

**EXPLORE YOUR  
COMMERCIAL PROPERTY  
POLICY CHANGES**

Please review this interactive document to explore the main changes to your policy as it transfers from RSA to Intact Insurance. For full details of your coverage, please refer to your insurance policy.



## Policy Changes for Commercial Property Coverage

We previously shared with you that Royal & Sun Alliance Insurance Company of Canada (“RSA”) was acquired by Intact Financial Corporation. As a result, your RSA insurance policy is being transferred to Intact Insurance Company (“Intact Insurance”) on your policy’s renewal date.

As part of the transition to Intact Insurance, certain coverages on your existing policy may have been reduced/removed or enhanced/increased. The main coverage changes are listed below; please read the content carefully.

This is only a summary of the changes that may impact your coverage. Please refer to your insurance policy, which provides the full details of your coverage, including a full list of conditions and exclusions. If you have questions about your policy or these changes, please contact your broker.

RSA	INTACT INSURANCE		
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
<b>B0001</b> Commercial Building, Equipment and Stock	<b>BF02</b> Building and/or Contents Broad Form  <b>EP20</b> Edge Complete 1.0	<p>Co-Insurance provision does not apply to loss or damage of \$50,000 or less.</p> <p>Edge Complete extensions are not subject to an aggregate limit (exceptions for Land and Water Pollutant Clean Up Expenses and System Software Erasure).</p> <p>Coverage and Extensions for Condominiums are automatically incorporated within the forms. Examples include Common Expense, Common Elements, Trustees Fees and Unit Owner’s Additional coverages.</p> <p>Edge Complete now includes costs to upgrade Fire Suppression Systems.</p> <p>Edge Complete provides a greater radius of coverage for loss due to loss of Off Premises utility services within 100 km.</p>	<p>24-month time limitation now applies for Tenants’ Leasehold Interests – Rents.</p> <p>Reward coverage due to the perils of vandalism or malicious damage is no longer included.</p> <p>Coverage resulting from loss or damage affecting Off Premises utility services no longer applies if damage is caused to any overhead electrical transmission line, overhead distribution lines or their supporting structures that are located off the customer’s premises.</p>

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<p><b>B0401</b> Commercial Elite Property Form</p>	<p><b>BF02</b> Building and/or Contents Broad Form</p> <p><b>EP20</b> Edge Complete 1.0</p>	<p>Previous coverage provided for some extensions only if an amount was shown on the Declarations Pages. The customer will benefit from having them automatically included as part of the Edge Complete extensions.</p> <p>Debris Removal Expenses are not restricted to a maximum of 25% of the amount payable.</p> <p>Coverage and Extensions for Condominiums are automatically incorporated within the forms. Examples include Common Expense, Common Elements, Trustees Fees and Unit Owner’s Additional Coverages.</p> <p>Edge Complete now includes costs to upgrade Fire Suppression Systems.</p> <p>Newly Acquired Buildings and Contents coverage limit is now in addition to insuring limits and is now automatically included within Edge Complete.</p>	<p>Co-insurance now applies if the amount of loss or damage exceeds \$50,000.</p> <p>Vacancy exclusion does not provide an exception for seasonal operations that are known to the insurer</p> <p>Digital currency or Cash Cards are now excluded from coverage.</p> <p>Coverage due to an Error or Omission of the valuation or description that was previously disclosed to the insurer is no longer available.</p> <p>Named Perils definition does not include the escape of water from any tank, apparatus or pipe.</p>
<p><b>B0048</b> Computer Protection Small Business</p>	<p><b>BF02</b> Building and/or Contents Broad Form</p> <p><b>EP20</b> Edge Complete 1.0</p> <p><b>E021</b> Earthquake</p> <p><b>E023</b> Flood</p> <p><b>E042</b> Sewer Backup</p>	<p>Removal to protect property is now provided for up to 30 days.</p> <p>Co-Insurance provision does not apply to loss or damage of \$50,000 or less.</p> <p>There are many new extensions that the customer will benefit from that are included in Edge Complete. Examples include Environmental Green Upgrade and New Generation.</p>	<p>Newly Acquired Contents provides for up to 30 days in coverage.</p> <p>Exclusions now apply to:</p> <ul style="list-style-type: none"> <li>a) Faulty or Improper Materials</li> <li>b) Atmospheric and Temperature Change</li> <li>c) Water Damage</li> <li>d) Sewer Backup</li> <li>e) Flood</li> <li>f) Earthquake</li> <li>g) Snow Slide</li> <li>h) Landslide</li> </ul>

