

[Redacted]

[Redacted] Submission

Prepared especially for

[Redacted]

through the facilities of

by [Redacted]
Email: [Redacted]

Submitted by [Redacted]

Commercial Insurance Submission

Request for Quotation



Date: July 20, 2023

From: [Redacted]
[Redacted] Stone Avenue East

Re: [Redacted]
[Redacted] Y7

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
[Redacted] - Marketer

July 20, 2023

Broker

[REDACTED] M.

Main: (516) [REDACTED]
Web Site: [REDACTED]
Email: [REDACTED]

Fax: [REDACTED]

Marketer: [REDACTED]
Producer: [REDACTED]**Applicant**

[REDACTED]

Main: [REDACTED]
Email: [REDACTED]**Postal Address**[REDACTED]
Amherstburg, Ontario [REDACTED]**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 equipment 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

Number of part-time employees:

Subtrades:
U.S.: 0%
Internet:

Liability Notes

Gross Receipts split it 50/50
16 years of experience with current employer

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

Previous Policy

Type: Farm - Commercial

Broker: Ives

Insurer: Heartland

Term: September 02, 2022 to September 02, 2023

Policy No.:

Claims Summary

Address

[REDACTED], Amherstburg, Ontario [REDACTED]

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
Covering: Asphalt shingles
Basement: No basement

Roof: Frame on wood joists
Floors:
Building type: Commercial

Mechanical

Electrical: Breakers
Plumbing: Copper

Heating: Furnace (central)
Fuel Used: Natural Gas

Building Renovations

No Renovations Known

Fire Protection

Hydrants:
Ext. Type:
Ext. Agent:
Standpipe and Hose: No

Fire Hall:
Coverage:
Alarm:

Crime Protection

Alarm:
Safe Type:
Exterior Windows Barred/Wire Mesh: No

Deadbolt: Yes
Safe Class:
Breakage Resistant Glass: No

Occupancies

Insured:
Area Occupied:

Exposures

Clear all directions.

Industry Code

Code: 5513
Description: Automobile Repair Garage - Not Self Serve

% revenue: 100%

% occupancy: 100%

Coverages

Type of Coverage	Deductible	Co-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		
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					
Per attached schedule	1,000		476,400		
Loss of Use					
Liability					
Farm and Home Liability					
Legal Liability			2,000,000		
Voluntary Medical Payments			5,000		
Voluntary Payment for Property Damage			5,000		
Liability Extensions					
- [REDACTED], Amherstburg					
- [REDACTED], Amherstburg, On [REDACTED]					
(loss payable to Adam Durham)					
Breeding Stables/Boarding Stables - 10 horses					
- [REDACTED], AMHERSTBURG, ON,					
[REDACTED]					
Other					
Declaration of Emergency Endorsement					
Farm Equipment- Broad Form					
Terrorism Exclusion					

[REDACTED]
Coverages



Type of Coverage	Deductible	Co-Insurance	Limit/ Amount	Rate	Premium
Data Exclusion				_____	_____
Difference in Conditions Endorsement				_____	_____
General Policy Conditions (Common Law)				_____	_____
Standard Mortgage Clause				_____	_____
Fungi and Fungal Derivatives Exclusion					

Farm Machinery and Equipment - Scheduled

Farm Machinery and Equipment - Scheduled Schedule

Item No.	Description	Settlement basis	Interested 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