

## Base

The following table outlines the base coverage options designed for businesses in the Construction industry segment where no other specific Construction bundle is available. These coverages are similar to the base Commercial product, but offer suggested endorsements and various default extension limits.

**Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.**

| COMMERCIAL PROPERTY EXTENSIONS                                       |               |
|----------------------------------------------------------------------|---------------|
| Accounts Receivable                                                  | \$250,000     |
| Authorized Representative Property                                   | \$25,000      |
| Brands and Labels                                                    | Included      |
| Building Damage by Theft                                             | \$25,000      |
| Building Inflation Protection                                        | Included      |
| By-Laws                                                              | Included      |
| Claims Preparation Costs and Professional Fees                       | \$250,000     |
| Course of Construction                                               | \$500,000     |
| Debris Removal                                                       | \$100,000     |
| Deferred Payments                                                    | \$50,000      |
| Depreciation in Value of Undamaged Stock                             | \$25,000      |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each |
| Environmental Upgrade                                                | \$25,000      |
| Exhibitions                                                          | \$100,000     |
| Expediting Expense                                                   | \$100,000     |
| Extra Expense                                                        | \$100,000     |
| Fine Arts                                                            | \$50,000      |
| Fire or Police Department Service Charges                            | \$50,000      |
| Fire Protective Equipment Recharge                                   | \$50,000      |
| Fluctuation in Raw Material Values                                   | \$25,000      |
| Furs, Jewellery, Watches and Precious Stones                         | \$10,000      |

|                                                              |             |
|--------------------------------------------------------------|-------------|
| Growing Plants, Trees, Lawns, Shrubs or Flowers              | \$25,000    |
| Installation Floater                                         | \$100,000   |
| Land and Water Pollution Clean Up                            | \$50,000    |
| Marring, Scratching or Crushing of Patterns, Moulds and Dies | \$25,000    |
| Master Key                                                   | \$50,000    |
| Newly Acquired Property                                      | \$1,500,000 |
| Outdoor Property                                             | \$50,000    |
| Peak Season                                                  | 25%         |
| Personal Property of Officers and Employees                  | \$100,000   |
| Precious Metals and Stones                                   | \$25,000    |
| Process Water                                                | \$10,000    |
| Property in Transit                                          | \$100,000   |
| Protection and Preservation of Property                      |             |
| Expenses                                                     | \$50,000    |
| Direct Damage                                                | Included    |
| Radioactive Contamination                                    | \$10,000    |
| Reward                                                       | \$25,000    |
| Roadways, Walkways, Parking Lots                             | \$50,000    |
| Service Interruption - Off Premises (Direct Damage)          | \$100,000   |
| Stock Spoilage                                               |             |
| Consequential Loss - On Premises                             | Included    |
| Consequential Loss - Off-Premises Service Interruption       | \$50,000    |
| Top-Up                                                       | \$50,000    |
| Undescribed Locations - Contents                             | \$100,000   |
| Unintentional Errors and Omissions                           | \$1,000,000 |
| Valuable Papers and Records                                  | \$250,000   |
| Work Damage to Stock                                         | \$10,000    |

| <b>EQUIPMENT BREAKDOWN COVERAGE</b>               | <b>Coverage Option</b> |
|---------------------------------------------------|------------------------|
| <b>Equipment Breakdown Extensions</b>             |                        |
| Ammonia Contamination                             | \$100,000              |
| Brands and Labels                                 | \$100,000              |
| By-Laws                                           | \$500,000              |
| Claims Preparation Costs and Professional Fees    | \$100,000              |
| Debris Removal                                    | \$100,000              |
| Electronic Data Restoration Costs                 | \$25,000               |
| Environmental, Safety and Efficiency Improvements | Included               |
| Expediting Expense                                | \$100,000              |
| Extra Expense                                     | \$100,000              |
| Green Coverage and Environmental Upgrade          | \$25,000               |
| Hazardous Substances                              | \$100,000              |
| Newly Acquired Locations                          | \$1,000,000            |
| Off Premises Transportable Insured Equipment      | \$10,000               |
| Spoilage                                          | \$25,000               |
| Unintentional Errors and Omissions                | \$1,000,000            |
| Water Damage                                      | \$100,000              |

