

# February 2012 THE GRAIN UPDATE

# GRAIN INSURANCE & GUARANTEE

Nationwide Coverage - Local Knowledge

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[www.graininsurance.com](http://www.graininsurance.com)

CONTACT US AT:

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AMUSEMENT RISKS AND  
SPECIAL EVENTS  
OUR SPECIALTY!



## We Write a Wide Variety of Commercial Risks

- Inns & Hotels, B&Bs, Cafes & Delis, Restaurants
  - Mobile Food Concessions
  - Bowling Alleys, Curling Clubs
  - Modern Dairy Farms, Beef Farms
  - Fruit & Vegetable Farms, Feed Mills, Wineries
  - Printing Shops, Convenience Stores
  - Office Buildings, Apartment Buildings
  - Residential Condominium Corporations
  - Tailors, Seamstresses, Embroidery operations
  - Laundromats, Dry Cleaning Depots
  - Vending Machine Operators, Kiddie Coin Rides
  - Contractors including painters, carpenters, windows/doors, flooring, drywall, cable installers & others
  - Gas Bars, Repair Garages, Used Car Sales & Car Washes (excluding SPF 4)
  - Participation on Subscription Policies
- And many more .....

## Programs & Packages

- Churches including E&O, D&O and Abuse
- Janitorial incl. T.P. Bonding
- Bed & Breakfast
- Campgrounds & RV Parks
- Cottages/Housekeeping Units
- Mobile / Mini Homes
- Small Business Packages: Including Retail, Office, Realty, Professional Liability included for Funeral Homes, Hairstylists, and Opticians & Optometrists

We are interested in writing program business.

If you have a program in mind, please contact our office.

## Janitorial Package

Clean Up with Grain's Janitorial Package designed for the small Janitorial Operation

- \$1,000,000. Commercial General Liability
- \$5,000. Employee Dishonesty Bond with Janitorial Services Extension
- \$5,000. Misc Property Floater covering Janitorial Equipment & Supplies
- \$2,000. Extra Expense

The Janitorial Services Extension can be endorsed to include the Named Insured.

Higher limits are available.

Minimum Premium: \$750.

## Equipment Breakdown Coverage:

Most 'All Risk' policies do not provide coverage for the types of losses experienced from Equipment Breakdown. Whether a tenant or a building owner, Equipment Breakdown Coverage is an excellent way to complete insurance protection.

When requesting a property quote from the Grain, ask us to include this important coverage.



GRAIN WRITES A WIDE  
VARIETY OF COMMERCIAL  
RISKS

## CONTACTS:

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## Brain Teaser :

Last month's Brain Teaser: How do you spell hard water with only three letters? Answer: I-C-E

THE WINNER OF THE LOTTO TICKETS FOR LAST MONTH: - Major Brothers Ins, Halifax, NS - Congratulations!

February Brain Teaser: When was Grain Insurance & Guarantee founded? (hint: check our website).

WE WOULD LIKE TO TREAT YOUR STAFF TO \$25 WORTH OF LOTTO SCRATCH TICKETS. Brokers who send in the correct answer to the "Brain Teaser" will be entered into the draw. Please note that if we did not receive a new business submission (or mobile home application) during the month you will not qualify for the draw. The correct answer will appear in our next Bulletin. GOOD LUCK TO EVERYONE!