

# Small Business Insurance from Duuo

## Policy Summary.

**S**mall Business Insurance from Duuo provides liability protection to independent skilled contractors in the event of an accident. Our coverage protects you if a liability claim is filed against you in the event you cause Bodily Injury or Property Damage to your clients during the performance of your work. You can also benefit from the optional contents coverage.

### Features

#### No service fees

There are no service, cancellation, or hidden fees of any kind.

#### No deductible

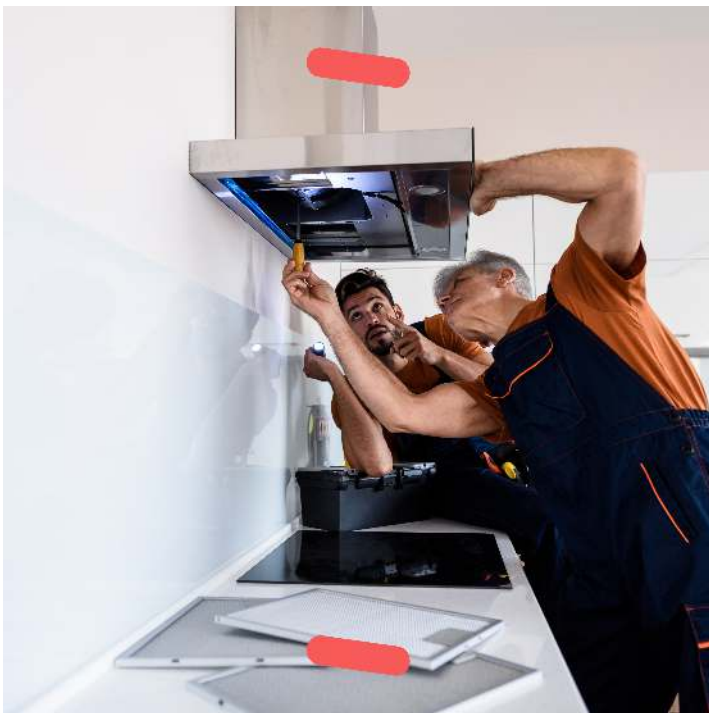
Duuo Small Business Insurance is a \$0 deductible Commercial General Liability policy. That means we pay if something happens, not you.

#### Flexible cancellations

With Duuo, you don't have to worry about early cancellation charges. When you cancel your policy, it lapses the coverage once your subscription month is over.

#### Not Working Discount

Duuo Small Business Insurance policies offer workers a Not Working Discount clause. This clause allows policyholders to receive discounts on the cost of coverage if they have not been actively working.



### Coverage

#### Liability coverage

Should a claim be made against you for bodily injury or property damage occurring during your work, we've got you covered. We pay for any compensatory damages awarded against you, up to your selected limit. We also cover the cost to defend you against lawsuits and allegations.

#### Liability limit

You can choose between \$1,000,000 or \$2,000,000 limit options. Also included is Tenants' Legal Liability up to \$500,000 sub limit.

#### Medical Payments

We will also make Medical Payments up to \$10,000 for treatment of injuries, even if your responsibility is not established.

#### Products-Completed Operations

You are also covered up to \$1,000,000 for damages occurring during the policy period due to your alleged negligence in the completion of the job.

#### Important note

There are certain high-risk activities that Duuo Small Business Insurance does not cover, including:

- Any Automobile related liability
- Work performed at heights 7+ meters from ground or floor level
- Work performed in or on water
- Any Industrial work

**Have questions?**

**Visit us at [www.duuo.ca](http://www.duuo.ca) to chat with one of our friendly licensed sales reps!**