

REALTYSURE



COMPREHENSIVE COMMERCIAL AND RESIDENTIAL REALTY INSURANCE



At Cansure, we've developed one of the broadest insurance products for commercial and residential real estate risks in the marketplace. Our comprehensive product comes with generous base limits, and is designed to be fully customizable for additional limits and coverages with competitive pricing.

Our package is perfectly tailored to suit:

**Townhouses, Apartments, Office and Commercial Buildings,
including Strata and Condominium Corporations.**



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REALTYSURE FEATURES

- Enhanced Property Extensions
- Actual Loss Sustained Business Interruption
- Enhanced Equipment Breakdown
- Enhanced Crime
- Enhanced Commercial General Liability
- Condominium Extension Endorsement
- Broad Directors and Officers Liability

REALTYSURE OPTIONS

- Extended Replacement Cost
- Terrorism Coverage
- Cyber and Data Breach Coverage
- Property Managers Errors and Omissions
- Legal Expense Coverage
- Earthquake Deductible Buy-Down Coverage
- Group Accident Coverage for Strata Owners and Volunteers
- Environmental Impairment Liability

**For a detailed quote, please contact:
info@cansure.com**

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Service | Speed | Expertise
YOU CAN BE SURE



PROPERTY & BI COVERAGE

Enhanced Property Extensions Included

- Accounts Receivable
- Broad Underground Utilities Coverage Extension
- Brands and Labels
- Building By-Laws
- Building Damage by Theft
- Building Inflation Protection
- Claims Preparation Costs
- Confiscation or Seizure of Property
- Course of Construction
- Debris Removal
- Deferred Payments
- EDP Breakdown
- Exhibitions
- Expediting Expense
- Extra Expense
- Fine Arts
- Fire Department Service Charges
- Fire Equipment Recharge
- Glass
- Growing Plants, Trees, Shrubs or Flowers
- Installation Floater
- Land & Water Pollution Clean Up
- Lock Re-Keying or Replacement
- Limits Top Up Clause
- Money and Securities
- Newly Acquired Contents
- Newly Acquired Location
- Outdoor Property
- Peak Season (25% of Stock)
- Penalty Reimbursement for Non-Delivery
- Personal Property of Employees
- Property in Transit
- Protection and Preservation of Property
- Replacement Cost with no same site restriction
- Reward
- Roadways, Walkways, Parking Lots
- Sales Representative
- Service Interruption Off Premises - Direct Damage
- Stated Amount (with evaluator or appraisal support)
- Stock Spoilage
- Valuable Papers

Extended Replacement Cost Option

Coverage option for Extended Replacement Cost provides an additional 30% on top of limits purchased when supported by a current professional appraisal.

Terrorism Property Coverage

Cansure's Terrorism coverage provides for direct physical loss or damage as a result of terrorist acts, including business interruption including loss of rents. Most insurance policies will not cover loss or damage arising from terrorist acts. Given the recent events in Canada and around the world, one should not be without this coverage. Sub-limits up to \$1,000,000 are included with full limits also available.

Actual Loss Sustained Business Interruption

Provides coverage for actual loss sustained for all insured standing charges, including loss of rents without penalty of coinsurance.

Additional ALS Extensions Included

- Additional time to rebuild due to by-laws
- Contingent Business Interruption
- Contractual Penalties
- Interruption by Civil Authority 30 days
- Leasehold Interest - Rents
- Mortgage Rate Guarantee
- Newly Acquired Location – Business Interruption
- Service Interruption
- Negative Publicity (10 points) provides business income/rental loss from acts of murder, suicide, hand-gun discharge, infectious diseases, sanitation, vermin, bomb-threats, stabbings and poisonings.

Equipment Breakdown Coverage

Comprehensive, state-of-the-art, equipment breakdown / boiler and machinery coverage, providing unlimited direct damage and business interruption coverage. Extensions include data compromise and identity recovery coverage.

All Systems Go Plus - TechAdvantage Features

- Business interruption/Extra Expense
- Spoilage
- Service Interruption
- Errors and Omissions
- Data Restoration
- Anchor Location
- Greens Coverage
- Brands and Labels
- Expediting Expenses
- Data Restoration
- Civil Authority / Denial of Access
- Service Interruption
- Contingent Business Interruption

REALYSURE COMMERCIAL & RESIDENTIAL REALTY



Data Compromise Coverage

- Response Expense
- Legal review
- Forensic IT Review
- Public Relations
- Malware-related Compromise

Identity Recovery Coverage

- Expense reimbursement coverage
- Lost wages and supervision expense
- Misc unnamed costs

Enhanced Crime

Cansure's Comprehensive Crime Form provides comprehensive crime features, including:

- Claims Preparation Costs
- Computer Theft & Funds Transfer Fraud
- Customer's Interest
- Employee Dishonesty
- Forgery or Alteration
- Money and Securities
- Money Orders and Counterfeit Paper
- Telephone Fraud
- Unauthorized Business Card Use

Cyber and Data Breach

Cansure's new comprehensive Cyber product provides both first and third party coverage for cyber and data breaches. This coverage perfectly complements the first party data compromise coverage provided by our equipment breakdown forms, with limits up to \$10MM available. With the amendment of Bill S-4 anticipated to pass in 2017 requiring mandatory privacy breach reporting to the Privacy Commissioner by all businesses, one cannot afford to be without Cyber and Data Breach Coverage.

