

MERCURE

Protector of Car Dealerships



LUSSIER
INSURANCE FIRM
& financial services inc.

MERCURE
Insurance
Program

Because we believe the purpose of insurance isn't limited to settling claims, we developed a commercial insurance program called **Mercure**, Protector of Car Dealerships.

Mercure is more than just an insurance policy. It's a whole team of experts dedicated to car dealerships, who offer a complete range of products and services not only in insurance, but also in prevention and assistance.

By joining **Mercure**, you will enjoy the benefits of a program designed by insurance specialists at **LUSSIER Insurance Firm** and at **L'UNION CANADIENNE**, who are offering you products and services which fully meet all your insurance needs.

Your Protectors

LUSSIER INSURANCE FIRM & FINANCIAL SERVICES INC.

Since 1915, **LUSSIER Insurance Firm & Financial Services Inc.** has been representing the interests of its clients to the best insurers in the industry. Its experience and the quality of its services have helped it to position itself among industry leaders.

OUR VISION OF INSURANCE

- Prevention and security
- Protection and insurance
- Assistance and indemnification

L'UNION CANADIENNE, COMPAGNIE D'ASSURANCES

L'UNION CANADIENNE was selected by your broker to offer you the latest in insurance products and services. It has been one of the main Québec insurers for 60 years. Today, our partner offers over 285 000 clients all the protection they need.

MERCURE
Insurance
Program

Our complete coverage allows you to overcome the challenges of a loss without worry.

Reducing the risks and the severity of claims is how our prevention programs help you stay on the road to success.

Complete Coverage

In developing the **Mercure** insurance program for car dealerships, we spared no effort in offering you the most complete package in both active protection (prevention) and passive protection (insurance).

Mercure not only offers you insurance products specifically adapted to your particular needs, but its prevention programs also save you time and money.

ACTIVE PROTECTION

You are well aware of how important security features are to your clients. So are we, which is why prevention is one of our top priorities.

PASSIVE PROTECTION

Because you can't always foresee everything, **Mercure** is primarily an insurance product which is custom-designed for car dealerships.

- Insurance policies containing very complete coverage
- Additional coverage tailored to your corporate profile is also available

24-Hour Assistance

We know that following a loss, your main concern is to get things back to normal as soon as possible. That's why we have a dedicated assistance service made up of experts who can properly and quickly rectify any situation.

- An assistance and indemnification service available 24/7, 365 days a year
- A team of evaluators equipped with the latest technology, guaranteeing that your business returns to normal as soon as possible
- A network of supplier-partners who will give priority to solving your problems following a loss

IN THE EVENT OF A LOSS: **1 800 873-2424**

Specific elements of the program

Basic policy without coinsurance clause

• Broad form with global amount	Included	Loss outside premises	\$5 000
Replacement cost (building and equipment) No obligation to rebuild at the same location	Included	Computer fraud	\$100 000
Glass	Included	• Legal liability	\$5 000 000
Signs	Included	Collision of lifts	\$5 000 000
Antennas	Included	Personal injury	\$5 000 000
Replacement of locks	\$25 000	Medical expenses	\$5 000 per person \$25 000 per claim
Accounts receivable	\$50 000	Tenants legal liability (broad)	\$5 000 000
Clean-up costs for pollutants	\$100 000	Benefits administrators	\$5 000 000
Valuable papers	\$50 000	Advertising injury	\$2 000 000
Fire-fighting costs	\$25 000	Product liability	Included
Outside energy sources	\$50 000	Contractual liability	Included
Newly acquired property:		Property damage on occurrence basis	Included
Building	\$1 000 000	Employees as insureds	Included
Contents	\$500 000	Contingent employers liability	Included
Debris removal	\$100 000	Cross liability (recourse against insureds)	Included
	In addition to the basic amount	Non-owned auto	\$5 000 000
General conditions	Included	Merchants' errors and omissions	\$50 000
Property in transit	\$50 000	Odometer, prior damage, and disclosure of the year:	\$50 000
Fine Arts	\$20 000	Sudden and accidental pollution	Optional
Auditors fees	\$25 000	Umbrella liability	Optional
Professional fees	\$25 000	• Equipment breakdown - Option 3	Included
Personal property of officers	\$10 000 per person	• Q.P.F. #4	
Trees, shrubs	\$10 000 per claim \$1 000 per tree	Legal liability	\$5 000 000
Damage to building resulting from a theft	\$5 000 per claim (extension)	Collision, insured's vehicles	\$1 000 deductible
Inflation	Included	Accident without collision, insured's vehicles	\$1 000 deductible
Earthquake	Included Deductible: 5% or \$100 000 minimum	Collision, entrusted vehicles (\$300 000)	\$1 000 deductible
Flooding	Included Deductible: \$25 000	Accident without collision, entrusted vehicles (\$1 000 000)	\$1 000 deductible
Sewer back-up	Included Deductible: \$5 000	Q.E.F. #4-27, 4-32, 4-34, 4-74	Included
• Loss of business income	Optional	Directors and officers liability*	Optional
Additional expenses	\$100 000	Managers and officers accident policy*	Optional
• Dishonestly, disappearance, destruction	Optional		
Loss inside premises	\$5 000		

*These products may be underwritten by another insurer.

Call one of our representatives at **1 866 440-2043** to benefit from **Mercure's** protection today.

This program is subject to certain eligibility standards. This document has no contractual value: it is offered for information purposes only. The coverages outlined are non-exhaustive and are subject to change without prior notice.

