



HIGHLIGHT SHEET

COMMERCIAL PACKAGE POLICY

COMPREHENSIVE COMMERCIAL PROPERTY INSURANCE POLICY - FORM TPROPE.001
COMMERCIAL GENERAL LIABILITY POLICY – Form TGLE.001

At Trisura we understand that there are many different types and sizes of commercial enterprises and so our Commercial Package Policy is designed to provide comprehensive protection with flexible coverage options.

Trisura offers your clients a robust Commercial Package Policy to support our Specialty Insurance lines of business. Occasionally, losses occur where there is no clear indication where the coverage provided by the Commercial Package Policy ends and where a stand-alone specialty product steps in. By choosing Trisura's Commercial Package Policy in combination with our Specialty Insurance Solutions products, the issues surrounding the interpretation of coverage and limits and grey areas relating to the loss settlement are avoided. Coverage will continue in a seamless fashion from one policy to the next.

Trisura can also provide customized insurance solutions for small and medium size enterprises in certain industries on a standalone basis.

Available Coverages

- Property
 - Business Interruption
 - Crime
 - Equipment Breakdown
 - Inland Marine

- Commercial General Liability
 - Bodily Injury and Property Damage arising from Premises, Operations and Products/Completed Operations
 - Personal and Advertising Liability
 - Medical Payments
 - Tenant's Legal Liability
 - Non-owned Automobile
 - Employee Benefits Liability
 - Employers Bodily Injury Liability Coverage Extension

Coverage Highlights

Property

- Bundled Property Extensions of Coverage featuring a Basket Limit includes:
 - Accounts Receivable
 - Debris Removal and Windstorm Debris Removal
 - Fine Arts
 - Fire Department Service Charges



- Glass
- Improvements and Betterments – Undamaged
- Interruption of Service
- Lease Bonus Payments
- Leasehold Interest
- Outdoor Growing Plants, Trees, Shrubs or Flowers
- Property of Employees
- Rents
- Rents Prepaid by Insured
- Valuable Papers and Records
- And individual limits for another 19 coverages

Commercial General Liability

- Standard IBC wording and endorsements

In-House Underwriting Capacity

- Property \$10,000,000
- Commercial General Liability \$20,000,000

About Trisura

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

The Trisura Advantage

At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the GL/Property line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the policy to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at www.trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.