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# Who Is Max?

It's all about charging a fair price for insurance

There is no such thing as a “bad” risk, just a poorly priced risk.

Max Insurance is different. With roots dating back to 1866, we are now evolving to an insurance company driven to more accurately price insurance by using science and technology.

We use data driven scientific underwriting to individually price every insurance risk.

# Binding Authority

Max Insurance offers the Small Business Package for qualifying customers. You will no longer need to wait to quote coverage for these customers.

When you are ready to submit a quote, click “Email Quote” from the PDF and we’ll pre-populate an email with the PDF attached. Simple!

Building coverage is quoted separately and can be added to the Small Business Package when the customer owns the building.

# Who Qualifies?

- » **Annual Revenues below \$500,000**
- » **No claims in the last 5 years**

For full details regarding eligibility, please visit our broker portal.



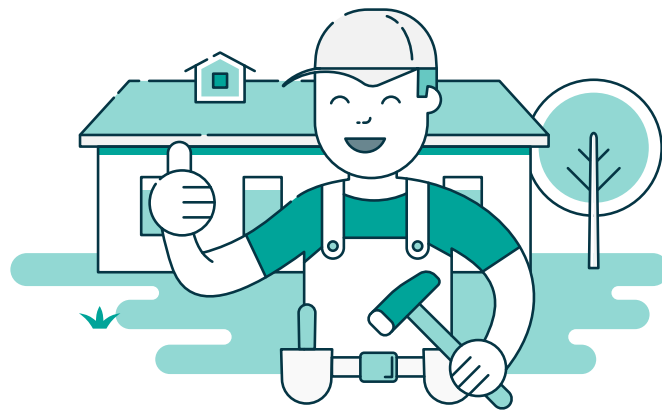
# Coverage and Rates

Coverage	Limits/Rates
Minimum Premium	\$500
Deductible	
Base	\$500
Sewer Back-up	\$2,500
	3 or more years' experience (5%) 5 or more years' experience (10%)
Discounts	\$1,000 Deductible (2%) \$2,500 Deductible (5%) \$5,000 Deductible (7%) \$10,000 Deductible (10%)
Property	
Contents (Equipment and/or Stock)	
Including:	
• Contents at Newly Acquired or Temporary Locations (100% of Contents)	\$50,000 (Included)
• Replacement Cost (Excluding Stock)	\$100,000 (Add \$150)
• Sewer Backup	\$200,000 (Add \$300)
• Peak Season Stock (125% of Stock)	
Liability	
Including:	\$2,000,000 (Included)
• Commercial General Liability	\$3,000,000 (Add \$100)
• Non-Owned Automobile Liability (Excluding British Columbia)	\$4,000,000 (Add \$200)
• Tenants Legal Liability (\$500,000 Limit)	\$5,000,000 (Add \$300)
Business Interruption	
Including:	Included
• Actual Loss Sustained	

Coverage	Limits/Rates
Crime – Comprehensive	
Including:	
• Depositors Forgery	
• Employee Dishonesty	\$10,000 Each
• Loss Inside the Premises	
• Loss Outside the Premises	
• Money Orders and Counterfeit Paper Currency	
Optional Coverages	
• Flood	
• Earthquake	
• Building Coverage	
• Equipment Breakdown	
	To be referred and quoted by Underwriting
Extensions	
Including:	
• Accounts Receivable	
• Brands and Labels	
• Contractors Equipment (Contractors Only)	
• Customers Property	
• Debris Removal	
• Exhibition Property	
• Extra Expenses	
• Fine Arts	
• Fire Department Service Charges	
• Glass	
• Growing Plants, Trees, Shrubs	
• Installation Property (Contractors Only)	
• Lost Keys	
• Miscellaneous Property	
• Off Premises Service Interruption	
• Professional Fees	
• Property in Transit	
• Signs	
• Stock Spoilage	
• Tools	
• Valuable Papers and Records	
	\$25,000 Each

