

**The Commercial Edge  
Coverage Endorsement (Property)**

ING Insurance Company of Canada

Unless specifically endorsed on the "Declaration Page(s)", the limits stated below apply to the coverage, subject to the deductible shown for the Commercial Building and Contents Broad Form (BF02) on the "Declaration Page(s)".

**Summary of Coverages**

Item	Coverage	Limit of Insurance
<b>A. Building and/or Contents</b>		
Item 1	Contingent Liability From Enforcement of Building By-Laws – Blanket	Included
Item 2	Blanket Glass	Included
Item 3	Inflation Protection	Included
Item 4	Newly Acquired Buildings	\$1,000,000
Item 5	Stated Amount Co-insurance Clause	If Selected *
Item 6	Fire Department Service Charges	\$10,000
Item 7	Master Key Coverage	\$10,000
Item 8	Outdoor Signs	\$10,000
Item 9	Professional Fees	\$25,000
Item 10	Replacement Cost	Included
Item 11	Accounts Receivable	\$50,000
Item 12	Contents at Newly Acquired Locations	\$250,000
Item 13	Contents at Unnamed Locations	\$50,000
Item 14	Consequential Loss Assumption	\$10,000
Item 15	Courier and Parcel Post	\$10,000
Item 16	Computer Equipment	\$50,000
	Media	\$10,000
	Breakdown	\$10,000
Item 17	Exhibition Floater	\$10,000
Item 18	Installation Floater	\$10,000
Item 19	25% Peak Season Increase	Included
Item 20	Personal Property of Officers and Employees	\$10,000
Item 21	Sales Samples	\$10,000
Item 22	Property in Transit	\$10,000
Item 23	Valuable Papers and Records	\$50,000
Item 24	Fine Arts	\$50,000
Item 25	Land and Water Pollution Clean Up	\$10,000
<b>B. Business Interruption Extensions</b>		
Item 26	Profits and/or "Rental Income" (Broad Form)	Actual Loss Sustained
	Interruption by Civil Authority	Actual Loss Sustained – 2 weeks
	Off-Premises Power	\$25,000
	Limited Contingent Loss of Income	
	(i) Neighbouring Premises	\$25,000
	(ii) Contributing/Recipient Property	\$25,000
Item 27	Extra Expense	\$10,000
<b>C. Applicable to the Policy</b>		
Item 28	60 Days' Notice of Cancellation/Termination	Included

\* Stated Amount is only included if a Statement of Values signed by the Insured is on file with the Insurer.



**The Commercial Edge  
Coverage Endorsement (Liability)**

ING Insurance Company of Canada

Attached to and forming part of the Commercial General Liability Form LR02 and the Non-Owned Automobile Policy S.P.F. No. 6 Form L065.  
Unless specifically endorsed on the "Declaration Page(s)", the limits stated below apply to the coverage.

**Summary of Coverages**

Item	Coverage	Limit of Insurance
<b>A. For attachment to a Non-Owned Policy (S.P.F. No. 6)</b>		
1.	S.E.F. No. 94 – Legal Liability for Damage to Hired Automobiles	\$25,000 any one accident
2.	S.E.F. No. 99 – Excluding Long Term Leased Vehicle Endorsement	Included
3.	S.E.F. No. 96 – Contractual Liability Endorsement	Included
<b>B. For attachment to Commercial General Liability</b>		
4.	Employers' Liability	Included
5.	Voluntary Compensation (Employers' Liability)	Limits as shown on page 4 of this Endorsement
6.	Employee Benefits	\$250,000 each employee



## ING Edge Crime Coverage Endorsement

ING Insurance Company of Canada

Unless specifically endorsed on the "Declaration Page(s)", the limits stated below apply to the coverage, subject to the conditions, exclusions, limitations and definitions of this Form.

### Summary of Coverages

Item	Coverage	Limit of Insurance
Item 1	Employee Fidelity – Insuring Agreement I.A	\$10,000 (aggregate)
Item 2	Broad Form Money and Securities Inside Premises – Insuring Agreement II.A Outside Premises – Insuring Agreement III.A Messenger or Custodian Home – Insuring Agreement III.A	\$5,000 \$5,000 \$5,000
Item 3	Money Order & Counterfeit Paper – Insuring Agreement IV	\$5,000 (aggregate)
Item 4	Depositors Forgery – Insuring Agreement V	\$5,000 (aggregate)