



## BETTER INSURANCE STARTS WITH A CONVERSATION

**CanGift Insurance Program - Our Insurance Solutions.** As the business environment changes, so does our advice. When it comes to insurance, everyone has different needs. That's why at BrokerLink, we work with quality providers to find you insurance with the most appropriate coverage possible. It's the easiest way to make sure everything that's important to you and your family is protected. The aim is to provide long term stability for your insurance needs, including:

- Building, Contents and Inventory/Stock
- Special Program Trade Show Exhibitors Coverage
- Equipment Breakdown
- Business Interruption / Extra Expense
- Electronic Data Processing Equipment
- Theft and Burglary / Crime
- General Liability / Products Liability
- Non Owned Automobile Liability
- Ocean Cargo Coverage
- Commercial and Fleet Vehicles
- Directors and Officers Liability including Employment Practices coverage
- Errors and Omission Professional Liability
- Product Recall
- Credit Insurance– Protection against your Customer's Insolvency or Non-Payment
- Legal Expense Insurance
- Cyber Liability Insurance

## COMMERCIAL PROPERTY INSURANCE HAS YOUR BUSINESS PROPERTY'S UNIQUE NEEDS COVERED.

Your business property faces many of the same risks your home does: fire, water damage and theft. But it's exposed to other risks as well, such as Product Liability or Product Recall and needs to be considered when purchasing Commercial Insurance.

## **PRODUCT LIABILITY**

This coverage provides protection in the event of claims alleging injury or damage caused by real or alleged defects in products manufactured, sold, handled, or distributed by the business.

## PRODUCT RECALL

This coverage insures against the unexpected cost of recalling a product from the market due to faulty design, errors in manufacturing, or intentional tampering not caused or known by the insured and that may cause harm to customers. Coverage can include the actual cost incurred in removing the product from the marketplace as well as liability to distributors or retailers seeking reimbursement for expenses, lost income or damage to their reputation. It is intended to cover recalls regardless of whether they are initiated voluntarily by the policyholder or imposed by order of a government body or another third party.

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