# Contractors

- Building Cleaning – Exterior
- Building Construction – Commercial
- Building Construction – Residential
- Carpentry – Away from Shop
- Carpentry – Shop Operations
- Fencing
- Glazier Operations
- Grading of Land – Not Road Construction or Excavation
- Interior Decorator
- Landscaping
- Masonry
- Metal Doors, Windows, Awnings
- Mobile Homes, Pre-Fabricated Housing
- Heating Equipment and Plumbing
- Painting – excluding Spray Paint
- Sheet Metal – Shop Only
- Solar Energy Contractors
- Tilework
- Tree Removal, Trimming, Pruning
- Wiring – including Fixtures, Appliances



# Retailers

- Accessories (Belts, Hosiery, Scarves, etc.)
- Antiques, Bric-A-Brac, Art Galleries, Pictures, Prints – including Conservators, Framing (Store Only)
- Audio, Video Sales, Rentals (Discs, Records and Tapes) (Store Only)
- Bakeries
- Boots, Shoes
- Cameras, Photography Supplies
- China, Crockery, Glassware
- Clothing – including Footwear
- Coin, Stamp, Card Dealers, Rare Book Stores
- Confectioners
- Door-to-Door Sales, Services
- Dry, Leather or Religious Goods, Handicraft, Hobby Toys, Luggage, Drafting Instruments, Flea Markets
- Electronic Equipment
- Family Clothing
- Florist, Hair Goods, Bookstore, Stationery
- Frozen Foods
- Furniture
- Ice Dealers
- Mail Order Houses, Direct Selling Organizations
- Men's Wear
- Paint and Wallpaper – No Work Off Premises
- Shoe Repair, Shoe Shine, Hat Cleaning
- Tobacconist, Variety Store, Convenience Store
- Women's Wear



# Business Services

- Accountants, Auditors
- Advertising Agencies
- Advertising Signage
- Architects
- Barber Shops, Men's Hairstyling
- Beauty Parlours, No Tanning Salons
- Cemeteries, Mausoleums
- Copying/Duplicating Service
- Employment Agencies
- Engineers
- Financial Planning
- Funeral Homes, Morticians, Undertakers
- Furniture, Drapery, Rug Cleaning on Customer's Premises
- Graphic Design Firms, No Public Relations
- Insurance Agents, Brokers, Adjusters
- Lawyers, Barristers, Solicitors
- Mercantile/Manufacturing Inspection for Insurance

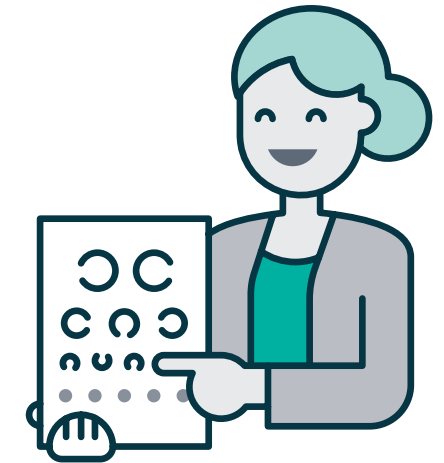
- Photographers' Studios
- Photography and Videotaping
- Re-Upholsterers, Furniture Refinishers
- Real Estate Agents, Managers
- Repair Shops – Home Entertainment
- Travel Agencies
- Veterinarians



# Everything Else

## Health Professionals

- Chiropractors
- Gynecologists, Obstetricians
- Registered Massage Therapists
- Opticians
- Physicians, Surgeons Not Specialists in Surgery
- Physiotherapists, Occupational Therapists
- Psychiatrists
- Social, Consulting and Counselling Services



## Light Manufacturing

- Bakeries including Pasta Manufacturing
- Confectionery, Cocoa or Chocolate Manufacturing
- Costume, Novelty Jewellery
- Draperies, Tapestries
- Clothing
- Jewellery
- Paper Products
- Signs
- Stationery

## Other

- Bed & Breakfast Tourist Homes
- Catering
- Refreshment Stands, Drive-in Restaurants
- Restaurants - Not Licensed
- Fund Raising Activities
- Professional and Business Associations

Your future is  
safe with us.

