

economical
EXPERT SPECIALTY

Coverage you can grow with

FORESTRY INSURANCE



Economical Insurance® insures forestry companies from coast-to-coast with innovative insurance products. As we strive to grow with our customers, our dedicated specialty market underwriters continue to develop quality forestry insurance products that meet our customers' specific needs for today, and create innovative and efficient insurance solutions for tomorrow.

Every day, companies like yours are helping improve the quality of life in the communities you serve. Along with our broker partners, we share your passion for quality products and reliable services by giving you leading edge insurance coverage at competitive prices.

Whether your focus is on logging, forestry products transportation or harvesting, Economical Insurance is the clear choice for forestry insurance.

COVERAGE DESIGNED WITH YOU IN MIND

As an Economical policyholder, you're backed by the strength and financial security of one of Canada's foremost insurance companies. In addition to the broad range of common commercial coverage that our customers expect from us, you're also protected by comprehensive, industry-specific coverage that has been tailored to meet the needs of your business, such as:

- Logging Broad Form: covers damage to logs, log rafts and cribs; trespass cutting; loading/unloading; professional liability,
- Forest Fire Fighting Expense,
- Ice & Muskeg Coverage for Equipment,
- Limited Replacement Cost for Logging Equipment (up to three years),
- Limited Pollution Coverage, and
- Debris Removal.

RISK CONTROL AND CLAIMS EXPERTISE

Our professional risk control staff provide onsite evaluations and practical loss prevention advice to identify existing and potential risks to key loss exposures. Should a loss occur, our team of experienced claims adjusters act quickly to reduce downtime and minimize the impact on your business.

We're working with businesses like yours

OUR PREFERRED CLASSES OF FORESTRY BUSINESS INCLUDE:

- logging
- log road construction
- sorting yards
- tree farms
- reforestation
- post-logging environmental restoration
- timber cruising, and
- forest product transportation

FORESTRY INSURANCE COVERAGE

Property Broad Form	Limit
<ul style="list-style-type: none"> 90 per cent coinsurance, automatic inflation protection on building values, replacement cost on building and equipment, includes sewer backup, and blanket glass. 	
Equipment/Stock at Unnamed Location (including trade shows)	\$ 10,000
Parcel Post	\$ 2,500
Transit	\$ 10,000
Sales Person	\$ 1,000
Personal Property of Officers and Employees (per person)	\$ 1,000
Building Damage by Theft	\$ 5,000
Growing Plants (per item)	\$ 1,000
Cost of Preparing Proof of Loss	\$ 10,000
Exterior Signs	\$ 5,000
Clean up Expenses for On-Premises Pollutants (aggregate)	\$ 10,000
Consequential Loss Assumption including Off-Premises Power	\$ 10,000
Newly Acquired Building	\$ 500,000
Newly Acquired Contents at Newly Acquired Locations	\$ 500,000
Buildings in Course of Construction	\$ 500,000
Extra Expense	\$ 10,000
Valuable Papers	\$ 25,000
Accounts Receivable	\$ 25,000
Automatic Fire Suppression System Recharge	\$ 25,000
Fire Department Service Charges	\$ 25,000
Installation Floater	\$ 10,000
Electronic Equipment	\$ 25,000
Electronic Data Processing - Extra Expense	\$ 5,000
Electronic Data Processing - Off-Premises	\$ 10,000
Electronic Data Processing - Newly Acquired Property	\$ 20,000
Electronic Data Processing - Media and Data	\$ 25,000
Fine Arts	\$ 10,000
Master Key	\$ 5,000
Contingent Business Interruption	\$ 10,000
Off-Premises Utilities - Business Interruption	\$ 10,000
Eco-Friendly Enhancement	\$ 50,000

Business Interruption	Limit
Actual Loss Sustained, Profits, Extra Expense,	Available

Crime - Broad Form basis	Limit
Employee Dishonesty	\$ 5,000
Inside/Outside	\$ 5,000
Depositors Forgery	\$ 2,500
Money Orders and Counterfeit Paper Currency	\$ 2,500

Commercial Automobile	Limit
Third Party Liability	\$ 2,000,000
Accident Benefits	Included
Uninsured Motorist	Included
Direct Compensation	Included
Family Protection	Available
All Perils/Collision/Comprehensive	Available
Loss of Use (may not be available in all provinces)	Available
Downtime (may not be available in all provinces)	Available

Inland Marine Coverage	Limit
Contractor's Equipment Forestry Floater (\$10,000,000 per schedule/ \$1,000,000 per item)	Available
Rented Equipment Endorsement	up to \$ 100,000
Rental Reimbursement Endorsement	\$ 25,000
Replacement Cost Applicable to Contractor's Equipment (up to three years old)	Available
Permission to Rent Contractor's Equipment Endorsement	Included
Ice and Muskeg Endorsement	Included
Transportation Floater	Available
Loading/Unloading Endorsement	Available
Vehicle Equipment Endorsement	Available

Commercial General Liability	Limit
Bodily Injury and Property Damage (no general aggregate)	\$ 2,000,000
Products and Completed Operations (aggregate limit)	\$ 2,000,000
Personal Injury	\$ 2,000,000
Medical Expenses	\$ 25,000
Tenant's Legal Liability	\$ 100,000
Non-Owned Automobile Liability	\$ 2,000,000
Legal Liability for Damage to Hired Automobiles (SEF 94)	Available
Employers Bodily Injury Liability (clerical only)	Available
Forest Fire Fighting Expense	\$ 500,000
Employee Benefits Liability	Available
SEF 96	Available
SEF 99	Available
OEF 98B (Ontario only)	Available
Broad Form Completed Operations	Available
Logging Broad Form	Available
Combined Single Deductible	Available
Broad Form Property Damage	Included
Cross Liability Clause	Included
Owner's/Contractor's Protective	Included
Contingent Employers Liability	Included
Employees as Additional Insured	Included
Broad Form Completed Operations	Included
Blanket Contractual	Included
Total Pollution Exclusion	Included

Legal	Limit
Legal Expense and Defense Cost Reimbursement	\$ 25,000
All reasonable expense including inquests, tribunals, hearings and wrongful dismissal costs	Included

Miscellaneous	Limit
Earthquake	Available
Flood	Available
Limited Pollution Liability	Available
Commercial Umbrella	Available
Data Breach Event Expenses	Available

Contact your specialty lines underwriter if higher limits are required.

Contact your insurance broker to find out why Economical is good to know.