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<b>E0032</b> Replacement Cost (excluding stock) Extension	<b>E040</b> Replacement Cost Endorsement	Same or adjacent site restriction no longer applies.	
<b>B0402</b> Commercial Elite Additional Coverage	<b>BF02</b> Building and/or Contents Broad Form  <b>EP40</b> Edge Complete 3.0	<p>Edge Complete extensions are not subject to an aggregate limit (exceptions for Land and Water Pollutant Clean Up Expenses and System Software Erasure).</p> <p>Coverage and Extensions for Condominiums are automatically incorporated within the forms. Examples include Common Expense, Common Elements, Trustees Fees and Unit Owner’s Additional coverages.</p> <p>Fire Suppression Recharge Expenses extends coverage to include costs to upgrade the system.</p> <p>Greater radius of coverage for loss due to loss of Off Premises utility services within 100 km.</p> <p>Worldwide coverage is now included for property temporarily away from premises.</p>	<p>Exterior Signs on premises are within insuring limits.</p> <p>24-month time limitation now applies for Tenants’ Leasehold Interests – Rents.</p> <p>Reward coverage due to the perils of Vandalism or Malicious damage are no longer covered.</p> <p>Coverage resulting from loss or damage affecting Off Premises utility services no longer applies if damage is caused to any overhead electrical transmission line, overhead distribution lines or their supporting structures.</p>
<b>E0038</b> Earthquake Shock Extension	<b>E021</b> Earthquake Shock Extension	<p>Aggregate Limits do not apply to losses due to Earthquake.</p> <p>Fewer exclusions applied for loss or damage caused directly or indirectly by any of the following perils: Impact by Aircraft, Spacecraft, Land Vehicle or Riot.</p>	
<b>E0040</b> Sewer Back-Up Extension	<b>E042</b> Sewer Back-Up Endorsement	Aggregate Limits do not apply to losses due to Sewer Back-Up.	

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<b>E0020</b> Flood Extension	<b>E023</b> Flood Endorsement	<p>Percentage deductible no longer applies. Intact Insurance only applies a dollar-amount deductible as shown on the Declaration Pages, meaning the deductible is static and does not fluctuate based on the amount of insurance.</p> <p>Aggregate Limits do not apply to losses due to Flood.</p>	Data coverage resulting from Flood found within the Business Income will no longer be provided.
<b>B0211</b> Commercial SME Package	<b>BF02</b> Building and/or Contents Broad Form  <b>EP40</b> Edge Complete 3.0	<p>Edge Complete extensions are not subject to an aggregate limit (exceptions for Land and Water Pollutant Clean Up Expenses and System Software Erasure).</p> <p>Fire Suppression Recharge Expenses extends coverage to include costs to upgrade the system.</p> <p>Greater radius of coverage for loss due to loss of Off Premises utility services within 100 km.</p> <p>Worldwide coverage is now included for property temporarily away from premises.</p> <p>Valuable Papers &amp; Records Extension now includes Computer Data and provides for costs to gather and assemble information or data for reproduction.</p>	<p>Emergency Vacating and Outbreak Expense are no longer automatically offered.</p> <p>Exterior Signs on premises are covered within insuring limits.</p> <p>24-month time limitation now applies for Tenants' Leasehold Interests – Rents.</p> <p>Reward coverage due to the perils of Vandalism or Malicious damage are no longer covered.</p>
<b>E0052</b> Building By-Laws	<b>E015</b> Building By-Laws Endorsement		

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<b>E0013</b> Stated Amount – Waiver of Co-insurance Endorsement	<b>E043</b> Stated Amount – Waiver of Co-Insurance Endorsement		
<b>E0050</b> Computer Protection Small Business – Systems Breakdown Extension	<b>E066</b> Computer Systems, Media and Data Breakdown Extension Endorsement	Up to \$100,000 in coverage is now provided for property that is transferred between locations.	
<b>B0033</b> Office Contents	<b>BF02</b> Building and/or Contents Broad Form	<p>Co-Insurance provision does not apply to loss or damage of \$50,000 or less.</p> <p>Building Damage by Theft extension includes the perils of vandalism and malicious acts.</p> <p>Debris Removal Expenses are not restricted to a maximum of 25% of the amount payable.</p> <p>Mobile personal computing devices, laptops, notebooks and Personal Digital Assistants are not considered excluded property.</p>	<p>Money, Currency and Stamps are now considered excluded property.</p> <p>Coverage does not automatically include Extra Expenses, Property Temporarily Away from Premises and Valuable Papers.</p>
<b>B0056</b> Miscellaneous Articles Floater	<b>BF10</b> Miscellaneous Articles Floater Broad Form	<p>Deductible clause does not include an imbedded per cent deductible provision.</p> <p>Loss or damage caused by electrical currents is no longer excluded.</p> <p>Coverage now includes expenses for Debris Removal.</p>	

