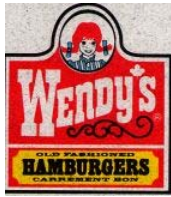


WENDY'S RESTAURANTS OF CANADA

Summary of Coverages

DESCRIPTION OF COVERAGE	LIMITS
Property Coverages:	
Property of Every Description (Building and/or Contents) Broad Form, Replacement Cost	\$2,000,000.
Exterior Building Glass	Replacement Cost
Flood Extension - \$25,000. Deductible	Included
Sewer Back-up Extension - \$1,000. or \$2,500. Deductible	Included
Earthquake: 10%, Minimum \$50,000. – Zones 01 - 10	Included
5%, Minimum \$50,000. – Zones 11 - 20	Included
Business Interruption:	Included in Property Limit
Business Income	Actual Loss Sustained
Ordinary Payroll – 90 Days Maximum	\$150,000.
Contingent Business Interruption	\$100,000.
Caterer's & Restaurateur's Business Income Enhancement	\$50,000.
Food and Drink Poisoning and Infectious/Contagious Disease Extension (Closure by Public Health Authority/Negative Publicity)	
Extra Expense	\$100,000.
Off Premises Utilities / Power Interruption	\$100,000.
Civil Authority	2 Weeks
Boiler & Machinery:	
Equipment Breakdown - \$1,000. Deductible	\$2,000,000. Including B.I.
Spoilage & Civil Authority	Included
Crime:	
Coverage A – Employee Dishonesty	\$50,000.
Coverage B – Loss Inside the Premises	\$25,000.
Coverage C – Loss Outside the Premises	\$25,000.
Coverage D – Money Orders & Counterfeit Paper Currency	\$25,000.
Coverage E – Depositors Forgery	\$25,000.
Overnight Limitation if no Class II Safe	\$1,000.
Commercial General Liability:	
Bodily Injury & Property Damage Liability – each occurrence	\$10,000,000.
Products & Completed Operations Aggregate	\$10,000,000.
General Aggregate Limit	\$10,000,000.
Personal Injury Liability	\$10,000,000.
Advertising Injury Liability	\$10,000,000.
Medical Payments – any one person	\$25,000.
Tenants' Legal Liability – any one premises	\$1,000,000.
Elevator/Hoist Collision	\$100,000.
Employee Benefits Liability – Each Claim	\$1,000,000.
Employee Benefits Aggregate	\$1,000,000.
Limited Fungi & Fungal Derivatives Exclusion/Aggregate	\$250,000. / \$250,000.
Non-Owned Automobile – Third Party Liability	\$10,000,000.
Legal Liability for Damage to Hired Automobiles	\$50,000.



WENDY'S RESTAURANTS OF CANADA

Summary of Coverages

Continued...

DESCRIPTION OF COVERAGE	LIMITS
Property Extension of Coverages:	
Unnamed Locations including Exhibitions	\$250,000.
Accounts Receivable	\$100,000.
Valuable Papers and Records	\$100,000.
Fine Arts	\$25,000.
Professional Fees / Cost of Proof of Loss	\$25,000.
Automatic Fire Suppression System Recharge Expense	\$25,000.
Brands and Labels	Included
Building Damage by Theft (for tenants)	\$5,000.
Building and Contents at Newly Acquired Location	\$500,000./\$500,000.
Building By-Laws (Demolition, Increased Cost, Value Undamaged)	Included in Building Limit
Business Contents Off Premises in the Custody of Sales Representatives	\$1,000.
Business Contents Temporarily Off Premises or in Transit	\$10,000.
Clean Up Expenses for Land and Water Pollution	\$25,000.
Food Spoilage - Loss on Perishable Stock including Off Premises Power	\$100,000.
Food Spoilage – Contamination	\$100,000.
Food Spoilage – Infestation	\$100,000.
Debris Removal	Included
Electronic Equipment - Breakdown	\$50,000.
Electronic Equipment – Data & Media	\$25,000.
Exhibition Extension	Included in \$250,000. Unnamed Locations
Fire Department Service Charges	\$50,000.
Growing Plants, Trees, Shrubs or Flowers in the open	\$1,000.
Master Key Coverage	\$5,000.
Personal Property of Officers or Employees	\$1,000. Per Individual
Reward Extension – Arson	\$10,000.
Business Income – Newly Acquired Location – 60 days	Included
Inflation Guard applies to Building Coverage	Included in Building Cover
Same Site Restriction Removed	
Seasonal Increase on Business Contents (Peak Season)	25%
Exterior Signs	\$50,000.
Course of Construction – 60 day reporting	\$500,000.
Installation Floater	\$10,000.
Expediting Expenses	\$50,000.

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