

OFFICE PACKAGE

INSURANCE

COVERAGES

for

MEMBERS

of

the

**Canadian Association of
Home & Property Inspectors**

Broker :

ASSURANCE PIERRE THIBODEAU INC.

4965 Jarry east

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September 2009

Assurance Pierre Thibodeau Inc.

This document is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the policies as issued

PROPERTY INSURANCE

OBJECT OF INSURANCE

Office of a member of a CAHPI chapter.

INSURANCE FORMS

The insurance is granted on an "All risks" type form including, amongst others, flood, earthquake and sewer back up, all subject to the exclusions of such form.

ANNUAL PREMIUM

\$500.00 (minimum premium retained \$50.00)

DESCRIPTION OF COVERAGE

\$ 15,000.	Contents
\$ 10,000.	Contents temporary locations
\$ 10,000.	Contents –other transit
\$ 5,000.	Portable equipment
\$ 5,000.	Valuable papers and records
\$ 5,000	Accounts receivable
\$ 2,500.	Crime (Employee dishonesty – including third party extension, Money & Securities Broad Form– Loss Inside/ outside, money orders and counterfeit paper, depositors forgery)
\$500,000	Boiler & Machinery

CLAUSES and ENDORSEMENTS

**\$ 500. deductible per occurrence except higher deductibles as per certificate on earthquake and flood.
Replacement cost on contents
90 % co-insurance clause.**

Legal Guard Telephone Assistance : included

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COMMERCIAL GENERAL LIABILITY

OBJECT OF INSURANCE

Bodily injury and property damage liability relating to all places and activities declared by the policyholder to the insurer and consisting mainly of home and property inspector. This insurance does not apply to bodily injury or property damage due to the rendering or failure to render any professional services by you or for you. Professional services shall include but not be limited to inspection services. Products/completed operations liability is also excluded.

LIMIT OF LIABILITY

**\$2,000,000. each occurrence limit,
excluding professional liability and Errors & Omissions liability**

INCLUDING

- . **Personal Injury**
- . **Occurrence Property Damage**
- . **Independent Contractors**
- . **Cross Liability**
- . **Contingent Employer's Liability**
- . **Broad Form Property Damage**
- . **Medical payments, \$25,000**
- . **Non-Owned Automobile \$2,000,000.**
- . **Tenant's legal liability: \$ 250,000.**
- . **\$500 Property Damage Deductible**

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OPTIONAL COVERAGES

These are not covered unless otherwise mentioned as covered on the individual certificates

1) Increase amount on office contents including debris removal and tenants' improvements:

Rate: 0.52 %

2) Add Limited Extra expenses:

Rate: 0.25%

3) Increase of Commercial General Liability amount

\$100.00 for an extra \$1,000,000

4) Increase of Tenant's legal liability amount

Rate: 0.01 %

6) Add Employees benefits liability

\$25.00 for a limit of \$1,000,000

7) Increase of portable equipment

Rate: 1.46%

NEW

Commercial liability without other coverages

Annual premium: \$350.00

Assurance Pierre Thibodeau Inc.

C A H P I
Enrolment form
Office package insurance program

Name of insureds:

Corporate: _____.

Individual: _____.

address: _____.

telephone: _____ **fax:** _____.

cellular: _____ **email:** _____.

Inception date of insurance: from _____ **till September 1, 2010**

I want coverage in the amount of \$ _____ **(\$15,000 minimum) on office contents as per the CAHPI Office package program.**

I understand that the liability section of this insurance is on an occurrence basis and that if my previous liability insurance was on a claims made basis and I do not purchase additional insurance (tail coverage) from my previous insurer, there will be a gap in coverage.

SIGNED: _____

DATE: _____

Return to

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Montreal, Quebec H1R 1Y1
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