| <b>MOBILE AND MISCELLANEOUS PROPERTY COVERAGE</b> |           |
|---------------------------------------------------|-----------|
| <b>Mobile Equipment Extensions</b>                |           |
| Contractual Penalties                             | \$25,000  |
| Expendable Supplies                               | \$25,000  |
| Hauling Mobile Equipment of Others                | \$50,000  |
| Lost Warranty or Service Contract                 | \$10,000  |
| Upgrades to Mobile Equipment                      | \$10,000  |
| <b>All Insured Property Extensions</b>            |           |
| Claims Preparation Costs and Professional Fees    | \$100,000 |
| Contents in Office Trailers                       | \$50,000  |

|                                                                      |                                                                         |
|----------------------------------------------------------------------|-------------------------------------------------------------------------|
| Debris Removal                                                       | \$50,000                                                                |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each                                                           |
| Employee Tools, Equipment and Clothing                               | \$25,000 Each Occurrence<br>\$25,000 Each Employee<br>\$2,500 Each Item |
| Expediting Expense                                                   | \$100,000                                                               |
| Fire or Police Department Service Charges                            | \$50,000                                                                |
| Fire Protective Equipment Recharge                                   | \$50,000                                                                |
| Land and Water Pollution Clean Up                                    | \$50,000                                                                |
| Newly Acquired Mobile and Miscellaneous Property                     | \$100,000                                                               |
| Protection and Preservation of Property                              | \$50,000                                                                |
| Reward                                                               | \$25,000                                                                |
| Unintentional Errors and Omissions                                   | \$500,000                                                               |
| Valuable Papers and Records                                          | \$100,000                                                               |

| <b>COMMERCIAL CRIME COVERAGE</b>                                 |          |
|------------------------------------------------------------------|----------|
| Employee Theft                                                   | \$25,000 |
| Forgery or Alteration                                            | \$10,000 |
| Inside the Premises – Theft of Money and Securities              | \$10,000 |
| Inside the Premises – Robbery or Safe Burglary of Other Property | \$10,000 |
| Outside the Premises                                             | \$10,000 |
| Computer Fraud                                                   | \$10,000 |
| Funds Transfer Fraud                                             | \$10,000 |
| Money Orders and Counterfeit Paper Currency                      | \$10,000 |
| Employee Theft – Client’s Interest                               | \$10,000 |
| Telephone Fraud                                                  | \$10,000 |
| Unauthorized Business Card Use                                   | \$10,000 |
| Claims Preparation Costs and Professional Fees                   | \$10,000 |
| Medical Expense                                                  | \$10,000 |
| Theft, Robbery, Burglary Reward                                  | \$10,000 |
| Social Engineering Fraud                                         | \$10,000 |

| <b>COMMERCIAL GENERAL LIABILITY COVERAGE</b> |             |
|----------------------------------------------|-------------|
| Elevator Collision Liability Extension       | \$100,000   |
| Employee Benefits Liability Extension        | \$1,000,000 |
| Forest Fire Fighting Expenses Extension      | \$250,000   |
| Hoist Collision Liability Extension          | \$100,000   |

| <b>NON-OWNED AUTOMOBILE COVERAGE</b>                               |          |
|--------------------------------------------------------------------|----------|
| SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement | \$75,000 |
| SEF 96 Contractual Liability Endorsement                           |          |
| SEF 99 Excluding Long Term Leased Vehicle Endorsement              |          |

## Infrastructure

The following table outlines the base coverage options designed for businesses in the infrastructure contracting segment. These coverages are similar to the base Commercial product, but offer suggested endorsements and various default extension limits.

**Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.**

| COMMERCIAL PROPERTY EXTENSIONS                                       |               |
|----------------------------------------------------------------------|---------------|
| Accounts Receivable                                                  | \$250,000     |
| Authorized Representative Property                                   | \$25,000      |
| Brands and Labels                                                    | Included      |
| Building Damage by Theft                                             | \$25,000      |
| Building Inflation Protection                                        | Included      |
| By-Laws                                                              | Included      |
| Claims Preparation Costs and Professional Fees                       | \$250,000     |
| Course of Construction                                               | \$500,000     |
| Debris Removal                                                       | \$100,000     |
| Deferred Payments                                                    | \$50,000      |
| Depreciation in Value of Undamaged Stock                             | \$25,000      |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each |
| Environmental Upgrade                                                | \$25,000      |
| Exhibitions                                                          | \$100,000     |
| Expediting Expense                                                   | \$100,000     |
| Extra Expense                                                        | \$100,000     |
| Fine Arts                                                            | \$50,000      |
| Fire or Police Department Service Charges                            | \$50,000      |
| Fire Protective Equipment Recharge                                   | \$50,000      |
| Fluctuation in Raw Material Values                                   | \$50,000      |
| Furs, Jewellery, Watches and Precious Stones                         | \$10,000      |

|                                                              |             |
|--------------------------------------------------------------|-------------|
| Growing Plants, Trees, Lawns, Shrubs or Flowers              | \$25,000    |
| Installation Floater                                         | \$250,000   |
| Land and Water Pollution Clean Up                            | \$50,000    |
| Marring, Scratching or Crushing of Patterns, Moulds and Dies | \$25,000    |
| Master Key                                                   | \$50,000    |
| Newly Acquired Property                                      | \$1,500,000 |
| Outdoor Property                                             | \$50,000    |
| Peak Season                                                  | 25%         |
| Personal Property of Officers and Employees                  | \$100,000   |
| Precious Metals and Stones                                   | \$25,000    |
| Process Water                                                | \$10,000    |
| Property in Transit                                          | \$100,000   |
| Protection and Preservation of Property                      |             |
| Expenses                                                     | \$50,000    |
| Direct Damage                                                | Included    |
| Radioactive Contamination                                    | \$10,000    |
| Reward                                                       | \$25,000    |
| Roadways, Walkways, Parking Lots                             | \$50,000    |
| Service Interruption - Off Premises (Direct Damage)          | \$100,000   |
| Stock Spoilage                                               |             |
| Consequential Loss - On Premises                             | Included    |
| Consequential Loss - Off-Premises Service Interruption       | \$50,000    |
| Top-Up                                                       | \$100,000   |
| Undescribed Locations - Contents                             | \$100,000   |
| Unintentional Errors and Omissions                           | \$1,000,000 |
| Valuable Papers and Records                                  | \$250,000   |
| Work Damage to Stock                                         | \$10,000    |

| <b>EQUIPMENT BREAKDOWN COVERAGE</b>               | <b>Coverage Option</b> |
|---------------------------------------------------|------------------------|
| <b>Equipment Breakdown Extensions</b>             |                        |
| Ammonia Contamination                             | \$100,000              |
| Brands and Labels                                 | \$100,000              |
| By-Laws                                           | \$500,000              |
| Claims Preparation Costs and Professional Fees    | \$100,000              |
| Debris Removal                                    | \$100,000              |
| Electronic Data Restoration Costs                 | \$25,000               |
| Environmental, Safety and Efficiency Improvements | Included               |
| Expediting Expense                                | \$100,000              |
| Extra Expense                                     | \$100,000              |
| Green Coverage and Environmental Upgrade          | \$25,000               |
| Hazardous Substances                              | \$100,000              |
| Newly Acquired Locations                          | \$1,000,000            |
| Off Premises Transportable Insured Equipment      | \$10,000               |
| Spoilage                                          | \$25,000               |
| Unintentional Errors and Omissions                | \$1,000,000            |
| Water Damage                                      | \$100,000              |

| <b>MOBILE AND MISCELLANEOUS PROPERTY COVERAGE</b> |           |
|---------------------------------------------------|-----------|
| <b>Mobile Equipment Extensions</b>                |           |
| A Contractual Penalties                           | \$25,000  |
| Expendable Supplies                               | \$50,000  |
| Hauling Mobile Equipment of Others                | \$100,000 |
| Lost Warranty or Service Contract                 | \$10,000  |
| Upgrades to Mobile Equipment                      | \$50,000  |
| <b>All Insured Property Extensions</b>            |           |
| Claims Preparation Costs and Professional Fees    | \$100,000 |
| Contents in Office Trailers                       | \$100,000 |



