



AXIS INSURANCE MANAGERS INC.

“Quality Insurance for Quality Clients”

1108 W. 8th Avenue | Vancouver, BC | V6H 3Z5

t. 604.731.5328 | f. 604.731.3137



COMMERCIAL PROPERTY INSURANCE

PROTECTION THAT WORKS HARD FOR YOU

Owners of small or large businesses work incredibly hard to build profitable and prosperous companies. They put their heart and souls and often exceptionally long hours into creating their successful business. At Axis Insurance we understand the challenges they face. We also know what a devastating effect on a business a natural disaster or catastrophe can cause. Imagine how you'd deal with a terrible fire, an earthquake, windstorm, flood or even a tsunami. Unfortunately at Axis we've got first hand experience at dealing with these kinds of life-changing events for our clients. Not only can they be overwhelming, they can also result in enormous losses running into millions of dollars. Buildings, stock and equipment can all be lost – sometimes in a matter of minutes. It might be a worst case scenario, but these things do happen and it pays to have the right insurance coverage so your assets and business can be protected.

Property insurance is a vast, complex and technical area of insurance. At Axis Insurance we understand that every business has different needs and faces different threats. That's why we create bespoke policies that deliver exactly the right coverage. For example, if your building caught fire and was partially burned to the ground all insurance policies would pay for the fire damage. But what about the cost of demolition of the remaining part? Or what if you don't want to rebuild on the same site? You need to think about these things before disaster strikes. Our specialist team at Axis will help match your insurance to your needs – leaving you to concentrate on building your business.

There are so many types of policies and extensions in commercial property insurance. It can feel like a minefield sometimes with pitfalls and perils lurking at every turn. However, Axis can take you through all the options in plain language. Our long experience in commercial property insurance means we are able to examine your insurance coverage with an unparalleled level of precision to highlight areas in which your policies fall short – and address them before they become a problem. We've spent many years building relationships with insurers who are happy to offer the broadest coverage along with a good selection of enhancements – which means they are hand-picked to give you the best policies and value for money.

Axis Insurance Managers Inc. will create a full and tailor-made property insurance policy whatever the size or type of your business. Our expert consultants will ensure that you have sufficient coverage which will deliver what you need – when you need it most. And if the worst happens, we'll be by your side to help with your claim. We really are with you in the good times and the bad.

Benefits of Property Insurance coverage from Axis Insurance Managers Inc. include:

- Newly acquired property and temporary locations are usually automatically covered
- Axis Insurance will provide coverage on replacement cost basis for both building and contents – so lost or damaged property will be replaced on a new-for-old basis
- We can provide coverage for mobile equipment and contractors' tools on a replacement cost basis as well as covering stock on a selling price or market value basis
- We strive to provide our clients coverage with signed Statement of Values with a guaranteed amount payable and no penalty
- Thanks to our attention to detail extensions of coverage can be offered over and above policy limits
- As the representative for UNiBA in Western Canada, Axis can provide coverage for business assets on a worldwide basis including when they are in transit
- Spoilage, debris removal, transit and off premises utility can also be addressed
- We provide a wide range of policy choices with extensions to cover specific areas such as by-laws, valuable papers and records, accounts receivable, extra expense, expediting expense and professional fees
- Some policies limit the replacement of damaged buildings to the same site or an adjacent site. With a policy from Axis Insurance this restriction can be removed

As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor made policy to suit your exact requirements.

To find out more about Commercial Property Insurance, or to discuss your existing insurance policies, please give one of Axis Insurance's professional and experienced team a call at 604.731.5328 or email: info@axisinsurance.ca. We would also be pleased to outline the benefits of Commercial Property Insurance with your management team or board members. If you would like to schedule a meeting or request an application form, please contact Charlotte Ford directly at 604.708.6240.