



Base

The following table outlines the base coverage options designed for businesses in the manufacturing industry segment where no other specific manufacturing bundle is available.

Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.

COMMERCIAL PROPERTY EXTENSIONS	
Accounts Receivable	\$250,000
Authorized Representative Property	\$50,000
Brands and Labels	Included
Building Damage by Theft	\$25,000
Building Inflation Protection	Included
By-Laws	Included
Claims Preparation Costs and Professional Fees	\$250,000
Course of Construction	\$500,000
Debris Removal	\$100,000
Deferred Payments	\$100,000
Depreciation in Value of Undamaged Stock	\$50,000
Electronic Equipment Breakdown and Electronic Data Restoration Costs	\$50,000 Each
Environmental Upgrade	\$25,000
Exhibitions	\$100,000
Expediting Expense	\$100,000
Extra Expense	\$100,000
Fine Arts	\$50,000
Fire or Police Department Service Charges	\$50,000
Fire Protective Equipment Recharge	\$50,000
Fluctuation in Raw Material Values	\$100,000
Furs, Jewellery, Watches and Precious Stones	\$10,000

Growing Plants, Trees, Lawns, Shrubs or Flowers	\$25,000
Installation Floater	\$100,000
Land and Water Pollution Clean Up	\$50,000
Marring, Scratching or Crushing of Patterns, Moulds and Dies	\$100,000
Master Key	\$50,000
Newly Acquired Property	\$1,500,000
Outdoor Property	\$50,000
Peak Season	25%
Personal Property of Officers and Employees	\$100,000
Precious Metals and Stones	\$100,000
Process Water	\$50,000
Property in Transit	\$100,000
Protection and Preservation of Property	
Expenses	\$50,000
Direct Damage	Included
Radioactive Contamination	\$50,000
Reward	\$25,000
Roadways, Walkways, Parking Lots	\$50,000
Service Interruption - Off Premises (Direct Damage)	\$100,000
Stock Spoilage	
Consequential Loss - On Premises	Included
Consequential Loss - Off Premises Service Interruption	\$50,000
Top-Up	\$50,000
Undescribed Locations - Contents	\$100,000
Unintentional Errors and Omissions	\$1,000,000
Valuable Papers and Records	\$250,000
Work Damage to Stock	\$25,000

BUSINESS INCOME EXTENSIONS	
By-Laws	Included
Contingent Business Income	\$50,000
Contractual Penalties	\$25,000
Expenses to Reduce Loss	Included
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Land and Water Pollution Clean Up	\$25,000
Leasehold Interest	\$50,000
Logistics Extra Expense	\$25,000
Mortgage Rate Guarantee	\$50,000
Newly Acquired Property	\$50,000
Product Impairment	\$25,000
Property in Transit	\$50,000
Research and Development Expense	\$50,000
Royalties Agreement	\$50,000
Service Interruption - Off Premises (Business Income)	\$100,000
Undescribed Locations	\$50,000

EQUIPMENT BREAKDOWN COVERAGE	Coverage Option
Equipment Breakdown Extensions	
Ammonia Contamination	\$100,000
Brands and Labels	\$100,000
By-Laws	\$500,000
Claims Preparation Costs and Professional Fees	\$100,000
Debris Removal	\$100,000
Electronic Data Restoration Costs	\$25,000
Environmental, Safety and Efficiency Improvements	Included
Expediting Expense	\$100,000
Extra Expense	\$100,000

Green Coverage and Environmental Upgrade	\$25,000
Hazardous Substances	\$100,000
Newly Acquired Locations	\$1,000,000
Off Premises Transportable Insured Equipment	\$10,000
Spoilage	\$25,000
Unintentional Errors and Omissions	\$1,000,000
Water Damage	\$100,000

EQUIPMENT BREAKDOWN BUSINESS INCOME COVERAGE	Coverage Option
Equipment Breakdown Business Income Coverage Extensions	
Cloud Computing Service Interruption	Included
Contingent Business Income	\$50,000
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Public Relations	\$10,000
Service Interruption	Included

COMMERCIAL CRIME COVERAGE	
Employee Theft	\$25,000
Forgery or Alteration	\$10,000
Inside the Premises – Theft of Money and Securities	\$10,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$10,000
Outside the Premises	\$10,000
Computer Fraud	\$10,000
Funds Transfer Fraud	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Employee Theft – Client’s Interest	\$10,000
Telephone Fraud	\$10,000
Unauthorized Business Card Use	\$10,000

