



PPOC INSURANCE PROGRAM

POLICY HIGHLIGHTS

(Limits included below are part of the standard policy and may be increased)

- Complete business package which includes coverage for building, equipment, computers, loss of income, liability, etc...
- Replacement cost included for equipment & computers
- Off Premises/In Transit limit \$30,000 - Worldwide coverage for 60 days included – (subject to vehicle sublimit)
- Business Interruption – Loss of Profits covered due to an insured claim with 12 month period of indemnity including necessary Extra Expenses
- Image Inventory coverage included at \$30,000
- Accounts Receivable - \$30,000
- Sign - \$10,000, Fine Arts - \$20,000, Valuable Papers - \$10,000
- Coverage for building glass included – subject to the policy deductible
- Crime – money, securities, depositors forgery, counterfeit money - \$5,000; Employee Dishonesty - \$15,000
- Commercial General Liability - \$2,000,000 including Non Owned Auto and \$1,000,000 Tenants Legal Liability- Limits can be increased
- Photographers Professional Liability - \$25,000 - for errors and omissions; not available to Non Members
- Earthquake & Flood insurance – automatic in BC – available in all other provinces
- Discounts available for security system, sprinklered risks, volume discounts, and up to 20% for claims free.
- PPOC MEMBERS RECEIVE A 20% DISCOUNT.

YOUR SERVICE TEAM

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