

2025 CDSPI TripleGuard™ Building Policy Changes

In addition to changes to formatting and effective dates, the following key changes have been included in the 2025 CDSPI TripleGuard Building policy. New wording is highlighted for your reference. **Keep this document with your other policy documents, as it outlines important changes to your coverage.** You can access the full terms and conditions of your policy on our website at <https://www.cdsapi.com/insurance/tg-building/>. If you have any questions, please call us at 1.800.561.9401.

2024 Policy Wording

**TRIPLEGUARD INSURANCE – SECTION II
PART A– COMMERCIAL BUILDING BROAD FORM
ARTICLE 5
EXCLUSIONS**

- 5.1 Property Excluded
- (b) any building at locations which to the knowledge of the Insured, are vacant, unoccupied or shut down for more than thirty (30) consecutive days;

**TRIPLEGUARD INSURANCE – SECTION II
PART C– EQUIPMENT BREAKDOWN
ARTICLE 4
COVERAGE C – BUSINESS INTERRUPTION**

- 4.1 Business Interruption/Extra Expense
- We shall pay the Insured for loss due to Business Interruption/Extra Expense which results solely from an Accident. The amount payable shall be separate from and in addition to the Limit of Liability specified on the Memorandum of Insurance. This Liability, however, shall not exceed the limit of Business Interruption/Extra Expense specified for this coverage in the Policy.

No current wording.

2025 Policy Wording

**TRIPLEGUARD INSURANCE – SECTION II
PART A– COMMERCIAL BUILDING BROAD FORM
ARTICLE 5
EXCLUSIONS**

- 5.1 Property Excluded
- (b) any building at locations which to the knowledge of the Insured, are vacant, unoccupied or shut down for more than **sixty (60)** consecutive days;

**TRIPLEGUARD INSURANCE – SECTION II
PART C– EQUIPMENT BREAKDOWN
ARTICLE 4
COVERAGE C – BUSINESS INTERRUPTION**

- 4.1 Business Interruption/Extra Expense
- We shall pay the Insured for loss due to Business Interruption/Extra Expense which results solely from an Accident. The amount payable shall be separate from and in addition to the Limit of Liability specified on the Memorandum of Insurance. This **Limit of Liability**, however, shall not exceed the limit of Business Interruption/Extra Expense specified for this coverage in the Policy.

**EXCLUSIONS APPLICABLE TO SECTION II - TRIPLEGUARD™ PLAN
APPLICABLE TO SECTION II, PART A, PART B AND PART C**

1. **FUNGI AND FUNGI DERIVATIVES EXCLUSION ENDORSEMENT**
1. This Policy does not insure:
- a. Loss or damage consisting of or caused directly or indirectly, in whole or in part, by any Fungi or Spores unless such Fungi or Spores are directly caused by or directly result from a peril otherwise insured and not otherwise excluded by this Policy;
 - b. the cost or expense for any testing, monitoring, evaluating or assessing of Fungi or Spores.
 - i. Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any Fungi or Spores or resultant mycotoxins, allergens, or pathogens.
 - ii. Spores" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any Fungi.

2024 Policy Wording

No current wording.

No current wording.

No current wording.

2025 Policy Wording

2. We shall not be liable for "Extra Expense", loss of "Gross Income", loss of "expediting and extra expense" or any other loss attributable to any interruption of business resulting from loss or damage consisting of or caused directly or indirectly, in whole or in part, by any Fungi or Spores unless such Fungi or Spores are directly caused by or directly result from a peril otherwise insured and not otherwise excluded by this Policy.
3. "Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any Fungi or Spores or resultant mycotoxins, allergens, or pathogens.
4. Spores" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any Fungi.

EXCLUSIONS APPLICABLE TO SECTION II - TRIPLEGUARD™ PLAN APPLICABLE TO SECTION II, PART A, PART B AND PART C

5. TERRORISM EXCLUSION ENDORSEMENT

We shall not be liable for Extra Expenses, loss of Gross Income, loss of expediting and extra expense or any other loss attributable to the interruption of business, provided such coverage is currently included in the Policy, resulting from loss or damage caused directly or indirectly, in whole or in part, by Terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism, regardless of any other cause or event that contributes concurrently or in any sequence to such loss or damage.

1. This Policy does not insure loss or damage caused directly or indirectly, in whole or in part, by Terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism, regardless of any other cause or event that contributes concurrently or in any sequence to such physical loss or physical damage. This exclusion, however, does not apply to ensuing physical loss or physical damage which directly results from fire or explosion of natural, coal or manufactured gas. This exception only applies to the extent that such loss or damage would otherwise be insured under this Policy.
2. "Terrorism" means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

TRIPLEGUARD INSURANCE – SECTION II EXCLUSIONS APPLICABLE TO SECTION II - TRIPLEGUARD™ PLAN APPLICABLE TO BUILDING COVERAGE, PART A, PART B AND PART C

6. TRADE AND ECONOMIC SANCTIONS LIMITATIONS

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

TRIPLEGUARD INSURANCE – SECTION II STATUTORY CONDITIONS, GENERAL CONDITIONS AND OTHER CONDITIONS

Please refer to the Statutory Conditions, General Conditions and Other Conditions applicable to your Province(s)/Territory(ies).