



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

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.	\$25,000. per person	\$25,000. per person	\$25,000. 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