Cyber and Data Breach Coverage Features

- Credit Monitoring Costs, Cyber Extortion Costs, Data Restoration Costs, Forensic Costs, Legal Representation Expenses, Notification Costs, Public Relations Costs from cyber breaches.
- Business Interruption Loss from Hacker Attacks (10 hour wait period)
- Hacker Damage to computer systems, including theft of programs or data.
- Third Party Privacy Infringement Liability, which covers both electronic and physical data breaches.
- Computer Crime Electronic Social Engineering Extension option provides coverage for Computer Crime including unauthorized funds transfer, credit card theft, fraud by manipulating electronic documentations, identity theft causing financial loss, telephone hacking and phishing scams.

Cyber and Data Breach Coverage Features (Cont'd)

- Retroactive date does not apply to unknown viruses/trojans
- Exclusive 1-800 toll free Cansure Cyber Claims Hotline with complimentary 1 hour legal consultation before deductible and a 2-hour turnaround time

Contingent Property Managers E&O

Cansure's new coverage option provides additional limits of errors and omissions coverage over your property manager's policy when your property is managed by a professional property manager. This coverage provides added protection to both the property owner and property manager. Most property managers may purchase only \$1MM in errors and omissions coverage from the BC Real Estate Errors and Omissions Insurance Corporation (REEOIC), or with a private carrier in other provinces.

Legal Expense

Cansure's optional legal expense coverage provides comprehensive legal expense at a low, affordable premium.

Legal Expense Coverage Features

- Employment Disputes
- Criminal Defence
- Property Disputes
- Personal Injury
- Contract Disputes
- Telephone Advice

COMMERCIAL GENERAL LIABILITY

Cansure's commercial general liability wording is one of the broadest CGL forms in the marketplace.

Select Commercial General Liability Coverage Features

- 360 hour detection/reporting limited pollution coverage
- 120 day automatic coverage for newly acquired organizations
- No Absolute Abuse Exclusion
- No General Aggregate Limit
- Owned and Non-Owned Watercraft coverage
- Volunteers as additional insureds
- Explosion/Collapse/Underground (XCU) coverage
- Employment Practices Liability extension
- Non-Owned Automobile
- Non-Owned UAV/Drone coverage
- Traditional Occurrence Trigger - No known loss/prior loss provisions
- Property Managers' automatically added as Additional Insureds



CONDO & STRATA CORPORATIONS

Tailored Coverages for Condominium and Strata Corporations

In addition to coverages for commercial and residential real estate risks above, we have tailored additional coverages for Condominium and Strata Corporations.

Condominium Extension Endorsement

This endorsement provides coverage for:

- Trustee Fees
- Common Expenses
- Property of others
- Additional Living Expenses for unit owners

This endorsement also clarifies and broadens the rights of the Condominium Corporation in the event of a claim with respects to breach of conditions, subrogation, loss adjustment and termination in accordance to Condominium Acts across Canada.

Business Interruption Coverage for Condo Fees and Employees

Coverage automatically provides Condo Fees as Insured Standing Charges and extends payroll coverage for employed staff such as a building caretaker or security guard at no additional premium.

Volunteer Group Accident

Cansure's broad Group Accident coverage option will provide disability and life coverage for an accident which happens while an a person is performing volunteer duties as assigned and authorized by the Condominium Corporation.

In addition to income disability and life benefits, coverage is also extended to provide:

- Accidental Dental Expense
- Accidental Medical Reimbursement Expense
- Bereavement Benefit
- Burial Benefit
- Day Care Benefit
- Family Transportation
- Home Alteration & Vehicle Modification
- Identification Benefit
- In Hospital Confinement Monthly Income
- Rehabilitation
- Repatriation
- Seat Belt Benefit
- Special Education Benefit
- Spousal Occupational Training

Earthquake Deductible Buy-Down

Cansure offers stand-alone Earthquake Deductible Buy-Down coverage that can apply to a Cansure policy or any other insurer's policy. Minimum earthquake deductibles on an insurance policy can be as much as 20% of the policy limit in some areas. With this product, you can buy your deductible down to as low as 5%.

For example, if you had a \$10MM building with a 20% Earthquake deductible, you would be responsible for \$2MM as the deductible. If you bought the deductible down to 5%, you would only be liable for \$500,000 and the Buy-Down policy would pay the difference of \$1.5MM in the event of an Earthquake claim.

Directors & Officers Liability

Cansure's Directors & Officers Liability form offers some of the broadest coverage in the marketplace.

Directors and Officers Features:

- Individual Directors and Officers Liability
- Organizational Reimbursement Liability
- Organizational Liability
- Employment Practices Liability
- No Failure to Maintain Insurance Exclusion
- Coverage Extension Endorsement for Human Right Claims (defense and indemnity)

Environmental Impairment Liability

Environmental Impairment Liability coverage top-up provides additional pollution liability insurance if a pollution incident falls outside the 360 hour limited pollution coverage provided by the CGL.

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