Claims Preparation Costs and Professional Fees	\$10,000
Medical Expense	\$10,000
Theft, Robbery, Burglary Reward	\$10,000
Social Engineering Fraud	\$10,000

COMMERCIAL GENERAL LIABILITY COVERAGE	
Elevator Collision Liability Extension	\$100,000
Employee Benefits Liability Extensions	\$1,000,000
Forest Fire Fighting Expenses Extension	\$250,000
Hoist Collision Liability Extension	\$100,000
Limited Product Recall Expense Extension	\$50,000
Removal, Replacement or Remediation of Defective Product Extension	\$50,000

NON-OWNED AUTOMOBILE COVERAGE	
SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement	\$75,000
SEF 96 Contractual Liability Endorsement	
SEF 99 Excluding Long Term Leased Vehicle Endorsement	

Food & Beverage

The following table outlines the commercial package designed for businesses in the food and beverage manufacturing industry. These coverages are similar to the base Manufacturing product, but offer suggested endorsements and various default extension limits.

Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.

COMMERCIAL PROPERTY EXTENSIONS	
Accounts Receivable	\$250,000
Authorized Representative Property	\$50,000
Brands and Labels	Included
Building Damage by Theft	\$25,000
Building Inflation Protection	Included
By-Laws	Included
Claims Preparation Costs and Professional Fees	\$250,000
Course of Construction	\$500,000
Debris Removal	\$100,000
Deferred Payments	\$100,000
Depreciation in Value of Undamaged Stock	\$50,000
Electronic Equipment Breakdown and Electronic Data Restoration Costs	\$50,000 Each
Environmental Upgrade	\$25,000
Exhibitions	\$100,000
Expediting Expense	\$250,000
Extra Expense	\$250,000
Fine Arts	\$50,000
Fire or Police Department Service Charges	\$50,000
Fire Protective Equipment Recharge	\$50,000
Fluctuation in Raw Material Values	\$100,000

Furs, Jewellery, Watches and Precious Stones	\$10,000
Growing Plants, Trees, Lawns, Shrubs or Flowers	\$25,000
Installation Floater	\$100,000
Land and Water Pollution Clean Up	\$50,000
Marring, Scratching or Crushing of Patterns, Moulds and Dies	\$100,000
Master Key	\$50,000
Newly Acquired Property	\$1,500,000
Outdoor Property	\$50,000
Peak Season	25%
Personal Property of Officers and Employees	\$100,000
Precious Metals and Stones	\$100,000
Process Water	\$100,000
Property in Transit	\$100,000
Protection and Preservation of Property	
Expenses	\$50,000
Direct Damage	Included
Radioactive Contamination	\$50,000
Reward	\$25,000
Roadways, Walkways, Parking Lots	\$50,000
Service Interruption - Off Premises (Direct Damage)	\$100,000
Stock Spoilage	
Consequential Loss - On Premises	Included
Consequential Loss - Off Premises Service Interruption	\$100,000
Top-Up	\$100,000
Undescribed Locations - Contents	\$100,000
Unintentional Errors and Omissions	\$1,000,000
Valuable Papers and Records	\$250,000
Work Damage to Stock	\$25,000
Infestation Extension	\$100,000
Packaging Errors Costs Extension	\$25,000

BUSINESS INCOME EXTENSIONS	
By-Laws	Included
Contingent Business Income	\$50,000
Contractual Penalties	\$50,000
Expenses to Reduce Loss	Included
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Land and Water Pollution Clean Up	\$50,000
Leasehold Interest	\$50,000
Logistics Extra Expense	\$50,000
Mortgage Rate Guarantee	\$50,000
Newly Acquired Property	\$100,000
Product Impairment	\$50,000
Property in Transit	\$50,000
Research and Development Expense	\$100,000
Royalties Agreement	\$50,000
Service Interruption - Off Premises (Business Income)	\$100,000
Undescribed Locations	\$50,000

EQUIPMENT BREAKDOWN COVERAGE	Coverage Option
Equipment Breakdown Extensions	
Ammonia Contamination	\$100,000
Brands and Labels	\$100,000
By-Laws	\$500,000
Claims Preparation Costs and Professional Fees	\$100,000
Debris Removal	\$100,000
Electronic Data Restoration Costs	\$25,000
Environmental, Safety and Efficiency Improvements	Included
Expediting Expense	\$100,000
Extra Expense	\$100,000

