



COMMERCIAL PROPERTY INSURANCE

PROTECT YOUR BUSINESS FROM PROPERTY DAMAGE.

Offered through Victor's Alternative Insurance Market (AIM), the Commercial Property insurance coverage is available to complement your Commercial General Liability (CGL) risks with Victor.

WHY BUY THIS PRODUCT?

Commercial property insurance protects a business' physical assets—such as buildings, equipment and computers—against loss or damage from a range of causes, including theft, fire or vandalism.

With Victor's Commercial Property insurance, business owners are also covered for business interruption in the event of a claim, as well as losses due to equipment breakdown and crime.

Victor has been a trusted provider of specialty insurance since 1962. We bring a long-term commitment to this market and a high level of expertise in both underwriting and claims management.

WHO WILL BENEFIT?

Any business owner

NOTE: Commercial property insurance is one of several essential coverages required by business owners, regardless of whether they rent or own their space.

WHAT ARE THE COVERAGE AGREEMENTS?

- Annual policy term
 - Policy form - All risks
 - Minimum deductible: \$2,500
 - Minimum premium: \$1500
- NOTE: Not available on a monoline basis*
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WHAT ARE THE COVERAGE DETAILS?

- Policy Form - All risks
 - Replacement cost coverage
 - Building, equipment and office contents
 - Business interruption
 - Contractor's equipment
 - Equipment breakdown
 - Crime
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WHAT ARE THE POLICY FEATURES?

- Limits available up to \$5,000,000
 - Additional extensions of coverages with sublimits included
 - Sewer back-up, flood and earthquake included
 - Enhanced frill limits available
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HOW ARE CLAIMS HANDLED?

Claims management and financial capacity is provided by Temple Insurance Company, an A-rated insurer (A.M. Best and S&P).

WHAT OTHER INSURANCE SOLUTIONS DO WE OFFER?

- Architects & Engineers Professional Liability
- Builders Risk and Wrap-Up Liability
- Commercial General Liability
- Commercial Umbrella Liability
- Crime Insurance
- Directors & Officers Liability
- Employment Practices Liability
- Environmental & Pollution Liability
- Errors & Omissions
- Fiduciary Liability
- Group and Retiree Benefits
- Technology and Cyber Liability

Visit us at victorinsurance.ca to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.