



## Prime Metal

A comprehensive, all-in-one package designed specifically for metalworkers.



**Insurance shaped around you.**

**Easy. Unique. Comprehensive.**

**Insurance that lets you focus on your business**

As a metal worker, you have a lot to take care of. Secure peace of mind and confidence that your assets are well protected with Aviva's Prime Metal insurance solution.

**Peace of mind – in one comprehensive policy from Aviva**

With protection for your physical assets, business income, liability exposures and employees, Prime Metal provides you with an all-in-one protection package designed specifically for metal workers like you.

**Take comfort that we understand your needs**

We know the special needs and risks of your business. Plus, Aviva's specialists continuously monitor the metalworking industry to meet the changing needs of your business.

**Protect your business with the coverage you need**

**Your insurance broker** can help you customize Prime Metal to suit your needs. From the full package with optional enhancements, to only select coverages, get the protection that's right for you.



## Claims service

As an Aviva customer, you also benefit from **Canada's widest network** of incident management professionals and quality service partners. In the unfortunate event of a claim, we'll help you get back on track by resolving it efficiently and hassle-free.

# All-in-one protection

## **Broad protection for your property**

Prime Metal's "broad form" protection covers your buildings and contents, including computers and software. With this coverage, plus our full business income protection option, you'll have extensions to cover newly acquired items and increased limits over standard policies. Plus, enjoy unique protection for your business with coverage for:

- the additional costs of operating your business after a loss,
- moulds, dies and patterns in the custody of others,
- fines or damages incurred if you can't meet contract requirements due to an insured loss,
- lost revenue if one of your suppliers or customers suffer a loss (including utility companies) and it affects your business income, and
- "functional" replacement cost, which allows you to replace equipment or other property that's no longer available with the next closest model.

Whether you operate a small, mid-size or complex business, your **unique insurance needs** can be met through Aviva's customized solutions and unparalleled service.

## **Additional benefit: unique equipment breakdown protection**

With Prime Metal, you benefit from equipment breakdown protection – a valuable coverage not included on most basic commercial insurance policies. This protection gives you some of the broadest coverage available, including electrical arcing, mechanical breakdown, rupture and cracking.

You also benefit from statutory certification from our own highly skilled engineering staff. Plus, this unique coverage is built right in to the policy – eliminating potential coverage gaps and ensuring you don't have a separate policy to worry about.



## **Global strength with a local presence**

With Aviva, your business is backed by the experience and risk expertise of the world's fifth-largest insurance group. And through strong partnerships with local brokers, we're focused on making sure you get the coverage that's right for you.

# Even more protection

## **Against crime**

In addition to comprehensive protection for theft, vandalism and other crimes, with Prime Metal your money and securities are protected against:

- robbery inside and outside of your premises
- employee dishonesty
- receipt of counterfeit currency
- depositor's forgery
- computer theft and funds transfer fraud

## **Against liability exposures**

Your premises, products and operations will also benefit from broad Commercial General Liability coverage, which you can enhance to meet your needs with additional special coverages (with separate limits).

Whether it's protection for incidents like advertising misrepresentations, employee benefits liability or product recall, you can choose the coverage you want. You can even add protection in case your business fails to manufacture to your customer's specifications.

## **Against liability for vehicles you don't own**

If your business operations involve the use of vehicles you don't own, Prime Metal automatically provides you with complete coverage for third-party and legal liability for damage to hired vehicles.

## **Against even more liability exposures**

Looking for more protection? You can easily increase your liability coverage by adding Commercial Umbrella Liability protection. This protects you for liability costs in excess of your primary Automobile and Commercial General Liability limits, or it can "kick in" as primary coverage in those special situations where no primary coverage is available.

## **Against harm to your employees**

Unique to Prime Metal, special Group Accident coverage makes it simple for you to include worldwide protection for your employees while keeping everything in one, easy-to-administer insurance package.



## **Don't just insure - protect your business!**

Aviva offers a variety of **industry-specific risk management tools** that can help you protect your business from catastrophic events such as fire, theft, lawsuits or equipment failure. Ask your broker about protecting your business with loss prevention tools from Aviva.

# Get protected today

For more information about protecting your business through risk management and comprehensive insurance coverage like Aviva's Prime Metal, **talk to your insurance broker today** or visit us at [avivacanada.com](http://avivacanada.com)

## About Aviva Canada Inc.

With Aviva Canada Inc., you have the strength and experience of one of the country's leading property and casualty insurance groups. A subsidiary of Aviva plc, the world's fifth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure and lifestyle insurance solutions.



**Sources Mixtes**

Groupe de produits issu de forêts bien gérées, de sources contrôlées et de bois ou fibres recyclés.

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