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<b>E0213</b> Mobile Personal Computing Devices Extension	<b>BF10</b> Miscellaneous Articles Floater	Locked Vehicle Warranty is no longer imbedded within the form.	
<b>B0078</b> Installation Floater	<b>BF09</b> Installation Floater	<p>Form now provides for automatic Additional Insured status to Contractors and Sub Contractors.</p> <p>Favourable Deductible Clause now applies if the loss involves the application of more than one Deductible or if the application of multiple Deductibles benefits the customer.</p> <p>Debris Removal Expenses are not restricted to a maximum of 25% of the amount payable.</p>	
<b>E0264</b> Replacement Cost Extension – Contractor’s Equipment	<b>E041</b> Replacement Cost Contractor’s Equipment	Replacement Cost coverage now applies to customer equipment acquired for five years or less from date of manufacture.	
<b>B0062</b> Transportation Assurance Transport	<b>BF14</b> Transportation Floater – Shippers Interest Broad Form	<p>Coverage extends to now include Debris Removal Expenses.</p> <p>Exclusion to property while waterborne has been removed.</p> <p>Exclusion due to loss or damage resulting from Insecure Stowage has been removed.</p> <p>Exclusion has been removed for loss or damage due to confiscation, requisition, or by order of any Government or other Officials, Customs Agents or Authorities.</p>	Coverage does not automatically include Fumigation Expenses, Container Demurrage Charges, Forwarding Charges or Seller’s Contingency Coverage.

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<p><b>B0460</b> Commercial Elite Contractor's Equipment (Broad Form)</p>	<p><b>BF04</b> Contractor's Equipment Broad Form (Actual Cash Value)</p>	<p>Co-Insurance provision does not apply if the loss or damage is \$15,000 or less.</p> <p>Exclusions for Property Leased, Rented and Loaned to Others have been removed.</p> <p>Exclusion to property while waterborne has been removed.</p> <p>Exclusion for loss or damage caused by Rodents, Insects, Bats, Raccoons, Skunks or Vermin has been removed.</p> <p>Coverage now includes expenses for Debris Removal.</p>	<p>Coverage is no longer provided if loss or damage is caused by blasting or dynamiting operations.</p>
<p><b>B0002</b> Manufacturing &amp; Wholesale – Building, Equipment and Stock</p>	<p><b>BF02</b> Building and/or Contents Broad Form</p> <p><b>EP20</b> Edge Complete 1.0</p>	<p>Edge Complete extensions are no longer subject to an aggregate limit (exceptions for Land and Water Pollutant Clean Up Expenses and System Software Erasure).</p> <p>Coverage and Extensions for Condominiums are now automatically incorporated within the forms. Examples include Common Expense, Common Elements, Trustees Fees and Unit Owner's Additional Coverages.</p> <p>Debris Removal Expenses are not restricted to a maximum of 25% of the amount payable.</p> <p>Broader definition of Premises to include property in the open within 1,000 feet of the property line.</p> <p>Broader definition of Building to include certain types of property in Rented Private Residences.</p>	<p>Co-insurance now applies if the amount of loss or damage exceeds \$50,000.</p> <p>Vacancy exclusion no longer provides an exception for seasonal operations that are known to the insurer.</p> <p>Digital Currency or Cash Cards are now excluded.</p>



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<b>B0042</b> Condominium Corporation	<b>BF02</b> Building and/or Contents Broad Form  <b>EP20</b> Edge Complete 1.0	<p>Co-Insurance provision does not apply to loss or damage of \$50,000 or less.</p> <p>Edge Complete extensions are not subject to an aggregate limit (exceptions for Land and Water Pollutant Clean Up Expenses and System Software Erasure).</p> <p>Debris Removal Expenses are not restricted to a maximum of 25% of the amount payable.</p> <p>Broader definition of Premises to include property in the open within 1,000 feet of the property line.</p> <p>Broader definition of Building to include certain types of property in rented private residence.</p>	<p>Vacancy exclusion does not provide an exception for seasonal operations that are known to the insurer.</p> <p>Digital currency or Cash Cards are now excluded types of property.</p> <p>Named Perils definition does not include the escape of water from any tank, apparatus or pipe.</p>