



ONTARIO &  
ATLANTIC

EXPLORE YOUR  
**BUSINESS INTERRUPTION  
POLICY CHANGES**

Please review this interactive document to explore the main changes to your policy as it transfers from RSA to Intact Insurance. For full details of your coverage, please refer to your insurance policy.



## Policy Changes for Business Interruption Coverage

We previously shared with you that Royal & Sun Alliance Insurance Company of Canada (“RSA”) was acquired by Intact Financial Corporation. As a result, your RSA insurance policy is being transferred to Intact Insurance Company (“Intact Insurance”) on your policy’s renewal date.

As part of the transition to Intact Insurance, certain coverages on your existing policy may have been reduced/removed or enhanced/increased. The main coverage changes are listed below; please read the content carefully.

This is only a summary of the changes that may impact your coverage. Please refer to your insurance policy, which provides the full details of your coverage, including a full list of conditions and exclusions. If you have questions about your policy or these changes, please contact your broker.

RSA	INTACT INSURANCE		
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
<b>B0022</b> Gross Rentals	<b>BI11</b> Gross Rentals	<p>Deductible no longer applies.</p> <p>Coverage automatically includes Rental Value in addition to Gross Rentals by including unoccupied portions of the building at the time of the loss.</p> <p>Interruption by Civil Authority coverage is not subject to a 48-hour waiting period.</p> <p>Measure of Recovery does not restrict coverage to 30 days with respect to media and data.</p>	
<b>B0423</b> Commercial Elite Rent or Rental Value (Broad Form)	<b>BI12</b> Rental Income	<p>Deductible no longer applies.</p> <p>Measure of Recovery does not restrict coverage to 30 days with respect to media and data.</p>	<p>100% Co-Insurance provision applies.</p> <p>Alternate Accommodations coverage is no longer automatically included within the form.</p>

RSA	INTACT INSURANCE		
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
<b>B0112</b> Extra Expenses	<b>BI07</b> Extra Expense	Deductible no longer applies.  Measure of Recovery does not restrict coverage to 30 days with respect to media and data.	
<b>B0412</b> Commercial Elite Extra Expense (Broad Form)	<b>BI07</b> Extra Expense	Deductible no longer applies.  Measure of Recovery does not restrict coverage to 30 days with respect to media and data.	Civil Authority coverage is in effect for 14 days only.
<b>B0124</b> Gross Rentals (Broad Form) ALS	<b>BI11</b> Gross Rentals	Coverage automatically includes Rental Value in addition to Gross Rentals by including unoccupied portions of the building at the time of the loss.  Interruption by Civil Authority is not subject to a 48-hour waiting period.	
<b>B0123</b> Profits (Broad Form) Actual Loss Sustained	<b>BI14</b> Profits – Actual Loss Sustained  <b>BI10</b> Profits	Deductible no longer applies.	
<b>B0424</b> Commercial Elite Gross Profits (Broad Form)	<b>BI10</b> Profits  <b>EP41</b> Business Interruption Extension 3.0  <b>BI15</b> Off Premises Service Extension	Deductible no longer applies.  Coverage for Newly Acquired Property is not restricted to a \$1,000,000 sublimit.  Off Premises Service Interruption is not restricted to a radius of 25 km or a 48-hour deductible waiting period.  Extension for Fines, Damages or Penalties for breach of contract provides up to \$50,000 in coverage.  Interruption due to Civil Authority is not subject to a 48-hour waiting period.	Off Premises Service Interruption coverage no longer provides coverage due to loss or damage to overhead electrical or distribution lines within 1 km of the customer’s premises.

RSA	INTACT INSURANCE		
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
<b>B0422</b> Commercial Elite Gross Rentals (Broad Form)	<b>BI11</b> Gross Rentals  <b>EP21</b> Business Interruption Extension 1.0  <b>BI15</b> Off Premises Services Interruption Endorsement	Deductible no longer applies.  Newly acquired property extension is not limited to a \$250,000 sub limit.  Interruption due to Civil Authority is not subject to a 48-hour waiting period.  Off Premises Service Interruption is not restricted to a radius of 25 km or a 48-hour deductible.	Off Premises Service Interruption coverage no longer provides coverage due to loss or damage to overhead electrical or distribution lines within 1 km of the premises.
<b>B0024</b> Profits	<b>BI10</b> Profits	Deductible no longer applies.  Period of Restoration does not restrict coverage to 30 days with respect to media and data.	
<b>B0023</b> Rent or Rental Value	<b>BI12</b> Rental Income	Period of Restoration does not restrict coverage to 30 days with respect to media and data.  Interruption due to Civil Authority is not subject to a 48-hour waiting period.	
<b>E0062</b> Off-Premises Utility Extension	<b>BI15</b> Off Premises Service Interruption Endorsement  Or <b>EP21</b> Business Interruption Extension 1.0  <b>EP31</b> 2.0 and/or  <b>EP41</b> 3.0	No radius restriction requiring the loss or damage to property to be within 1 km of the customer's premises.	

RSA	INTACT INSURANCE		
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
<b>E0169</b> Off-Premises Power Extension No. 2	<b>BI16</b> Off Premises Power Endorsement	Coverage is no longer subject to a 48-hour deductible waiting period.	Coverage no longer applies due to loss or damage to overhead electrical or distribution lines.