



Fifth Avenue Collection

As a Fifth Avenue Collection Jeweller, you are running a very specialized business. Like many Jewellers you might find that getting proper insurance is difficult. Most commercial policies available to small businesses are too generalized and very expensive. You end up paying for things you don't really need. The alternative is to have a "Rider" added to your residential insurance. But this will leave many gaps in the coverage that your business really needs.

There is a solution. Through Wynward Insurance Group, Fifth Avenue Collection has arranged a tailor made, group Jewellers Business Insurance Package. Since 1920, Wynward Insurance Group has been providing insurance products for Canadian business. In more recent years, they have established themselves as being an innovative and effective company in 'specialized insurance programs' for individual companies. The package they have designed for Fifth Avenue Collection Jewellers is custom made to fulfill your insurance needs.

Broker:
McCauley Agencies
453 Main Street North
Moose Jaw, SK S6H 0W5

For claims and inquiries call:
Phone: (306) 694-4848
Fax: (306) 692-2772
Email: jewellers@mccauleyagencies.ca
claims@mccauleyagencies.ca

Jeweller's Business Insurance

Available Exclusively to

Fifth Avenue Collection Jewellers

Many Jewellers have been using the plan since it's inception in 1992. Home Office recommends this plan to all Jewellers, old and new.

The Jewellers Business Insurance provides protection against various types of losses and covers such items as your Jewellery inventory, display items, lights, Hostess Gifts and your portfolio with contents. It also protects you against claims made by others for property damage to their home or for bodily injury they receive as a result of your business activities. The best part is this insurance is very simple to understand and very affordable. Should a claim occur it is handled quickly and efficiently.

This brochure outlines your coverage in easy to understand terms. A complete policy wording is available upon your request. If you would like to protect your business with this package, fill in the application and return it to McCauley Agencies. If you have any questions, please call us or send us an email.

Underwritten by:


Wynward Insurance Group
Est. 1920

APPLICATION FOR INSURANCE

Name and Mailing Address: _____ _____ _____ Phone: ()	Location Where Product Stored (if different from mailing) _____ _____ _____ Email:
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Policy Effective Date: <div style="text-align: center; margin-top: 10px;"> _____ Day Month Year </div>	Please specify coverage: Option 1 <input type="checkbox"/> Option 2 <input type="checkbox"/> Option 3 <input type="checkbox"/>
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Has any insurer cancelled or declined to issue any class of insurance to you? <div style="text-align: center;"> Yes <input type="checkbox"/> No <input type="checkbox"/> </div>	If YES, please give particulars. _____ _____
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Have you had any claims on your home or commercial insurance in the past 3 years? <div style="text-align: center;"> Yes <input type="checkbox"/> No <input type="checkbox"/> </div>	If YES, please give particulars. _____ _____
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Personal Information Consent

When you first become a client or whenever you acquire or renew a product from us, we need to collect some of your personal information. This enables us to acquire or renew insurance, assist you and assess your ongoing needs for insurance related products and to ensure your information is accurate. In order for us to provide you with these services we will need to share your personal information with other parties. These other parties commonly include, but are not limited to, insurance companies, other insurance brokers and agents, credit organizations, financial institutions and other professionals working with us such as adjusters or lawyers.

By this consent I hereby confirm that I wish to acquire or renew a policy or policies of insurance. I acknowledge that McCauley Agencies will be assisting me in relation to insurance products. I consent to McCauley Agencies's collection, use and disclosure of my personal information in a manner and for the purposes set out in the McCauley Agencies Privacy Policy, a copy of which is available upon request. I also confirm that all other individuals whose personal information is contained in the documentation have authorized that I agree to the above on their behalf.

Signature _____

Date _____

Payment Enclosed _____

Policy not available to residents of Quebec or U.S.A.

For payment by Credit Card please complete the "Credit Card Authorization Form"

Please make Cheques payable to:

McCauley Agencies
453 Main Street North
Moose Jaw, SK S6H 0W5

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phone: (306) 694-4848
fax: (306) 692-2772
email: jewellers@mccauleyagencies.ca

COVERAGE DETAILS

		Option 1	Option 2	Option 3
1.	Property Coverage The Jewellers Business Insurance provides protection against various types of losses and covers such items as your Jewellery inventory, display items, lights, Hostess Gifts and your portfolio with contents. Incredibly this covers your inventory when it is in your home, in your car (provided it was locked at the time of theft), and while you are at a Hostess' house doing a show. This is subject to a \$250 deductible.	\$5,000.	\$10,000.	\$15,000.
2.	Commercial General Liability The Jewellers Business Insurance protects you against claims made by others for property damage to their home or for bodily injury they receive as a result of your business activities. This is subject to a \$250 deductible.	\$1,000,000.	\$2,000,000.	\$2,000,000.
3.	Personal and Advertising Injury The Jewellers Business Insurance protects you against claims made by others for personal injury. Personal Injury can be described as defamation of character such as libel or slander. This is not subject to a deductible.	\$1,000,000.	\$2,000,000.	\$2,000,000.
4.	Medical Expense The Jewellers Business Insurance provides for voluntary payment of reasonable medical expenses irrespective of whether or not the Jeweller was responsible for the incident. This is not subject to a deductible.	\$10,000. per person	\$10,000. per person	\$10,000. per person
5.	Non-Owned Vehicles The Jewellers Business Insurance will cover claims made against you for accidents caused by someone else driving a vehicle not owned by you but driven on your business's behalf. This is not subject to a deductible.	\$1,000,000.	\$2,000,000.	\$2,000,000.
6.	Tenants Legal Liability The Jewellers Business Insurance protects you from property damage that occurs to the property of others while you are renting that property for business reasons. For example, it covers damage done to rooms such as banquet rooms or hotel meeting rooms. This is subject to a \$250 deductible.	\$25,000.	\$50,000.	\$75,000.
7.	Inside/Outside Robbery Your insurance will cover you against loss of money due to holdups, inside or outside of buildings. This is not subject to a deductible.	\$1,000.	\$2,000.	\$3,000.
8.	Valuable Papers and Records Your insurance will cover the expensive costs of reconstructing your valuable business records should they be stolen or damaged by an insured loss. This is not subject to a deductible.	Limit as per Policy Wording	Limit as per Policy Wording	Limit as per Policy Wording

Prorated Pricing All Insurance Certificates have a common expiry date of January 1 st each year.	<u>Cost if Purchased in</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
	January	\$190	\$280	\$350
	February	\$180	\$262	\$326
	March	\$170	\$244	\$302
	April	\$160	\$226	\$278
	May	\$150	\$208	\$254
	June	\$140	\$190	\$230
	July	\$130	\$172	\$206
	August	\$120	\$154	\$182
	September	\$110	\$136	\$158
	October	\$100	\$118	\$134
	November	\$90	\$100	\$110
	December	\$90	\$100	\$110