|                                                                      |                                                                         |
|----------------------------------------------------------------------|-------------------------------------------------------------------------|
| Debris Removal                                                       | \$50,000                                                                |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each                                                           |
| Employee Tools, Equipment and Clothing                               | \$50,000 Each Occurrence<br>\$50,000 Each Employee<br>\$5,000 Each Item |
| Expediting Expense                                                   | \$100,000                                                               |
| Fire or Police Department Service Charges                            | \$50,000                                                                |
| Fire Protective Equipment Recharge                                   | \$50,000                                                                |
| Land and Water Pollution Clean Up                                    | \$100,000                                                               |
| Newly Acquired Mobile and Miscellaneous Property                     | \$250,000                                                               |
| Protection and Preservation of Property                              | \$50,000                                                                |
| Reward                                                               | \$25,000                                                                |
| Unintentional Errors and Omissions                                   | \$500,000                                                               |
| Valuable Papers and Records                                          | \$250,000                                                               |

|                                              |          |
|----------------------------------------------|----------|
| <b>Optional Coverages – Mobile Equipment</b> |          |
| Continuing Rental or Lease Expense           | \$25,000 |
| Rental Expenses                              | \$50,000 |

|                                                                  |          |
|------------------------------------------------------------------|----------|
| <b>COMMERCIAL CRIME COVERAGE</b>                                 |          |
| Employee Theft                                                   | \$25,000 |
| Forgery or Alteration                                            | \$10,000 |
| Inside the Premises – Theft of Money and Securities              | \$10,000 |
| Inside the Premises – Robbery or Safe Burglary of Other Property | \$10,000 |
| Outside the Premises                                             | \$10,000 |
| Computer Fraud                                                   | \$10,000 |
| Funds Transfer Fraud                                             | \$10,000 |
| Money Orders and Counterfeit Paper Currency                      | \$10,000 |
| Employee Theft – Client’s Interest                               | \$10,000 |
| Telephone Fraud                                                  | \$10,000 |

|                                                |          |
|------------------------------------------------|----------|
| Unauthorized Business Card Use                 | \$10,000 |
| Claims Preparation Costs and Professional Fees | \$10,000 |
| Medical Expense                                | \$10,000 |
| Theft, Robbery, Burglary Reward                | \$10,000 |
| Social Engineering Fraud                       | \$10,000 |

| <b>COMMERCIAL GENERAL LIABILITY COVERAGE</b>                       |                                          |
|--------------------------------------------------------------------|------------------------------------------|
| Cyber Liability and Expense Extension                              |                                          |
| Cyber Event Liability Limit                                        | \$100,000                                |
| Privacy Breach Expense Sub-Limit                                   | \$25,000                                 |
| Business Interruption and Digital Asset Loss Sub-Limit             | \$25,000                                 |
| Elevator Collision Liability Extension                             | \$100,000                                |
| Employee Benefits Liability Extension                              | \$1,000,000                              |
| Forest Fire Fighting Expenses Extension                            | \$250,000                                |
| Hoist Collision Liability Extension                                | \$100,000                                |
| Removal, Replacement or Remediation of Defective Product Extension | \$25,000<br>Each Expense/Aggregate Limit |
| Contractors' Limited Errors and Omissions Extension                | \$25,000 Aggregate Limit                 |

| <b>NON-OWNED AUTOMOBILE COVERAGE</b>                               |          |
|--------------------------------------------------------------------|----------|
| SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement | \$75,000 |
| SEF 96 Contractual Liability Endorsement                           |          |
| SEF 99 Excluding Long Term Leased Vehicle Endorsement              |          |

## Trades

The following table outlines the base coverage options designed for for contractors in the general trades segment. These coverages are similar to the base Commercial product, but offer suggested endorsements and various default extension limits.

**Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.**

| COMMERCIAL PROPERTY EXTENSIONS                                       |               |
|----------------------------------------------------------------------|---------------|
| Accounts Receivable                                                  | \$250,000     |
| Authorized Representative Property                                   | \$25,000      |
| Brands and Labels                                                    | Included      |
| Building Damage by Theft                                             | \$25,000      |
| Building Inflation Protection                                        | Included      |
| By-Laws                                                              | Included      |
| Claims Preparation Costs and Professional Fees                       | \$250,000     |
| Course of Construction                                               | \$500,000     |
| Debris Removal                                                       | \$100,000     |
| Deferred Payments                                                    | \$50,000      |
| Depreciation in Value of Undamaged Stock                             | \$25,000      |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each |
| Environmental Upgrade                                                | \$25,000      |
| Exhibitions                                                          | \$100,000     |
| Expediting Expense                                                   | \$100,000     |
| Extra Expense                                                        | \$100,000     |
| Fine Arts                                                            | \$50,000      |
| Fire or Police Department Service Charges                            | \$50,000      |
| Fire Protective Equipment Recharge                                   | \$50,000      |
| Fluctuation in Raw Material Values                                   | \$50,000      |
| Furs, Jewellery, Watches and Precious Stones                         | \$10,000      |

|                                                              |             |
|--------------------------------------------------------------|-------------|
| Growing Plants, Trees, Lawns, Shrubs or Flowers              | \$25,000    |
| Installation Floater                                         | \$250,000   |
| Land and Water Pollution Clean Up                            | \$50,000    |
| Marring, Scratching or Crushing of Patterns, Moulds and Dies | \$25,000    |
| Master Key                                                   | \$50,000    |
| Newly Acquired Property                                      | \$1,500,000 |
| Outdoor Property                                             | \$50,000    |
| Peak Season                                                  | 25%         |
| Personal Property of Officers and Employees                  | \$100,000   |
| Precious Metals and Stones                                   | \$25,000    |
| Process Water                                                | \$10,000    |
| Property in Transit                                          | \$100,000   |
| Protection and Preservation of Property                      |             |
| Expenses                                                     | \$50,000    |
| Direct Damage                                                | Included    |
| Radioactive Contamination                                    | \$10,000    |
| Reward                                                       | \$25,000    |
| Roadways, Walkways, Parking Lots                             | \$50,000    |
| Service Interruption - Off Premises (Direct Damage)          | \$100,000   |
| Stock Spoilage                                               |             |
| Consequential Loss - On Premises                             | Included    |
| Consequential Loss - Off-Premises Service Interruption       | \$50,000    |
| Top-Up                                                       | \$100,000   |
| Undescribed Locations - Contents                             | \$100,000   |
| Unintentional Errors and Omissions                           | \$1,000,000 |
| Valuable Papers and Records                                  | \$250,000   |
| Work Damage to Stock                                         | \$10,000    |

| <b>EQUIPMENT BREAKDOWN COVERAGE</b>               | <b>Coverage Option</b> |
|---------------------------------------------------|------------------------|
| <b>Equipment Breakdown Extensions</b>             |                        |
| Ammonia Contamination                             | \$100,000              |
| Brands and Labels                                 | \$100,000              |
| By-Laws                                           | \$500,000              |
| Claims Preparation Costs and Professional Fees    | \$100,000              |
| Debris Removal                                    | \$100,000              |
| Electronic Data Restoration Costs                 | \$25,000               |
| Environmental, Safety and Efficiency Improvements | Included               |
| Expediting Expense                                | \$100,000              |
| Extra Expense                                     | \$100,000              |
| Green Coverage and Environmental Upgrade          | \$25,000               |
| Hazardous Substances                              | \$100,000              |
| Newly Acquired Locations                          | \$1,000,000            |
| Off Premises Transportable Insured Equipment      | \$10,000               |
| Spoilage                                          | \$25,000               |
| Unintentional Errors and Omissions                | \$1,000,000            |
| Water Damage                                      | \$100,000              |

