul> <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> <li>▪ <i>Defence expenses apply within the limit of coverage.</i></li> <li>▪ <i>Deductible includes defence expenses.</i></li> </ul> <p>Separate maximum limits of coverage and minimum deductible apply to Injunctive Relief Defence Expenses as follows:</p> <ul style="list-style-type: none"> <li>▪ \$25,000 Maximum Limit</li> <li>▪ \$ 1,000 Each Suit Deductible</li> </ul>	<ul style="list-style-type: none"> <li>▪ Subject to the following limits of coverage (shown on Declarations):                             <ul style="list-style-type: none"> <li>- Each Copyright or Trademark Infringement Offence Limit</li> <li>- Total (aggregate) Limit</li> <li>- Injunctive Relief Defence Expenses Total (aggregate) Limit</li> <li>- Injunctive Relief Defence Expenses Each Suit Limit</li> </ul> </li> <li>▪ Subject to Retroactive date (shown on Declarations).</li> <li>▪ Provides Limited Reporting Period Coverage – 30 Days</li> </ul>	Not applicable.
<b>Network and Information Security Liability Protection (claims-made and reported)</b>  <b>Optional Coverage - Endorsement</b>	<ul style="list-style-type: none"> <li>▪ Maximum limit: \$500,000*</li> <li>▪ Minimum deductible: \$2,500 Each Network and Information Security Wrongful Act*</li> </ul> <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> <li>▪ <i>Defence expenses apply within the limit of coverage.</i></li> <li>▪ <i>Deductible includes defence expenses.</i></li> </ul> <p>Separate maximum limits of coverage and participation percentage apply to Security Breach Notification Expenses as follows:</p> <ul style="list-style-type: none"> <li>▪ \$25,000 Limit</li> <li>▪ 20% Participation Percentage</li> </ul>	<ul style="list-style-type: none"> <li>▪ Subject to the following limits of coverage (shown in the endorsement):                             <ul style="list-style-type: none"> <li>- Each Network and Information Security Liability Wrongful Act Limit</li> <li>- Total (aggregate) Limit</li> <li>- Security Breach Expenses Notification Limit</li> </ul> </li> <li>▪ Subject to Retroactive date (shown in the endorsement)</li> <li>▪ Provides Limited Reporting Period Coverage – 30 Days</li> </ul>	Not applicable.