Green Coverage and Environmental Upgrade	\$25,000
Hazardous Substances	\$100,000
Newly Acquired Locations	\$1,000,000
Off Premises Transportable Insured Equipment	\$10,000
Spoilage	\$25,000
Unintentional Errors and Omissions	\$1,000,000
Water Damage	\$100,000

EQUIPMENT BREAKDOWN BUSINESS INCOME COVERAGE	Coverage Option
Equipment Breakdown Business Income Coverage Extensions	
Cloud Computing Service Interruption	Included
Contingent Business Income	\$50,000
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Public Relations	\$10,000
Service Interruption	Included

COMMERCIAL CRIME COVERAGE	
Employee Theft	\$25,000
Forgery or Alteration	\$10,000
Inside the Premises – Theft of Money and Securities	\$10,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$10,000
Outside the Premises	\$10,000
Computer Fraud	\$10,000
Funds Transfer Fraud	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Employee Theft – Client’s Interest	\$10,000
Telephone Fraud	\$10,000
Unauthorized Business Card Use	\$10,000
Claims Preparation Costs and Professional Fees	\$10,000

Medical Expense	\$10,000
Theft, Robbery, Burglary Reward	\$10,000
Social Engineering Fraud	\$10,000

COMMERCIAL GENERAL LIABILITY COVERAGE	
Cyber Liability and Expense Extension	
Cyber Event Liability Limit	\$100,000
Privacy Breach Expense Sub-Limit	\$25,000
Business Interruption and Digital Asset Loss Sub-Limit	\$25,000
Elevator Collision Liability Extension	\$100,000
Employee Benefits Liability Extension	\$1,000,000
Forest Fire Fighting Expenses Extension	\$250,000
Hoist Collision Liability Extension	\$100,000
Limited Product Recall Expense Extension	\$50,000

NON-OWNED AUTOMOBILE COVERAGE	
SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement	\$75,000
SEF 96 Contractual Liability Endorsement	
SEF 99 Excluding Long Term Leased Vehicle Endorsement	

Metals

The following table outlines the commercial package designed for businesses in the metal manufacturing industry. These coverages are similar to the base Manufacturing product, but offer suggested endorsements and various default extension limits.

Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.

COMMERCIAL PROPERTY EXTENSIONS	
Accounts Receivable	\$250,000
Authorized Representative Property	\$50,000
Brands and Labels	Included
Building Damage by Theft	\$25,000
Building Inflation Protection	Included
By-Laws	Included
Claims Preparation Costs and Professional Fees	\$250,000
Course of Construction	\$500,000
Debris Removal	\$100,000
Deferred Payments	\$50,000
Depreciation in Value of Undamaged Stock	\$50,000
Electronic Equipment Breakdown and Electronic Data Restoration Costs	\$50,000 Each
Environmental Upgrade	\$25,000
Exhibitions	\$1,000,000
Expediting Expense	\$250,000
Extra Expense	\$250,000
Fine Arts	\$50,000
Fire or Police Department Service Charges	\$100,000
Fire Protective Equipment Recharge	\$100,000
Fluctuation in Raw Material Values	\$100,000

Furs, Jewellery, Watches and Precious Stones	\$50,000
Growing Plants, Trees, Lawns, Shrubs or Flowers	\$25,000
Installation Floater	\$1,000,000
Land and Water Pollution Clean Up	\$50,000
Marring, Scratching or Crushing of Patterns, Moulds and Dies	\$100,000
Master Key	\$50,000
Newly Acquired Property	\$1,500,000
Outdoor Property	\$50,000
Peak Season	25%
Personal Property of Officers and Employees	\$100,000
Precious Metals and Stones	\$250,000
Process Water	\$100,000
Property in Transit	\$250,000
Protection and Preservation of Property	
Expenses	\$50,000
Direct Damage	Included
Radioactive Contamination	\$50,000
Reward	\$25,000
Roadways, Walkways, Parking Lots	\$50,000
Service Interruption - Off Premises (Direct Damage)	\$100,000
Stock Spoilage	
Consequential Loss - On Premises	Included
Consequential Loss - Off Premises Service Interruption	\$50,000
Top-Up	\$100,000
Undescribed Locations - Contents	\$100,000
Unintentional Errors and Omissions	\$1,000,000
Valuable Papers and Records	\$250,000
Work Damage to Stock	\$25,000
Packaging Errors Costs Extension	\$25,000

