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IMPORTANT INFORMATION FOR INTERIOR DECORATOR/INTERIOR DESIGNER SERVICES

As an Interior Decorator/Interior Designer, it's important for you to fully understand your insurance options. Get the right coverage for your business, simple and to the point, the way insurance should be.

COVERAGE SUMMARY

- > Property
- > Business Interruption - Loss of Income
- > Crime
- > Liability

PROPERTY COVERAGE

- > Commercial Broad Form - Insures against all risks of direct physical loss or damage to the property (buildings/contents/stock) insured, subject to some exclusions
- > Sewer Back up
- > Flood
- > Earthquake
- > Commercial Plus Endorsement

BUSINESS INTERRUPTION

- > Extra Expense

CRIME

- > Comprehensive Dishonesty, Disappearance and Destruction
- Employee Dishonesty Coverage
- Money and Securities – Loss Inside Premises
- Money and Securities – Loss Outside Premises
- Money Orders and Counterfeit Paper Currency
- Depositor's Forgery Coverage

LIABILITY

- > Commercial General Liability
- Coverage A – Bodily Injury and Property Damage
- Coverage B – Personal Injury
- Coverage C – Medical Expenses

Coverage D – Tenant’s Legal

Non-owned Automobile

Professional Liability/Errors and Omissions Coverage

*Auto not underwritten by The Co-operators in BC and MB. Extension policy offered in SK.

Business Liability Insurance:

- Commercial General Liability limit of \$2,000,000
- E&O (errors and omissions) limit of \$2,000,000
- Contents coverage limit of \$25,000
- Stock coverage limit of \$25,000
- Commercial Plus Endorsement

----> Premium cost \$1225 (plus 8% tax)/year

For more information on business coverage for interior decorators/designers please contact info@idrcanada.org.