

Prime Hospitality

Simply the best insurance available
for Bed & Breakfast establishments
and Country Inns



"Prime thinking- ingenuity at work"



Target customers

- Bed & Breakfast Operators
- Country Inn Operators

Features

- Seamless integration of Personal and Commercial Insurance for the owner occupied hospitality residence and their related business operations, with proven good business practice and well maintained properties.
- Commercial Property Extensions & Commercial General Liability forms are merged with our Comprehensive Homeowner Policy features for a comprehensive integrated Personal and Commercial product.
- Property insured includes your principal residence used as a hospitality residence.
- All other detached structures on your property can be insured on this form.
- Detached structures on your property that are not used for accommodation or business purposes (are used solely for storage) with a replacement cost of less than \$25,000 do not have to be scheduled and are simply added to the replacement cost of the principal residence.
- There is no limitation on number of locations or number of structures (including cabins).
- Your personal and business property can be insured for one blanket replacement cost or Actual Cash Value.
- You can schedule any special value items (such as boats, sporting equipment, valuables) when the individual value exceeds what we provide.

Property Coverage Included

- **Coverage 1** – Your Principal Residence – Limit to be selected (see page 5 for details)
- **Coverage 2** – Your Other Detached Buildings and Structures – Limit to be selected (see page 5 for details)
- **Coverage 3** – Your Personal and Business Property – Limit to be selected (see page 5 for details)
- **Coverage 4** – Additional Living Expense/Fair Rental Value – 25% of the Principal Residence limit (see page 7 for details)

Property Coverage – Special Limits Provided

- 10% of total amount of insurance on the principal residence for building fixtures and fittings temporarily removed from the premises for repair or seasonal storage (see page 5 for details)
- \$10,000 for all books, tools and instruments used in a business profession or occupation other than the business activities described on the Declaration Page (see page 6 for details)
- \$10,000 for all garden type tractors and personal snow removal equipments, attachments and accessories (see page 6 for details)
- \$10,000 for all silverware, silver-plated ware, goldware, gold-plated ware and pewterware (limit does not apply to loss from Specified Peril) (see page 6 for details)
- \$6,000 for all Securities, books of account, deeds, evidence of debt or title (see page 6 for details)
- \$6,000 for all Jewellery, watches, gems, fur garments (limit does not apply to loss from Specified Peril) (see page 6 for details)
- \$5,000 for all personal property for your parents in your custody living in a nursing home (see page 6 for details)
- \$5,000 for all collectibles, including but not limited to sports cards, sports memorabilia and comic books, subject to a limit of \$500 per item (limit does not apply to loss from Specified Peril) (see page 6 for details)
- \$3,000 for all watercraft, their trailers, furnishings, equipment, accessories and motors excluding water jet pump propulsion system craft (see details in Special Limits of Insurance) (see page 6 for details)
- \$2,500 for all dogs, cats, birds, or fish excluding loss by theft or mysterious disappearance (see page 6 for details)
- \$2,000 per item or set for sporting equipment, except bicycles, tricycles or unicycles, including equipment and accessories while such equipment is away from the premises described on the Declarations Page (see page 6 for details)
- \$2,000 for all stamps and philatelic property, such as stamp collections (limit does not apply to loss from Specified Peril) (see page 6 for details)
- \$1,000 any one bicycle, tricycle or unicycle, inclusive of equipment and accessories (limit does not apply to loss from Specified Peril) (see page 6 for details)
- \$1,000 for all money or bullion (see page 6 for details)
- \$1,000 for all numismatic property, such as coin collections (limit does not apply to loss from Specified Peril) (see page 6 for details)
- \$1,000 for all spare automobile parts, subject to \$250 any one item (see page 6 for details)

Property Special Coverage Features

- Up to \$10,000 for loss or damage by an insured peril to personal property while in a Bank Safety Deposit Box (see page 9 for details)
- Amounts of insurance include cost of removing debris of the property insured as a result of an insured event. If the amount of the loss and debris removal expense exceed the Limit of Insurance an additional 5% of that limit will be available for debris removal expense (see page 9 for details)
- 90 days consecutive coverage, or to policy expiry if less, to property you must remove to protect it from loss or damage from an insured perils (see page 9 for details)
- Inflation Guard – limits of insurance will be increased by the Building Inflation Rate (see page 9 for details)
- 5% of the insurance on your dwelling can be applied to trees, plants, shrubs and lawns on your premises, subject to \$1,000 per item limit, for loss arising from fire, theft, lightning, explosion, vandalism, malicious acts; excluding items or lawns grown for commercial purposes (see page 9 for details)
- Mortgage Rate Protector (see page 9 for details)

