

Commercial Insurance Submission

Request for Quotation



Date: July 20, 2023

From:

Re:

Please review the attached submission and kindly provide a quotation at your earliest convenience.

Please advise if any further details are required.

I look forward to hearing from you.

Sincerely - Marketer





Broker



Marketer: Producer:

Applicant

Postal Address

Amherstburg, Ontario

Proposed Period of Coverage

From September 15, 2023 to September 15, 2024

Industry Code

Code: 5513 % of total revenue: 100%

Description: Automobile Repair Garage - Not Self Serve

Description of Business Operations

Mobile Diesel Mechanic - heavy class vehicles and farm machinery

Additional Underwriting Questions

Any body shop? No Any fuel sales? No

Any heavy truck service work? Yes

Any high performance vehicle service work? No Any machining of equiptment and parts? No

Any propane exchange? No

Any propane repairs or conversions? No

Any spray painting? No

Any tire sales and services? Yes

Towing operations? No

Liability

In business since: 2022

Related prior experience (number of years): 16

Number of full-time employees: 1

Covered by WCB: No

Annual gross receipts: \$75,000

Canadian: 100% Foreign: 0% **Annual Payroll:**

Liquor liability exposure: No

Liability Notes

Gross Receipts split it 50/50

16 years of experience with current employer

Number of part-time employees:

Subtrades: **U.S.:** 0% Internet:

Main: (5 Web Site: 1 Email:

> Main: Email:

July 20, 2023

Previous/Other Policies and Claims Summary



Previous/Other Policies

Has any insurer cancelled, declined or refused to renew or issue commercial insurance to the applicant within the past 5 years? No

Policy No.:

Previous Policy

Type: Farm - Commercial

Broker: Ives

Insurer: Heartland

Term: September 02, 2022 to September 02, 2023

Claims Summary





Address

, Amherstburg, Ontario

Fire Protection

PFPC/Town Grade: 5 Grade: Semi-protected

Inspection Information

Inspection: This risk was not inspected

Evaluation Information

Evaluation: This risk was not evaluated

Building

Year Built: 2015

Total Building Area: 1700 ft²

Stories: 2 Construction

Walls: Wood Roof: Frame on wood joists

Asphalt shingles Covering: Floors:

No basement **Building type:** Basement: Commercial

Mechanical

Electrical: **Breakers** Heating: Furnace (central) Plumbing: Copper Fuel Used: **Natural Gas**

Building Renovations

No Renovations Known

Fire Protection

Hydrants: Fire Hall: Ext. Type: Coverage: Ext. Agent: Alarm:

Standpipe and Hose: No

Crime Protection

Deadbolt: Alarm: Yes Safe Type: Safe Class:

Exterior Windows Barred/Wire Mesh: No Breakage Resistant Glass: No

Occupancies

Insured:

Area Occupied:

Exposures

Clear all directions.

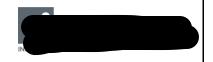
Industry Code

% revenue: 100% **Code:** 5513 % occupancy: 100%

Description: Automobile Repair Garage - Not Self Serve

July 20, 2023





Type of Coverage	Deductibl	Co- e Insurance	Limit/ Amount	Rate	Premium
Property					
Farm Owner Dwelling Building					
Additional Living Expenses	1,000		290,800		
Detached Private Structure	1,000		145,400		
Dwelling	1,000		1,454,000		
Homeowners Single Limit Endorsement					
Personal Property	1,000		1,163,200		
Water Escape Extension Endorsement	1,000		30,000		
Personal Items					
Ring			15,000		
Farm Buildings					
Barn - Riding Arena 64x120	1,000	80%	274,600		
Barn - Horse Barn 30x50 (ACV)	1,000		84,600		
Structure - Hay Storage 40x80 (ACV)	1,000		140,300		
Structure - Machine Shed 40x35	1,000	80%	46,900		
Structure - Lean Too 20x80 (ACV)	1,000		43,200		
Structure - Office 8x8	1,000	80%	9,900		
Shed - T32 Equipment 48x72	1,000	80%	154,400		
Bus dives Elector	4.000		40.000		
Produce Floater	1,000		10,000		
Farm Buildings					
Barn - T32 Equipment and Hay Storage 48x80	1,000	80%	185,600		
Farm Machinery and Equipment - Scheduled	1,000				
Per attached schedule	1,000		476,400		
Loss of Use					
Liability					
-					
Farm and Home Liability			0.000.000		
Legal Liability			2,000,000		
Voluntary Medical Payments			5,000		
Voluntary Payment for Property Damage			5,000		
Liability Extensions					
- Amherstburg					
- Amherstburg, On					
(loss payable to Adam Durham)					
Breeding Stables/Boarding Stables - 10 horses					
- AMHERSTBURG, ON,					
Other					
Declaration of Emergency Endorsement					
Farm Equipment- Broad Form					
Terrorism Exclusion					
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Type of Coverage	Co- Deductible Insurance	Limit/ Amount	Rate	Premium
Data Exclusion				_
Difference in Conditions Endorsement				
General Policy Conditions (Common Law)				
Standard Mortgage Clause				
Fungi and Fungal Derivatives Exclusion				





ltem			Interested		
No.	Description	Settlement basis	Party		Limit
1	Miscellaneous Implements and Supplies				23,000
2	Tack				28,800
3	2010 John Deere 7430				120,800
4	1991 John Deere 2555 Tractor				40,300
5	2004 Bobcat T300 for personal use only				46,000
6	Tool Box				17,300
7	2011 Ferris Lawn Mower				9,200
8	2021 McHale 991BE 66624 Wrapper				28,800
9	2 JVM Bale Wagons				29,900
10	New Holland Telehandler				57,500
11	2021 McHale V6750 810101 Baler				74,800
				Total	476.400

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