| <b>MOBILE AND MISCELLANEOUS PROPERTY COVERAGE</b> | <b>Coverage Option</b> |
|---------------------------------------------------|------------------------|
| <b>Mobile Equipment Extensions</b>                |                        |
| A Contractual Penalties                           | \$25,000               |
| Expendable Supplies                               | \$50,000               |
| Hauling Mobile Equipment of Others                | \$100,000              |
| Lost Warranty or Service Contract                 | \$10,000               |
| Upgrades to Mobile Equipment                      | \$50,000               |
| <b>All Insured Property Extensions</b>            |                        |
| Claims Preparation Costs and Professional Fees    | \$100,000              |
| Contents in Office Trailers                       | \$100,000              |

|                                                                      |                                                                         |
|----------------------------------------------------------------------|-------------------------------------------------------------------------|
| Debris Removal                                                       | \$50,000                                                                |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each                                                           |
| Employee Tools, Equipment and Clothing                               | \$50,000 Each Occurrence<br>\$50,000 Each Employee<br>\$5,000 Each Item |
| Expediting Expense                                                   | \$100,000                                                               |
| Fire or Police Department Service Charges                            | \$50,000                                                                |
| Fire Protective Equipment Recharge                                   | \$50,000                                                                |
| Land and Water Pollution Clean Up                                    | \$100,000                                                               |
| Newly Acquired Mobile and Miscellaneous Property                     | \$250,000                                                               |
| Protection and Preservation of Property                              | \$50,000                                                                |
| Reward                                                               | \$25,000                                                                |
| Unintentional Errors and Omissions                                   | \$500,000                                                               |
| Valuable Papers and Records                                          | \$250,000                                                               |

|                                              |          |
|----------------------------------------------|----------|
| <b>Optional Coverages – Mobile Equipment</b> |          |
| Continuing Rental or Lease Expense           | \$25,000 |
| Rental Expenses                              | \$50,000 |

|                                                                  |          |
|------------------------------------------------------------------|----------|
| <b>COMMERCIAL CRIME COVERAGE</b>                                 |          |
| Employee Theft                                                   | \$25,000 |
| Forgery or Alteration                                            | \$10,000 |
| Inside the Premises – Theft of Money and Securities              | \$10,000 |
| Inside the Premises – Robbery or Safe Burglary of Other Property | \$10,000 |
| Outside the Premises                                             | \$10,000 |
| Computer Fraud                                                   | \$10,000 |
| Funds Transfer Fraud                                             | \$10,000 |
| Money Orders and Counterfeit Paper Currency                      | \$10,000 |
| Employee Theft – Client’s Interest                               | \$10,000 |
| Telephone Fraud                                                  | \$10,000 |

|                                                |          |
|------------------------------------------------|----------|
| Unauthorized Business Card Use                 | \$10,000 |
| Claims Preparation Costs and Professional Fees | \$10,000 |
| Medical Expense                                | \$10,000 |
| Theft, Robbery, Burglary Reward                | \$10,000 |
| Social Engineering Fraud                       | \$10,000 |

| <b>COMMERCIAL GENERAL LIABILITY COVERAGE</b>                       |                                          |
|--------------------------------------------------------------------|------------------------------------------|
| Cyber Liability and Expense Extension                              |                                          |
| Cyber Event Liability Limit                                        | \$100,000                                |
| Privacy Breach Expense Sub-Limit                                   | \$25,000                                 |
| Business Interruption and Digital Asset Loss Sub-Limit             | \$25,000                                 |
| Elevator Collision Liability Extension                             | \$100,000                                |
| Employee Benefits Liability Extension                              | \$1,000,000                              |
| Forest Fire Fighting Expenses Extension                            | \$250,000                                |
| Hoist Collision Liability Extension                                | \$100,000                                |
| Removal, Replacement or Remediation of Defective Product Extension | \$25,000<br>Each Expense/Aggregate Limit |
| Contractors' Limited Errors and Omissions Extension                | \$25,000 Aggregate Limit                 |

| <b>NON-OWNED AUTOMOBILE COVERAGE</b>                               |          |
|--------------------------------------------------------------------|----------|
| SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement | \$75,000 |
| SEF 96 Contractual Liability Endorsement                           |          |
| SEF 99 Excluding Long Term Leased Vehicle Endorsement              |          |

## Oil & Gas

The following table outlines the base coverage options designed for businesses in the oil and gas contracting segment. These coverages are similar to the base Commercial product, but offer suggested endorsements and various default extension limits.

**Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.**

| COMMERCIAL PROPERTY EXTENSIONS                                       |               |
|----------------------------------------------------------------------|---------------|
| Accounts Receivable                                                  | \$250,000     |
| Authorized Representative Property                                   | \$25,000      |
| Brands and Labels                                                    | Included      |
| Building Damage by Theft                                             | \$25,000      |
| Building Inflation Protection                                        | Included      |
| By-Laws                                                              | Included      |
| Claims Preparation Costs and Professional Fees                       | \$250,000     |
| Course of Construction                                               | \$500,000     |
| Debris Removal                                                       | \$100,000     |
| Deferred Payments                                                    | \$50,000      |
| Depreciation in Value of Undamaged Stock                             | \$25,000      |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each |
| Environmental Upgrade                                                | \$25,000      |
| Exhibitions                                                          | \$100,000     |
| Expediting Expense                                                   | \$100,000     |
| Extra Expense                                                        | \$100,000     |
| Fine Arts                                                            | \$50,000      |
| Fire or Police Department Service Charges                            | \$50,000      |
| Fire Protective Equipment Recharge                                   | \$50,000      |
| Fluctuation in Raw Material Values                                   | \$50,000      |
| Furs, Jewellery, Watches and Precious Stones                         | \$10,000      |



|                                                              |             |
|--------------------------------------------------------------|-------------|
| Growing Plants, Trees, Lawns, Shrubs or Flowers              | \$25,000    |
| Installation Floater                                         | \$100,000   |
| Land and Water Pollution Clean Up                            | \$50,000    |
| Marring, Scratching or Crushing of Patterns, Moulds and Dies | \$25,000    |
| Master Key                                                   | \$50,000    |
| Newly Acquired Property                                      | \$1,500,000 |
| Outdoor Property                                             | \$50,000    |
| Peak Season                                                  | 25%         |
| Personal Property of Officers and Employees                  | \$100,000   |
| Precious Metals and Stones                                   | \$25,000    |
| Process Water                                                | \$10,000    |
| Property in Transit                                          | \$100,000   |
| Protection and Preservation of Property                      |             |
| Expenses                                                     | \$50,000    |
| Direct Damage                                                | Included    |
| Radioactive Contamination                                    | \$10,000    |
| Reward                                                       | \$25,000    |
| Roadways, Walkways, Parking Lots                             | \$50,000    |
| Service Interruption - Off Premises (Direct Damage)          | \$100,000   |
| Stock Spoilage                                               |             |
| Consequential Loss - On Premises                             | Included    |
| Consequential Loss - Off-Premises Service Interruption       | \$50,000    |
| Top-Up                                                       | \$100,000   |
| Undescribed Locations - Contents                             | \$100,000   |
| Unintentional Errors and Omissions                           | \$1,000,000 |
| Valuable Papers and Records                                  | \$250,000   |
| Work Damage to Stock                                         | \$10,000    |

| <b>EQUIPMENT BREAKDOWN COVERAGE</b>               | <b>Coverage Option</b> |
|---------------------------------------------------|------------------------|
| <b>Equipment Breakdown Extensions</b>             |                        |
| Ammonia Contamination                             | \$100,000              |
| Brands and Labels                                 | \$100,000              |
| By-Laws                                           | \$500,000              |
| Claims Preparation Costs and Professional Fees    | \$100,000              |
| Debris Removal                                    | \$100,000              |
| Electronic Data Restoration Costs                 | \$25,000               |
| Environmental, Safety and Efficiency Improvements | Included               |
| Expediting Expense                                | \$100,000              |
| Extra Expense                                     | \$100,000              |
| Green Coverage and Environmental Upgrade          | \$25,000               |
| Hazardous Substances                              | \$100,000              |
| Newly Acquired Locations                          | \$1,000,000            |
| Off Premises Transportable Insured Equipment      | \$10,000               |
| Spoilage                                          | \$25,000               |
| Unintentional Errors and Omissions                | \$1,000,000            |
| Water Damage                                      | \$100,000              |

