# UCC Protect United wordings changed with December 1, 2022, renewals

Corrected and added as per the underwriter’s request as March 1, 2022:

Page 5: replaced the following highlighted in yellow below:

British Columbia **- 10% of Insured Values, subject to a Minimum Deductible of $250,000.**

All other Provinces and Territories **- 5% of Insured Values subject to a Minimum Deductible of $100,000.**

with the statement below.

## Earthquake:

|  |  |
| --- | --- |
| **Coverage** | **Deductible Waiting Period** |
| Earthquake: BC | As per below table. |
| Earthquake: Quebec | 5% of Total Values at Location of Loss subject to a minimum $100,000 per occurrence. |
| Earthquake: Other | 3% of Total Values at Location of Loss subject to a minimum of $100,000 per Occurrence. |
| Flood | Subject to Group Funded Deductible |
| SBU | Subject to Group Funded Deductible |
| Off Premise Power | 24 Hours Waiting Period |
| Service Interruption | 24 Hours Waiting Period |
| All other Risk | Subject to Group Funded Deductible |

## Earthquake BC Percentage:

|  |  |  |
| --- | --- | --- |
| **Territory** | **Construction Classes** | |
| **1 - 2 - 3 - 4 - 5 - 6** | **4 - Masonry** |
| 8 | 20% | 25% |
| 7 |
| 6 | 15% | 20% |
| 5 | 15% | 15% |
| 4 |
| 3 |
| 2 |
| 1 | 10% | 10% |

## Page 7 Trade and Economic Sanctions was added as additional condition:

This Endorsement Changes this Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached. This Endorsement is attached to this Policy and is subject to all terms, conditions, limitations and exclusions of such Policy. The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Endorsement; these titles have only been inserted for ease of reading. Throughout this Endorsement, Insurer means the company providing this insurance. TRADE AND ECONOMIC SANCTIONS The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Policy if and to the extent that doing so would breach any prohibition. For the purposes of this Endorsement: Prohibition means any prohibition or restriction imposed by law or regulation including but not limited to: 1. trade and/or economic sanctions laws and/or regulations of Canada, the United Kingdom, or any other jurisdiction or authority relevant to the parties; and 2. any activities that would be subject to a licence requirement under those laws and/or regulations in respect of transit and/or export control, unless such licence has been obtained prior to the activity commencing and the Insurer has approved the provision of insurance for the activity. All other terms, conditions and limitations of this Policy remain unchanged.