- Mass Evacuation – up to \$2,500 for living expenses incurred while access to the residence premises is prohibited by order of civil authority (see page 10 for details)
- Food spoilage due to mechanical or electrical breakdown (including interruption of an off premises power supply) of a home freezer – \$3000 per freezer (see page 10 for details)
- \$5,000 per policy term for theft or unauthorized use of your credit card or automated teller card (see page 10 for details)
- \$5,000 Reward payable to any individual or organization providing information leading to arrest and conviction of any person for arson, theft, vandalism or malicious damage of any covered property (see page 10 for details)
- Permission granted to make alterations, additions and repairs, subject to notification within 30 days for repairs, additions that increase the full replacement cost in excess of \$10,000 (see page 11 for details)
- Guaranteed Replacement Cost on Dwelling Buildings for qualifying homeowners (see page 11 for details)

Property Extensions of Coverage

- Automatic Fire Suppression System Recharge Expense – up to \$25,000 any one occurrence (see page 12 for details)
- \$500,000 for Buildings and Personal Property at newly acquired locations subject to notification within 90 days (see page 12 for details)
- Building By-laws – without increasing the sum insured the cost to make any changes required to rebuild the insured building at the same or adjacent site to comply with minimum requirements of applicable by-laws will be covered (see page 12 for details)
- \$25,000 Business Property Temporarily off Premises or in Transit (see page 12 for details)
- \$10,000 Clean Up Expense for Land and Water Pollution (see page 12 for details)
- \$25,000 for personal property while temporarily on exhibition away from premises (see page 14 for details)
- \$25,000 Fire Fighting Expenses (see page 14 for details)
- \$10,000 for replacing or re-tooling locks, master keys, electronic passes or access cards controlling doors at locations insured (see page 14 for details)
- \$1,000 to replace or re-key locks on your automobiles, at our option (see page 14 for details)
- \$2,500 per employee or customer for loss of their personal effects for which you are liable (see page 14 for details)
- Amount of insurance on business property increased by \$10,000 to allow for seasonal variations (see page 14 for details)
- Equipment Breakdown – subject to limit insured (see page 13 for details)

Additional Property Coverages Included

- Accounts Receivable – up to \$50,000 any one occurrence* (see page 17 for details)
- Valuable Papers and Records – Up to \$50,000 for the all property lost or damaged* (see page 19 for details)
- Fine Arts – up to \$25,000 subject to a \$2,500 limit any one item* (see page 20 for details)
- Professional Fees – up to \$50,000 for all losses (see page 21 for details)
- Business Income Coverage – Actual Loss Sustained (indemnity period 12 month following the loss) (see page 15 for details)

Crime Coverages Included

- Employee Dishonesty – \$5,000* (see page 23 for details)
- Loss Inside – \$5,000* (see page 23 for details)
- Loss Outside – \$5,000* (see page 23 for details)
- Money Orders and Counterfeit Paper Currency – \$5,000* (see page 23 for details)
- Depositors Forgery – \$5,000* (see page 23 for details)

Personal and Commercial General Liability Included

- Bodily Injury and Property Damage Liability – \$1,000,000 per occurrence* (see page 26 for details)
- Personal and Advertising Injury Liability – \$1,000,000* (see page 31 for details)
- Products-Completed Operations Hazard Annual Aggregate limit – 1,000,000*
- General Annual Aggregate limit – \$5,000,000
- Medical Payments to others – \$25,000 per person (see page 32 for details)
- Voluntary Compensation for Damage to Property – for damage to property of others – \$1,000 (see page 33 for details)
- Tenants' Legal Liability (Broad Form) – for premises you rent – \$500,000* (see page 34 for details)
- Employee Benefits Liability – \$1,000,000* (see page 35 for details)

Non-Owned Automobile Liability Included

- Third Party Liability – \$1,000,000* (see page 48 for details)
- Legal Liability For Damage to Hired Automobiles – \$50,000 (see page 49 for details)

Optional Coverage

- Commercial (and Personal) Umbrella Coverage (see page 53 for details)
- Excess Automobile Liability (see page 55 for details)
- Accident Coverage – Accidental Death and Dismemberment (see page 67 for details)
- Identity Theft (by endorsement)
- Earthquake
- Flood
- Backing-up of Sewers
- Other popular coverage endorsements may also be available on request.
- * Higher limits available

This document contains general information only. Policy conditions and eligibility rules apply in all instances. In the case where there may be inconsistencies between this brochure and the policy, the policy shall apply.