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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](mailto:info@idrcanada.org).