

Attached to and forming part of AXA Pacific Insurance Company master Policy Number 1196967.

Property

COM 2000A Building.....	NOT INCLUDED
COM 2000A Business Contents	\$1,000,000
B&M Equipment Breakdown	Included in above limits

Coverage

All Risks including Flood and Earthquake subject to exclusions as per policy wordings; Subject to 80% Co-insurance Clause; Replacement Cost Valuation except Actual Cash Value on Stock; Permission to renovate; Specific endorsements:

COM 68 Earthquake Endorsement	COM 69 Flood Endorsement
COM 86 Misinterpretation of Date	COM 88 Data Exclusion
COM 89 Terrorism Exclusion	COM 91 Fungi and Fungal Derivative Exclusion
B&M 1 Boiler & Machinery Insuring Agreements and Conditions	B&M 11 Hazardous Substances
B&M 2 Business Interruption (ALS)	B&M 12 Terrorism Exclusion
B&M 9 Misinterpretation of Date Exclusion	B&M 14 Fungi and Fungal Derivative Exclusion

Deductibles

% of Sum Insured.....	Earthquake
\$	Flood
\$ 2,000	Sneeze Guard Losses
\$ 1,000	Sewer Back-Up
\$ 1,000	EDP Mechanical & Electrical Breakdown
\$	All other losses including Glass

COM 2000A Extensions of Coverage

Broad Definition of Property Insured.....	Included
Expanded Definition of Premise.....	Included
Closure by Order of Civil Authority.....	Covered for up to 30 days
BE 4 Exterior Signs & Awnings including Signs Off Premises.....	\$10,000
Property in the Custody of a Sales Representative	Included
Consequential Loss from Off-Premise Power Loss;	\$100,000
Extra Expense;	\$25,000
Property in Transit by Parcel Post.....	Included
Burglary Damage to Building	\$50,000
Accounts Receivable.....	\$50,000
Valuable Papers and Records	\$50,000
Electronic Data Processing: Hardware (including functional replacement)	\$25,000
Electronic Data Processing: Software.....	\$25,000
Fire Department Service Charge	\$50,000
Fire Suppression Recharge Costs	\$25,000
Plants & Shrubs (including up to \$25,000 for green roof's)	\$25,000
Peak Season (25% of Stock Value).....	Included
Newly Acquired Property: Subject to ninety (90) days reporting	\$1,000,000
Personal Property of Officers and Employees	Included at the option of the Named Insured
Property in Transit.....	\$30,000
Property at a Temporary Location.....	\$30,000
Expediting Expenses.....	\$30,000
Home Office Extension	\$25,000
Master Key Coverage (including Access Cards)	\$15,000
Blanket By-Laws	Included
On Premise Pollution Cleanup.....	\$25,000
Catch All Clause.....	\$50,000

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Business Interruption

COM 96	Insured's Income (Profits ALS)	Included
COM 96	Enforcement of Building By-Laws	Included
COM 96	Contingent Business Interruption.....	\$100,000
COM 96	Professional Fees	\$5,000
COM 96	Business Interruption at Newly Acquired Locations	Included
COM 96	Power Interruption.....	Included
BE 1	Loss of Income from Negative Publicity or from Product Recall	\$10,000
	Rent or Rental Value Insurance.....	NOT INCLUDED

Commercial Crime Coverage – Subject to a \$ Deductible

Comprehensive Dishonesty, Disappearance and Destruction		
COM 2000A	Employee Dishonesty Coverage – Form A.....	\$5,000
COM 2000A	Loss Inside/Outside the Premises	\$5,000
COM 2000A	Money Order and Counterfeit paper Currency Coverage.....	\$5,000
COM 2000A	Depositors Forgery Coverage.....	\$5,000
BE 2	Crime Warranty	Included

Warranted that the insured premises has a monitored alarm or is situated in an enclosed mall with a monitored alarm system. In such cases that insured premises is in an enclosed mall and has a direct doorway and/or window to the exterior of the building then the window and/or doorway must be connected to a monitored alarm system.

Warranted money and securities are kept in a Class I Money safe or better.

Warranted safe is properly anchored and secured as per manufacturer specifications.

Failure to comply with the above warranties restricts Crime coverage to a \$500 overnight limit.

Commercial General Liability – Subject to \$ Bodily Injury and Property Damage Deductible

CGL 1	Commercial General Liability	\$5,000,000
CGL 1	Products and Completed Operations	CGL 7 Employers Liability Exclusion (Contingent)
CGL 1	Personal Injury (nil participation)	CGL 1 Occurrence Property Damage
CGL 1	Blanket Contractual Liability, non reporting	CGL 110 Sole Negligence of Indemnitee Exclusion
CGL 189	Data Exclusion	CGL 190 Terrorism Exclusion
CGL 1	Cross Liability	CGL 1 Employees as Insured's
CGL 1	Thirty (30) Day Cancellation Clause	CGL 1 Voluntary Compensation for Employees (\$100/wk)
CGL 1	Additional Insured(s)	CGL 192 Limited Fungi and Fungal Derivatives Coverage
CGL 87	Pollution Exclusion	CGL 193 Asbestos Exclusion
CGL 132	Advertising liability	\$1,000,000
CGL 11	Employee Benefits Extension Rider – Subject to \$ Deductible	\$500,000
CGL 4	Medical Payments - Each Person.....	\$5,000
CGL 4	Medical Payments - Each Accident	\$25,000

Standard Non-Owned Automobile Liability – Subject to \$ Deductible

CGL 12	Standard Non-Owned Automobile Liability	\$5,000,000
CGL 87	SEF 94 Legal Liability Damage to Hired Automobile – Per Vehicle	\$50,000
CGL 12	SEF 96 Contractual Liability	Included
CGL 150	SEF 99 Excluding Long Term Leased Vehicle	Included
BE 3	OEF 98B (With Respect to Ontario Only)	Included

Tenant's Legal Liability - Broad Form – Subject to \$ Deductible

CGL 21	Tenant's Legal Liability, Any One Premises	\$500,000
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