| <b>MOBILE AND MISCELLANEOUS PROPERTY COVERAGE</b> |           |
|---------------------------------------------------|-----------|
| <b>Mobile Equipment Extensions</b>                |           |
| A Contractual Penalties                           | \$25,000  |
| Expendable Supplies                               | \$50,000  |
| Hauling Mobile Equipment of Others                | \$100,000 |
| Lost Warranty or Service Contract                 | \$10,000  |
| Upgrades to Mobile Equipment                      | \$50,000  |
| <b>All Insured Property Extensions</b>            |           |
| Claims Preparation Costs and Professional Fees    | \$100,000 |
| Contents in Office Trailers                       | \$100,000 |

|                                                                      |                                                                         |
|----------------------------------------------------------------------|-------------------------------------------------------------------------|
| Debris Removal                                                       | \$50,000                                                                |
| Electronic Equipment Breakdown and Electronic Data Restoration Costs | \$50,000 Each                                                           |
| Employee Tools, Equipment and Clothing                               | \$50,000 Each Occurrence<br>\$50,000 Each Employee<br>\$5,000 Each Item |
| Expediting Expense                                                   | \$100,000                                                               |
| Fire or Police Department Service Charges                            | \$50,000                                                                |
| Fire Protective Equipment Recharge                                   | \$50,000                                                                |
| Land and Water Pollution Clean Up                                    | \$50,000                                                                |
| Newly Acquired Mobile and Miscellaneous Property                     | \$250,000                                                               |
| Protection and Preservation of Property                              | \$50,000                                                                |
| Reward                                                               | \$25,000                                                                |
| Unintentional Errors and Omissions                                   | \$500,000                                                               |
| Valuable Papers and Records                                          | \$250,000                                                               |

|                                              |          |
|----------------------------------------------|----------|
| <b>Optional Coverages – Mobile Equipment</b> |          |
| Continuing Rental or Lease Expense           | \$25,000 |
| Rental Expenses                              | \$50,000 |

|                                                                  |          |
|------------------------------------------------------------------|----------|
| <b>COMMERCIAL CRIME COVERAGE</b>                                 |          |
| Employee Theft                                                   | \$25,000 |
| Forgery or Alteration                                            | \$10,000 |
| Inside the Premises – Theft of Money and Securities              | \$10,000 |
| Inside the Premises – Robbery or Safe Burglary of Other Property | \$10,000 |
| Outside the Premises                                             | \$10,000 |
| Computer Fraud                                                   | \$10,000 |
| Funds Transfer Fraud                                             | \$10,000 |
| Money Orders and Counterfeit Paper Currency                      | \$10,000 |
| Employee Theft – Client’s Interest                               | \$10,000 |
| Telephone Fraud                                                  | \$10,000 |

|                                                |          |
|------------------------------------------------|----------|
| Unauthorized Business Card Use                 | \$10,000 |
| Claims Preparation Costs and Professional Fees | \$10,000 |
| Medical Expense                                | \$10,000 |
| Theft, Robbery, Burglary Reward                | \$10,000 |
| Social Engineering Fraud                       | \$10,000 |

| <b>COMMERCIAL GENERAL LIABILITY COVERAGE</b>           |             |
|--------------------------------------------------------|-------------|
| Cyber Liability and Expense Extension                  |             |
| Cyber Event Liability Limit                            | \$100,000   |
| Privacy Breach Expense Sub-Limit                       | \$25,000    |
| Business Interruption and Digital Asset Loss Sub-Limit | \$25,000    |
| Elevator Collision Liability Extension                 | \$100,000   |
| Employee Benefits Liability Extension                  | \$1,000,000 |
| Forest Fire Fighting Expenses Extension                | \$250,000   |
| Hoist Collision Liability Extension                    | \$100,000   |

| <b>NON-OWNED AUTOMOBILE COVERAGE</b>                               |          |
|--------------------------------------------------------------------|----------|
| SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement | \$75,000 |
| SEF 96 Contractual Liability Endorsement                           |          |
| SEF 99 Excluding Long Term Leased Vehicle Endorsement              |          |