

WENDY'S STORE INSURANCE PROGRAM

SUMMARY OF COVERAGES

All Property (Blanket)	\$2,000,000
Business Interruption (Profits- 12 months Period of Indemnity)	Included
Crime	\$10,000
Employee Dishonesty	\$50,000
Boiler & Machinery	\$2,000,000
Liability	\$10,000,000

PROPERTY

Broad Form
Replacement Cost
Earthquake & Flood
Sewer Backup

The following coverages are included in the Blanket Limit:

Signs
Glass
Transit
Food Spoilage (Consequential Loss)
Electronic Data Processing Equipment
(including Mechanical Breakdown)
Exhibition Floater
Debris Removal
Valuable Papers
Accounts Receivable
Extra Expense

Temporary Locations- \$250,000
Unnamed locations- \$250,000
Newly Acquired Property (90 day reporting)- \$1,000,000
Course of Construction- \$1,000,000
Off Premises Power (24 hr waiting period)
- inc. poles, towers, transmission & distribution lines
Blanket Bylaws
Vacancy Permit- 60 days
Building Damage By Theft
Finished Stock- Selling Price
Brands & Labels
Fire Department Charges- \$50,000
Master Keys- \$50,000
Employees Property- \$2500
Pollutant Cleanup- \$10,000/ \$25,000 Aggregate
Ammonia Contamination- \$100,000

DEDUCTIBLES

\$1000 All Property including Signs & Glass
\$2500 Sewer Backup
\$25,000 Flood
2%/\$50,000 all Provinces except 3%/\$100,000 in B.C
\$1000 Profits, Crime/Employee Dishonesty, Boiler & Machinery
\$1000 Liability (Bodily Injury & Property Damage)

BUSINESS INTERRUPTION

90 day ordinary Payroll
Contingent Profit- \$100,000
Off Premises Power- \$100,000 (24 hr
waiting period)
Retailers Product Impairment (Recall)
- \$10,000
Continuance of Royalties to WROC as a
"Standing Charge"
Disruption of Water Supply (24 hr
waiting period)

CRIME

Loss Inside
Loss Outside
Money Orders & Counterfeit Paper
Depositors Forgery
Incoming Cheque & Credit Card
Employee Dishonesty

LIABILITY

Personal Injury
Advertising Liability
Medical Payments- \$25,000
Tenant's Legal Liability- \$500,000
Employers Liability/Voluntary Comp.
Non-Owned Automobile
Employee Benefits E & O- \$1,000,000
Territory- Canada & USA
Limited Pollution – 120 hr coverage
Human Rights- Legal Expenses; \$25,000
each complaint, \$50,000 aggregate

BOILER & MACHINERY

Waiting Period- 24 hrs.
Food Spoilage (Consequential Loss)
Business Interruption- \$200,000
Extra Expense- \$25,000
Professional Fees- \$25,000

This Summary is for information purposes only. It does not form part of the insurance policy nor does it provide any rights or privileges.