



oneworld+<sup>SM</sup>

# Frills

## General Policy Conditions

- Broad Named Insured Clause
- Claims settled worldwide
- 90 Days Notice of Cancellation
- 15 Days for Non-Payment
- Waiver of Subrogation
- Non Admitted where possible worldwide
- Excess and DIC over Admitted Placements
- Liberalization Clause
- Coverage governed by Global Master Policy, no coverage gaps due to underlying cover. Local Coverage Warranty

## Commercial General Liability

- Worldwide Territory, suits defended worldwide
- Primary & Non-Contributory Clause included in wording
- Bodily Injury includes mental anguish, mental injury, shock, and death
- Products and Completed Operations including Broad Form Completed Operations
- Personal and Advertising Injury
- Pre and Post Judgement Interest
- Medical Expenses each person/  
each accident \$25,000/\$25,000  
\$25,000 aggregate
- Broad Form Tenants' Legal Liability \$1,000,000
- Employee Benefits E & O \$1,000,000
- Mould & Fungi \$100,000
- Forest Fire Fighting \$500,000
- SEF 96
- SEF 99 covers rented vehicles up to 90 days

- Legal Liability or Damage to Hired Autos \$75,000
- Owned and Non Owned Watercraft up to 16 meters
- Kidnap and Ransom \$100,000
- Newly Acquired or Formed Organizations are covered for up to 180 days
- Broad Form Vendors
- Blanket Contractual
- Contingent Employers Liability
- Owners and Contractors Protective
- Separation of Insureds Clause
- Employees as Additional Insured
- Professional Liability Exclusion does not apply to services that are an integral part of the insured's work or products
- Defence Costs are in addition to the Limit of Liability
- Incidental Medical Malpractice
- Excess Foreign Automobile option available
- Manufacturer's E & O option available
- Contractor's E & O option available
- Broad Form Products option available

## Property

- Worldwide Coverage
- Currency Devaluation \$50,000
- Debris Removal 25% of Direct Loss  
(see policy section) to a max of \$250,000
- Pollution Clean-Up/Removal \$25,000
- Preservation of Property \$50,000
- Fire Department Service Charge \$25,000

• Building By-Laws	Included
• Interruption of Service	\$100,000
• Coinsurance Deficiency	\$25,000
• Rents(if Business Income is not covered)	\$25,000
• Leasehold Interest	
• Bonus Payments	\$5,000
• Prepaid Rents	\$10,000
• Valuable Papers & Records( <i>other than Electronic Data</i> )	\$500,000
• Royalties	\$50,000
• Brands, Labels and Trademarks	\$50,000
• Deferred Payments	\$25,000
• Inventory or Appraisal	\$50,000
• Water Damage, Other Liquids, Powder or Molten Material Damage	\$25,000
• Property at Unnamed Locations	\$50,000
• Laptop or Handheld Computers and Similar Portable Electronic Equipment	\$10,000
• Peak Season 25% Increase	
• Sewer Back-Up	Included
• Replacement Cost with Same Site Clause amended	
• Broad Vacancy Clause with 90 days reporting	
• Stock sold but not delivered( <i>valued at selling price</i> )	
• Loss Adjustment Expense	\$10,000
• Unintentional Errors and Omissions	\$100,000
• Extra Expense	\$500,000
• Expediting Expenses	\$100,000
• Trees, Shrubs, Plants or Lawns	\$50,000
• Event Cancellation	\$50,000

**Blanket Limit of Extensions Coverage \$500,000 Occurrence Limit including (option for \$1,000,000)**

- Accounts Receivable
- Theft Damage to Unowned Building Property
- Fine Arts
- Fire Protection Recharge Expense

- Master Key Replacement
- Personal Effects
- Arson and Crime Reward Payment

**Newly Acquired or Newly Constructed Property:**

• Buildings or Structures	\$2,000,000
• Business Personal Property	\$2,000,000

**Electronic Data Processing:**

• Electronic Media and Records( <i>Cost of Research</i> )	\$100,000
• Electronic Data Processing Equipment	\$100,000

**Property Off-Premises:**

• Property at Temporary Locations( <i>including Exhibitions</i> )	\$50,000
• Business Personal Property in Transit	\$50,000
• Installation Coverage	\$50,000

**Business Income & Extra Expense**

• Margin clause of 110% automatically included	
• Contingent Business Locations	\$50,000
• Ingress/Egress	\$100,000
• Civil Authority	30 Days/\$25,000
• Alterations and New Buildings	\$100,000
• Professional Fees	\$10,000
• Newly Acquired Locations	\$250,000
• Royalties	
• Per Location	\$25,000
• Aggregate	\$50,000
• Contractual Penalties	\$25,000
• Pollution Clean-Up	\$25,000
• Off-Premises Power Interruption	\$25,000

**Additional Coverages**

• Cyber Liability	\$50,000
• Directors & Officers	\$50,000

For more information, please contact your local CNA underwriter or visit our website at [cnacanada.ca](http://cnacanada.ca).