

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
B0022 Gross Rentals	BI11 Gross Rentals	Deductible no longer applies. Interruption by Civil Authority coverage is not subject to a 48-hour waiting period.	
B0423 Commercial Elite Rent or Rental Value (Broad Form)	BI12 Rental Income	Deductible no longer applies. Measure of Recovery does not restrict coverage to 30 days with respect to media and data. Additional Business Interruption extension is provided	100% Co-Insurance provision applies. Alternate Accommodations coverage is no longer automatically included within the form.
B0112 Extra Expenses	BI07 Extra Expense	Deductible no longer applies. Measure of Recovery does not restrict coverage to 30 days with respect to media and data.	

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B0412 Commercial Elite Extra Expense (Broad Form)	BI07 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.
B0124 Gross Rentals (Broad Form) ALS	BI11 Gross Rentals	Interruption by Civil Authority is not subject to a 48-hour waiting period.	
B0123 Profits (Broad Form) Actual Loss Sustained	BI14 Profits – Actual Loss Sustained Or BI10 Profits	Deductible no longer applies.	
B0424 Commercial Elite Gross Profits (Broad Form)	BI10 Profits EP41 Business Interruption Extension 3.0 BI15 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.

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B0422 Commercial Elite Gross Rentals (Broad Form)	BI11 Gross Rentals EP21 Business Interruption Extension 1.0 BI15 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.
B0024 Profits	BI10 Profits	Deductible no longer applies. Period of Restoration does not restrict coverage to 30 days with respect to media and data.	Automatic Extension for Auditor's Fees is no longer included within the form.
B0023 Rent or Rental Value	BI12 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.	
E0062 Off-Premises Utility Extension	BI15 Off Premises Service Interruption Endorsement Or EP21 Business Interruption Extension 1.0 EP31 2.0 and/or EP41 3.0	No radius restriction requiring the loss or damage to property to be within 1 km of the customer's premises.	

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E0169 Off-Premises Power Extension No. 2	BI15 Off Premises Services Interruption 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.