



# THE EXPRESS ADVANTAGE

# INTRODUCTION TO EXPRESS

Express offers property, business interruption, crime, cyber, liability, and umbrella coverages bundled into one product with Enhancements that fit the needs of target industries and businesses are included

Express provides coverage for operations with low-to-medium hazard grades in the following segments:

- Business and professional (Target Class)
- Contractors (Target Class)
- Automotive
- Realty – with specific minimum criteria
- Retail
- Restaurants (unlicensed) – with specific minimum criteria

Over 300 different business types can be written in Express within these segments.

# DELIVERING VALUE WITH EXPRESS



## Tailored coverage

Express is an industry-leading solution for low-to-medium hazard business operations. Express offers coverage tailored to address the specific needs of our target industry segments.



## Quick quote turnaround

We're committed to providing you with a fast, easy, and hassle-free experience so you can better serve your customers. Our quotes are guaranteed, and we are continually improving our quoting process.



## Claims service

Customer satisfaction is our top priority. With a 89% customer satisfaction score, we have some of the highest ratings in the industry. We're dedicated to helping our customers return to business after a loss.

# EXPRESS COVERAGE HIGHLIGHTS

PROPERTY	BUSINESS INTERRUPTION	CRIME	LIABILITY SOLUTIONS	EQUIPMENT BREAKDOWN
<ul style="list-style-type: none"><li>• Broad form wording</li><li>• Building, stock and equipment</li><li>• \$500,000 on-premises extension</li><li>• \$500,000 off-premises extension</li><li>• Market segment enhancements that are tailored to individual segments</li></ul>	<ul style="list-style-type: none"><li>• Extra expense coverage of \$50,000 included at no additional charge with optional Actual Loss Sustained coverage available</li><li>• Limits can be increased to \$75,000 or \$100,000</li><li>• ALS coverage available for 12, 18, and 24 month indemnity periods (incl \$25k in Extra Expense)</li><li>• Includes off-premises coverage (unlike most of the industry)</li></ul>	<ul style="list-style-type: none"><li>• Employee dishonesty</li><li>• Money and securities</li><li>• Depositors forgery</li><li>• Money orders and counterfeit paper currency</li></ul>	<ul style="list-style-type: none"><li>• CGL with no general aggregate limit</li><li>• Broad form completed operations</li><li>• Advertising liability</li><li>• Commercial umbrella</li><li>• Combined limits of CGL and umbrella up to \$10 million</li><li>• Tenant's legal liability of \$250,000 included with CGL (increased limits available)</li><li>• Professional errors &amp; omissions liability for certain classes</li><li>• Non-owned automobile</li><li>• SEF 94 limits of \$50,000 and \$100,000 available</li></ul>	<ul style="list-style-type: none"><li>• Coverage is automatically included if building, equipment, or stock coverage is purchased</li><li>• Includes coverage for spoilage and electronic equipment</li></ul>

# ON PREMISES EXTENSION ENDORSEMENT

COVERAGE DESCRIPTION	MAXIMUM LIMIT \$500,000
Debris	Included
Building damage by theft	Included
By – laws	Included
Proof of loss costs	Included
Clean-up expenses (on-premises cleanup only)	\$25,000 sub-limit
Consequential loss	Included
Inflation protection	Included
Seasonal increase	25%
Valuable papers	Included
Automatic fire suppression recharge	Included
Fire department charges	Included
Fine arts	\$75,000 sub-limit
Master key	Included
Accounts receivable	Included
EDP equipment, data, and media breakdown	Included
Eco-friendly enhancement	\$50,000 sub-limit

# OFF PREMISES EXTENSION ENDORSEMENT

COVERAGE DESCRIPTION	MAXIMUM LIMIT \$500,000
Removal of insured property	Included
Equipment and stock in transit	Included
Contents at unnamed location	Included
Newly-acquired building	Included up to 60 days
Contents at newly-acquired building	Included up to 60 days
Building in course of construction	Included up to 60 days
Installation floater	Included

# EXPRESS SEGMENT ENHANCEMENTS

## AUTOMOTIVE

- Customers' property extension
  - Includes customers' property while in the insured's care, custody, or control, up to \$2,500

## BUSINESS & PROFESSIONAL

- Employee company function cover
  - Removes CGL exclusion for employees when injured at an employer function, up to a \$25,000 limit
- Bailees' customer coverage
  - Expands property coverage for property of others

## CONTRACTORS

- Business interruption — job site extension for ALS
  - Extension provides up to \$10,000 extension per occurrence

## REALTY

- Reward coverage
  - Pays \$2,500 reward for information leading to arrest or conviction for arson, vandalism, burglary, or robbery which results in payment of a claim
  - Not subject to deductible

## RETAIL

- Seasonal automatic increase — contents
  - Increased from 25% to 50% for seasonal variation
- Seasonal automatic increase — money and securities
  - Automatically increased by 50% to provide for seasonal variations

# BUSINESS AND PROFESSIONAL SERVICES

## Business and professional customers

Examples:

- Accountants
- Lawyers
- Doctors
- Beauty salons
- Funeral homes
- Janitors

## Unique features

- The segment enhancement provides employee company function cover and Bailee's customer cover
- Professional liability available to qualifying classes



# CONTRACTORS

These are typically sub-trade contractors — not operations acting as general contractors.

## Unique features

- Replacement cost for contractors' equipment for 3 years
- Included with CEF coverage:
  - \$100,000 for equipment rental
  - \$25,000 for rental reimbursements
- Job site business interruption \$10,000

# INELIGIBLE OPERATIONS

## Some operations are ineligible for Express

- Operations outside of Canada
- Liquor sales
- Building owners where occupancies include bars, taverns, or when the building is less than 2/3 occupied
- Manufacturing\*
- Wholesaling (not incidental)\*
- Snow removal

*\*May be eligible in mid-market or for an Expert<sup>®</sup> product — please ask your mid-market underwriter for more information*

# GETTING STARTED WITH EXPRESS

- We have a great team who is willing to grow our partnership with you!
- Feel free to call us with any questions you may have regarding coverage, appetite or service
- **Call us today to contact the Quick Quote Team! 1-800-222-9646 or 506-633-7000**
- Send new business submissions to your regional mailbox:

**[quickquoteteam@angusmiller.nb.ca](mailto:quickquoteteam@angusmiller.nb.ca)**