

Aviva Middle Market Solutions

Product comparison guide

Manufacturing segment

For broker use only



Aviva **Middle Market Solutions**

Manufacturing segment

Aviva Enterprise® manufacturer's standard and middle market policy coverage comparison


Coverage included	Aviva Enterprise® standard manufacturer’s coverage		Aviva Enterprise® Middle Market manufacturer’s coverage	
Group one - blanket	Limit	Deductible	Limit	Deductible
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				
Group two – additional limits			Limit	Deductible
These coverages have the same limits and deductibles for both types of policies.				
Buildings and business contents at newly acquired locations			\$1,500,000	\$1,000
Building improvements and betterments and course of construction			\$250,000	\$1,000
Building upgrade			\$50,000	
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
Environmental upgrade			\$250,000	
Expediting expense			\$50,000	
Exterior paving			\$50,000	\$1,000
Extra expense			\$50,000	\$1,000
Fine arts without schedule			\$50,000	\$1,000
Inspection and approval costs			\$10,000	
Installation floater			\$100,000	\$1,000
Removal			included	
Reward			\$10,000	
Stock contamination			\$100,000	\$1,000
Stock spoilage			\$100,000/100 km	\$1,000
Valuable property coverage			\$25,000	\$1,000

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Manufacturing segment (continued)

Aviva Enterprise® policy coverage comparison

Coverage included	Aviva Enterprise® standard manufacturer's coverage		Aviva Enterprise® Middle Market manufacturer's coverage
Group two – additional limits The Aviva Enterprise® Manufacturer's policy provides increased limits for these coverages, with no change to the deductible at no additional charge.	Limit	Deductible	Increased limit
Accounts receivable	\$100,000		\$250,000
Business contents away from premises	\$50,000	\$1,000	\$100,000
Business contents in transit	\$25,000	\$1,000	\$50,000
Confiscated or seized property	\$10,000	\$1,000	\$25,000
Fire fighting expenses	\$50,000		\$100,000
Infestation	\$100,000	\$1,000	\$150,000
Removal - debris removal expense	\$100,000		\$250,000
Valuable papers and records	\$100,000		\$250,000

	Optional enhancements	
	These optional coverages can be added to the Aviva Enterprise® Middle Market manufacturing policy at an additional charge.	
Fungi coverage endorsement	Unnamed location endorsement	
Moulds, defacement endorsement	Commissions, fees and royalties endorsement	
Next-generation equipment	Delayed start-up endorsement	
Radioactive contamination endorsement	Impounded water supply insufficiency endorsement	
Removal of supplementary coverage broad form	Research and development expenses (ALS, EXT & LTD)	

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