

With so much on the line... you can't afford to compromise



PROVIDING YOUR TOTAL INSURANCE NEEDS THROUGH OUR:
GARDEN CENTRE/NURSERY PROGRAM

Products Available (but not limited to):

BUILDINGS (INCLUDING GREENHOUSES)

- Glass and poly greenhouses including all permanently attached fixtures and equipment such as benching, lighting, plumbing, and electrical
- Service buildings includes all permanently attached fixtures and equipment such as boilers, generators, irrigation systems, refrigeration equipment environmental computers and pumps
- Comprehensive coverage that includes collapse or damage due to snow load
- Claim settlement on replacement cost
- Same-site rebuilding clause removed
- Property of Every Description (POED)
- Debris removal over & above POED limit

BOILER & MACHINERY

- Protection to cover mechanical breakdown of equipment necessary to your operation such as boilers, generators, pumps, irrigation equipment and refrigeration equipment
- Consequential loss

STOCK

- Including garden & nursery stock, packaging material, office contents, misc. supplies etc.

CROP

- Protection for plants and trees growing in your greenhouse

**BUSINESS INTERRUPTION
(LOSS OF INCOME)**

- Coverage to replace loss of income while your facility is being repaired or rebuilt due to an insurable loss

**MACHINERY & EQUIPMENT
(NON-FIXED, MOBILE)**

- Replacement cost on all equipment up to 5 years
- Loss of use
- Non-owned equipment

MEESTER INSURANCE CENTRE

The Village Square, Regional Rd. 20, P.O. Box 299 • Smithville, Ontario L0R 2A0
Toll-free: 1.800.465.8256 • Tel: 905.957.2333 • Fax: 905.957.2599 • Email: info@meesterinsurance.com
www.meesterinsurance.com



Program Highlights (Increased limits available)

- Newly acquired contents: \$100,000 (30 days)
- Newly acquired buildings: \$250,000 (30 days)
- Broad blanket bylaws: Included
- Outdoor signs: \$20,000
- EDP (Electronic Data Processing) equipment: \$25,000
- Data: \$20,000
- Media: \$20,000
- Theft damage to buildings: \$20,000
- Accounts receivable: \$25,000
- Fire department expenses: \$25,000
- Consequential damage: \$20,000
- Professional fees: \$20,000
- Valuable papers: \$25,000
- Extra expense: \$20,000
- Master key: \$20,000
- Breakage of glass: Included
- Property temporarily off-premises: \$20,000
- Pollution damage to insured premises: \$20,000
- Personal property of visitors & employees: \$20,000
- Fences, gateways, driveway materials: \$25,000
- Off-premises power interruption: \$20,000
- Sewer backup: Included
- Inflation protection: Building only included
- Exhibition insurance: \$20,000
- Transit including parcel post: \$20,000
- Sales representative: \$5,000
- Fine arts: \$5,000
- Fire suppression system recharge: \$5,000
- Broad form money & securities comprehensive 3-D: \$10,000
- Leasehold interests (rents): \$1,000 per month up to 1 year
- Installation coverage: \$20,000
- Same site rebuilding clause removed
- Off-premises service interruption date

Liability

- Protection to cover you for losses arising from your premises, operations and products
- Personal injury and advertising injury
- Products and completed operations
- Property damage
- Crane & hoist operator's liability (\$50,000 aggregate)
- Blanket contractual
- Contingent employer's liability
- Tenants legal liability
- Non owned auto: \$2,000,000 (higher limits available)
- Limited pollution liability: \$2,000,000/\$3,000,000 aggregate

SERVING ONTARIO SINCE 1980



Meester Insurance Centre also offers insurance for:

- Auto, Including Fleets
- Residential
- Commercial Business
- Umbrella Liability
- Group Health
- Disability

Connect with a Meester expert for your custom solution.

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