

# Aviva **Middle Market Solutions**

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## **Product comparison guide**

Wholesaling segment

For broker use only





# Aviva **Middle Market Solutions**

## Wholesaling segment

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


Coverage included	Aviva Enterprise® Middle Market wholesaler's coverage	
Group one - blanket These coverages have the same limits and deductibles for both types of policies.	Limit	Deductible
Automatic fire suppression system recharge expense	\$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 These coverages have the same limits and deductibles for both types of policies.	Limit	Deductible
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 contents away from premises	\$100,000	\$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
Environmental upgrade	\$250,000	
Expediting expense	\$50,000	
Exterior paving	\$100,000	\$1,000
Extra expense	\$50,000	
Fine arts without schedule	\$100,000	\$1,000
Fire fighting expense	\$100,000	
Infestation	\$150,000	\$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	\$100,000/100km	\$1,000
Valuable property coverage	\$25,000	\$1,000

# Aviva Middle Market Solutions

## Wholesaling segment (continued)

Aviva Enterprise® policy coverage comparison

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

	<b>Optional enhancements</b>	
	These optional coverages can be added to the Aviva Enterprise® wholesaling 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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