

# Aviva **Middle Market Solutions**

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## **Product comparison guide**

Contracting segment



For broker use only



# Aviva Middle Market Solutions

## Contracting segment

Aviva Enterprise® contractors' standard and middle market policy coverage comparison


Coverage included	Aviva Enterprise® standard contractor's coverage		Aviva Enterprise® Middle Market contractor's coverage	
	Limit	Deductible	Limit	Deductible
<b>Group one – blanket</b>				
Automatic fire suppression system recharge expense	\$250,000	\$1,000	\$500,000	\$1,000
Brands and labels				
Building damage by theft				
Errors and omissions				
Landscaping and growing plants, trees, shrubs or flowers in the open				
Master key coverage				
Newly acquired business contents				
Personal effects of officers, employees, customers and guests				
Professional fees				
Seasonal stock increase				
<b>Group two – additional limits</b>			<b>Limit</b>	<b>Deductible</b>
These coverages have the same limits and deductibles for both types of policies.				
Accounts receivable			\$250,000	
Buildings and business contents at newly acquired locations			\$1,500,000	\$1,000
Building improvements and betterments in course of construction			\$250,000	\$1,000
Building upgrade			\$50,000	\$1,000
Business contents away from premises			\$50,000	\$1,000
Business contents in transit			\$50,000	\$1,000
Business property at a residence			\$10,000	\$1,000
By-laws			\$100,000	
Catch all coverage			\$50,000	
Clean up expenses for land and water pollution			\$50,000	\$1,000
Confiscated or seized property			\$25,000	\$1,000
Environmental upgrade			\$250,000	
Expediting expense			\$50,000	
Extra expenses			\$50,000	
Exterior paving			\$50,000	\$1,000
Fine arts			\$50,000	
Fire fighting expenses			\$100,000	\$1,000
Inspection and approval costs			\$10,000	
Installation floater			\$100,000	\$1,000
Removal			included	
Reward			\$10,000	
Stock spoilage			\$25,000/100km	\$1,000

# Aviva Middle Market Solutions

## Contracting segment (continued)

Aviva Enterprise® policy coverage comparison

Coverage included	Aviva Enterprise® standard contractor's coverage		Aviva Enterprise® Middle Market contractor's coverage
<b>Group two – additional limits</b> The Aviva Enterprise® contractor's policy provides increased limits for these coverages, with no change to the deductible at no additional charge.	Limit	Deductible	Increased limit
Infestation	\$10,000	\$1,000	\$25,000
Removal – debris removal expense	\$100,000		\$250,000
Stock contamination	\$25,000	\$1,000	\$50,000
Valuable papers and records	\$100,000		\$250,000
Valuable property coverage	\$1,000	\$1,000	\$5,000



### Optional enhancements

These optional coverages can be added to the Aviva Enterprise® Middle Market contracting policy at an additional charge.

Difference in deductibles endorsement (property and/or liability)	Contractors extended E&O
Loss of earnings endorsement contractors equipment	Contractors equipment underground endorsement
Rigging and moving	Contractors equipment breakdown endorsement
Ice and muskeg endorsement	Product and work removal expense form

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