



Policy Changes for Business Interruption Coverage



Menu

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RSA	INTACT INSURANCE		
Form Title	Form Title	Broadening of Coverage +	Possible Reductions of Coverage -
Gross Rentals (B0022)	Gross Rentals (235.0)	Deductible no longer applies.	Coverage for Auditors' Fees is no longer automatically included as a coverage extension.
		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 coverage is not subject to a 48-hour waiting period and coverage is provided for 30 days.	
		Measure of Recovery does not restrict coverage to 30 days with respect to media and data.	
Commercial Elite Rent or Rental Value (Broad Form) (B0423)	Rent or Rental Value Insurance (237.0)	Deductible no longer applies.	100% Co-Insurance provision applies.
		Measure of Recovery does not restrict coverage to 30 days with respects to media and data.	The following coverage is no longer automatically included within the form: Alternate Accommodations.
Extra Expenses (B0112)	Extra Expense Form (234.0)	Deductible no longer applies.	
		Measure of Recovery does not restrict coverage to 30 days with respect to media and data.	
		Interruption due to Civil Authority provides up to 28 days in coverage.	

This is only a summary of changes that may affect your coverage. Please refer to your contract for more details.

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Commercial Elite Extra Expense (Broad Form) (B0412)	Extra Expense Form (234.0)	Deductible no longer applies.	
		Measure of Recovery does not restrict coverage to 30 days with respect to media and data.	
Gross Rentals (Broad Form) ALS (B0124)	Business Interruption Insurance - Gross Rentals (235.0)	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.	
		Interruption due to Civil Authority provides up to 30 days in coverage.	
Profits (Broad Form) Actual Loss Sustained (B0123)	Actual Loss Sustained Profits (233.0)	Deductible no longer applies.	
		Interruption due to Civil Authority provides up to 30 days in coverage.	

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Commercial Elite Gross Profits (Broad Form) (B0424)	Business Interruption Insurance Profits (233.0)	Deductible no longer applies.	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.
	Business Interruption Extension 3.0 (233.7)	Coverage for Newly Acquired Property is not restricted to a \$1,000,000 sublimit.	
	Off Premises Service Extension (FFE)	Off Premises Service Interruption is not restricted to a radius of 25km or a 48-hour deductible waiting period.	
	Off Premises Service Extension (FFE)	Extension for Fines, Damages or Penalties for breach of contract provides for up to \$50,000 in coverage. Interruption due to Civil Authority is not subject to a 48-hour waiting period.	
Commercial Elite Gross Rentals (Broad Form) (B0422)	Gross Rentals (235.0)	Deductible no longer applies.	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.
	Business Interruption Extension 1.0 (233.5)	Newly acquired property extension is not limited to a \$250,000 sub limit.	
	Off Premises Services Interruption Endorsement (Free Form)	Interruption due to Civil Authority is not subject to a 48-hour waiting period.	
	Off Premises Services Interruption Endorsement (Free Form)	Off Premises Service Interruption is not restricted to a radius of 25km or a 48-hour deductible.	

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Profits (B0024)	Profits (233.0e)	Deductible no longer applies.	
		Period of Restoration does not restrict coverage to 30 days with respect to media and data.	
Rent or Rental Value (B0023)	Rent or Rental Value (237.0e)	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.	
Off-Premises Utility Extension (B0062)	Power Failure Endorsement (239.0E, 233.5, 233.6, and/or 233.7)	No radius restriction requiring the loss or damage to property to be within 1 km of the customer's premises.	72-hour deductible waiting period applies.
Off-Premises Power Extension No. 2 (B0169)	(Free Form)	72-hour deductible waiting period applies.	Coverage no longer applies due to loss or damage to overhead electrical or distribution lines.

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