

# Retail Pak

## Tailored specifically for your retail business

### ► The Reality

You're a business owner selling what you love.

Maybe it's always been a family tradition or you hand craft with loving care everything you sell in your store. Regardless, you take pride in selling quality products at reasonable prices. And your attention to detail has made your retail business a success.

You're profitable because you have a good product and focus on sales and customer service. It's simple to you: If you take care of your customers and take pride in your work you'll be successful.

But, surprises can spring up; accidents can happen. Your business is worth protecting, after all, it's not just your work, it's your livelihood.

Protect your hard work by paying attention to this important detail – add Retail Pak to your shelf.

### ► The Coverage

SGI CANADA's Retail Pak is for you if you sell electronics, groceries, furniture, flowers, clothing or books – and everything in between.

Retail Pak is comprehensive coverage in one package specifically designed to protect your retail business from damage to your building and its contents as well as any resulting loss of income. It covers you for losses caused by equipment failure, crime and injury to someone at your business. You're even covered for the loss of income due to the recall of products you sell.

**Property:** automatic protection for your building and everyday possessions at your business, including merchandise, equipment (like cash registers or photocopiers), signs and tenant improvements.

**Loss of income:** coverage for actual losses sustained if you're unable to conduct business due to an insured loss.

**Liability:** coverage starts at \$1 million and protects you if you're found legally responsible for property damage or injury to another person.

**Crime:** provides coverage for loss of money and securities, as well as employee dishonesty.

**Equipment breakdown:** automatically covers items like water heaters and boilers, as well as mechanical, air conditioning, electrical and electronic equipment at your place of business.

**Eco-friendly replacement cost:** at your request an extra 20% may be provided for replacement of damaged property, like equipment, appliances or building materials, with more energy efficient or environmentally friendly items.

*Ask your broker about adding additional coverage or increasing limits.*

If your business has a property value up to \$2.5 million and gross annual revenue up to \$5 million, you could also be eligible for instant pricing. Have a bigger operation? You may still qualify. Ask your broker.

### ► The Benefit

As part of SGI CANADA's Value Pak family of insurance products tailored for small- to medium-sized businesses, with Retail Pak you're getting comprehensive coverage at a great price designed specifically for your retail business and the risks it faces. It covers you for both property and liability losses.

Liability is about taking responsibility for your actions. You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your business as possible.

Insurance is something you hope you never have to use. That's why for every consecutive claims-free year you have with us, your deductible will decrease until it's zero. And if you do end up having a claim that's more than \$25,000 you won't have to pay a deductible. That should keep you selling.

Retail Pak lets you focus on selling quality merchandise you can be proud of.



Ask your broker about protecting your business with SGI CANADA's Retail Pak.

## ► Eligibility

If your business or business-type is listed below, you may be eligible for Retail Pak. Go to [www.sgicanada.ca](http://www.sgicanada.ca) for a complete list of businesses and exclusions.

- appliance store
- art and hobby supplies store
- bicycle shop
- book, gift or greeting card store
- butcher shop or fish market
- camera and photographers' supply store
- children's and infants' wear store
- computer sales and service
- copying and duplicating centres
- drug store
- dry cleaning
- electronic games and equipment store
- fabric, seamstress and/or tailor shop
- floor covering sales and/or installation
- florist - (excluding greenhouses)
- grocery store
- hardware store
- home furnishings, furniture and fixture store
- lawn and garden supplies store
- locksmith shop
- men's or women's clothing store
- mobile cellular phone store
- music or musical instrument store
- optical lab or store
- paint and wallpaper supplies store
- pet grooming or pet shop
- photographer's portrait studio or photo lab
- shoe store
- sporting goods store - (excluding guns and/or ammunition)
- vacuum cleaner sales, service, repair and installation