BUSINESS INCOME EXTENSIONS	
By-Laws	Included
Contingent Business Income	\$50,000
Contractual Penalties	\$50,000
Expenses to Reduce Loss	Included
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Land and Water Pollution Clean Up	\$50,000
Leasehold Interest	\$50,000
Logistics Extra Expense	\$50,000
Mortgage Rate Guarantee	\$50,000
Newly Acquired Property	\$50,000
Product Impairment	\$50,000
Property in Transit	\$50,000
Research and Development Expense	\$100,000
Royalties Agreement	\$50,000
Service Interruption - Off Premises (Business Income)	\$100,000
Undescribed Locations	\$50,000

EQUIPMENT BREAKDOWN COVERAGE	Coverage Option
Equipment Breakdown Extensions	
Ammonia Contamination	\$100,000
Brands and Labels	\$100,000
By-Laws	\$500,000
Claims Preparation Costs and Professional Fees	\$100,000
Debris Removal	\$100,000
Electronic Data Restoration Costs	\$25,000
Environmental, Safety and Efficiency Improvements	Included
Expediting Expense	\$100,000
Extra Expense	\$100,000

Green Coverage and Environmental Upgrade	\$25,000
Hazardous Substances	\$100,000
Newly Acquired Locations	\$1,000,000
Off Premises Transportable Insured Equipment	\$10,000
Spoilage	\$25,000
Unintentional Errors and Omissions	\$1,000,000
Water Damage	\$100,000

EQUIPMENT BREAKDOWN BUSINESS INCOME COVERAGE	Coverage Option
Equipment Breakdown Business Income Coverage Extensions	
Cloud Computing Service Interruption	Included
Contingent Business Income	\$50,000
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Public Relations	\$10,000
Service Interruption	Included

COMMERCIAL CRIME COVERAGE	
Employee Theft	\$25,000
Forgery or Alteration	\$10,000
Inside the Premises – Theft of Money and Securities	\$10,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$10,000
Outside the Premises	\$10,000
Computer Fraud	\$10,000
Funds Transfer Fraud	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Employee Theft – Client’s Interest	\$10,000
Telephone Fraud	\$10,000
Unauthorized Business Card Use	\$10,000

Claims Preparation Costs and Professional Fees	\$10,000
Medical Expense	\$10,000
Theft, Robbery, Burglary Reward	\$10,000
Social Engineering Fraud	\$10,000

COMMERCIAL GENERAL LIABILITY COVERAGE	
Cyber Liability and Expense Extension	
Cyber Event Liability Limit	\$100,000
Privacy Breach Expense Sub-Limit	\$25,000
Business Interruption and Digital Asset Loss Sub-Limit	\$25,000
Elevator Collision Liability Extension	\$100,000
Employee Benefits Liability Extension	\$1,000,000
Forest Fire Fighting Expenses Extension	\$250,000
Hoist Collision Liability Extension	\$100,000
Limited Product Recall Expense Extension	\$100,000
Manufacturers' Errors and Omissions Liability Extension - Claims Made and Reported	\$50,000
Removal, Replacement or Remediation of Defective Products Extension	\$50,000

NON-OWNED AUTOMOBILE COVERAGE	
SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement	\$75,000
SEF 96 Contractual Liability Endorsement	
SEF 99 Excluding Long Term Leased Vehicle Endorsement	

Equipment

The following table outlines the commercial package designed for businesses in the equipment manufacturing industry. These coverages are similar to the base Manufacturing product, but offer suggested endorsements and various default extension limits.

Rows highlighted in gold indicate coverages, extensions or endorsements that are in addition to, or where limits have been enhanced from, the Sovereign Secure Commercial base wording.

COMMERCIAL PROPERTY EXTENSIONS	
Accounts Receivable	\$250,000
Authorized Representative Property	\$50,000
Brands and Labels	Included
Building Damage by Theft	\$25,000
Building Inflation Protection	Included
By-Laws	Included
Claims Preparation Costs and Professional Fees	\$250,000
Course of Construction	\$500,000
Debris Removal	\$100,000
Deferred Payments	\$50,000
Depreciation in Value of Undamaged Stock	\$50,000
Electronic Equipment Breakdown and Electronic Data Restoration Costs	\$50,000 Each
Environmental Upgrade	\$25,000
Exhibitions	\$1,000,000
Expediting Expense	\$250,000
Extra Expense	\$250,000
Fine Arts	\$50,000
Fire or Police Department Service Charges	\$100,000
Fire Protective Equipment Recharge	\$100,000
Fluctuation in Raw Material Values	\$100,000

