

SMALL COC AND RENOVATION PROJECTS

APRIL Canada is pleased to offer a new solution for smaller scale projects, to give your clients the flexibility to choose the best cover for their renovations projects.

Target clients

- **Multi Province***
- **Residential & Commercial** properties up to 3 stories and 10,000 square foot
- **Ineligible properties:** condemned, scheduled for demolition, located in a high crime area, modular, manufactured or mobile homes, row or town homes, historical buildings, green or experimental or any other non conventional buildings (ie. earth homes, dome homes, open pier, stilt homes)
- **Ineligible projects:** renovation after fire, theft or vandalism, extensive gutting or demolition, underpinning, raising, elevating, lifting or placing on pilings of an existing building or structure, lead, asbestos or other pollutant abatement, knob and tube or aluminium wiring or fuses

*excluding Quebec & Newfoundland

Underwriting considerations

- Projects values **up to \$2M**
- Premises liability **up to \$2M**
- **3, 6, 9 or 12 months** policies
- Renovations:
 - Project costs up to 150% of existing dwelling value
 - Existing building value of \$1M
 - Outbuildings & content options up to 20% of the building value

Coverage features

- Named or Multi Perils with ACV/RCV options
- Soft costs, property in transit & off site included for COCs
- Optional coverage available:
 - Theft sublimit for building materials
 - Sewer Backup sublimit options
 - Earthquake coverage

APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.

COMMERCIAL . TRANSPORT . RESIDENTIAL . MARINE

To find out more or make an application, please contact:

commercial@april.ca

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FR: 1-855-745-2020

www.april.ca