Furs, Jewellery, Watches and Precious Stones	\$50,000
Growing Plants, Trees, Lawns, Shrubs or Flowers	\$25,000
Installation Floater	\$1,000,000
Land and Water Pollution Clean Up	\$50,000
Marring, Scratching or Crushing of Patterns, Moulds and Dies	\$100,000
Master Key	\$50,000
Newly Acquired Property	\$1,500,000
Outdoor Property	\$50,000
Peak Season	25%
Personal Property of Officers and Employees	\$100,000
Precious Metals and Stones	\$250,000
Process Water	\$100,000
Property in Transit	\$250,000
Protection and Preservation of Property	
Expenses	\$50,000
Direct Damage	Included
Radioactive Contamination	\$50,000
Reward	\$25,000
Roadways, Walkways, Parking Lots	\$50,000
Service Interruption - Off Premises (Direct Damage)	\$100,000
Stock Spoilage	
Consequential Loss - On Premises	Included
Consequential Loss - Off Premises Service Interruption	\$50,000
Top-Up	\$100,000
Undescribed Locations - Contents	\$100,000
Unintentional Errors and Omissions	\$1,000,000
Valuable Papers and Records	\$250,000
Work Damage to Stock	\$25,000
Packaging Errors Costs Extension	\$25,000

BUSINESS INCOME EXTENSIONS	
By-Laws	Included
Contingent Business Income	\$50,000
Contractual Penalties	\$50,000
Expenses to Reduce Loss	Included
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Land and Water Pollution Clean Up	\$50,000
Leasehold Interest	\$50,000
Logistics Extra Expense	\$50,000
Mortgage Rate Guarantee	\$50,000
Newly Acquired Property	\$50,000
Product Impairment	\$50,000
Property in Transit	\$50,000
Research and Development Expense	\$100,000
Royalties Agreement	\$50,000
Service Interruption - Off Premises (Business Income)	\$100,000
Undescribed Locations	\$50,000

EQUIPMENT BREAKDOWN COVERAGE	Coverage Option
Equipment Breakdown Extensions	
Ammonia Contamination	\$100,000
Brands and Labels	\$100,000
By-Laws	\$500,000
Claims Preparation Costs and Professional Fees	\$100,000
Debris Removal	\$50,000
Electronic Data Restoration Costs	\$25,000
Environmental, Safety and Efficiency Improvements	Included
Expediting Expense	\$100,000
Extra Expense	\$100,000

Green Coverage and Environmental Upgrade	\$25,000
Hazardous Substances	\$100,000
Newly Acquired Locations	\$1,000,000
Off Premises Transportable Insured Equipment	\$10,000
Spoilage	\$25,000
Unintentional Errors and Omissions	\$1,000,000
Water Damage	\$100,000

EQUIPMENT BREAKDOWN BUSINESS INCOME COVERAGE	Coverage Option
Equipment Breakdown Business Income Coverage Extensions	
Cloud Computing Service Interruption	Included
Contingent Business Income	\$50,000
Ingress/Egress	30 Days
Interruption by Civil Authority	30 Days
Public Relations	\$10,000
Service Interruption	Included

COMMERCIAL CRIME COVERAGE	
Employee Theft	\$25,000
Forgery or Alteration	\$10,000
Inside the Premises – Theft of Money and Securities	\$10,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$10,000
Outside the Premises	\$10,000
Computer Fraud	\$10,000
Funds Transfer Fraud	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Employee Theft – Client’s Interest	\$10,000
Telephone Fraud	\$10,000
Unauthorized Business Card Use	\$10,000
Claims Preparation Costs and Professional Fees	\$10,000

Medical Expense	\$10,000
Theft, Robbery, Burglary Reward	\$10,000
Social Engineering Fraud	\$10,000

COMMERCIAL GENERAL LIABILITY COVERAGE	
Cyber Liability and Expense Extension	
Cyber Event Liability Limit	\$100,000
Privacy Breach Expense Sub-Limit	\$25,000
Business Interruption and Digital Asset Loss Sub-Limit	\$25,000
Elevator Collision Liability Extension	\$100,000
Employee Benefits Liability Extension	\$1,000,000
Forest Fire Fighting Expenses Extension	\$250,000
Hoist Collision Liability Extension	\$100,000
Limited Product Recall Expense Extension	\$100,000
Manufacturers' Errors and Omissions Liability Extension - Claims Made and Reported	\$50,000
Removal, Replacement or Remediation of Defective Products Extension	\$50,000

NON-OWNED AUTOMOBILE COVERAGE	
SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement	\$75,000
SEF 96 Contractual Liability Endorsement	
SEF 99 Excluding Long Term Leased Vehicle Endorsement	