

EXPANDED PRODUCT GUIDE 2020



GENERAL BUSINESS

RISKS WE LOVE:

- ▶ Contractors
 - Consultants (with minimal or no hands-on work)
 - Demolition Contractors
 - Electricians
 - Excavation Companies
 - Handymen/Renovation contractors (with trades work subcontracted out)
 - Landscapers
 - Millwrights
 - Painters
 - Pest Control
 - Security Services
 - Welders
- ▶ High Value (over \$750k) Rentals, Homeowners, Seasonals – including those with AirBNB/short term rental exposure
- ▶ High Value (over \$750k) Residential COC's
- ▶ Home-based Businesses
- ▶ Low to Mid Hazard E-Commerce Sales with moderate USA exposure
- ▶ Premises Liability
- ▶ Senior Home Care
- ▶ Stand-alone Earthquake or Earthquake Deductible Buy Down
- ▶ Tattoo & Piercing Artists/Shops
- ▶ Vacant - Dwellings, Buildings, & Bare Land

RISKS WE CONSIDER:

- ▶ CGL for Hotels/Motels
- ▶ Plumbers (claims free under \$1MM GR however those with loss history revenues must be over \$1MM)
- ▶ E&O and D&O
- ▶ Low Hazard Restaurants (minimal to no deep frying & minimal liquor exposure) & Food Courts (i.e. in an enclosed shopping mall)
- ▶ Risks with High USA Revenue's
- ▶ Small Subscription for High TIV Commercial Property
- ▶ Small to mid-size Snow Removal Contractors with no public road exposure

RISKS WE DECLINE:

- ▶ Bars/Nightclubs
- ▶ Cannabis
- ▶ Daycares
- ▶ Hard to place Residential under \$750,000 (homeowners, rentals, seasonals, rented condos)
- ▶ Hot Roofing
- ▶ Liquor exposure in Ontario
- ▶ Property with Woodworking Exposure
- ▶ Recycling
- ▶ Risks with Knob and Tube or Aluminum Wiring
- ▶ Rooming Houses
- ▶ Snow Removal in Ontario
- ▶ Strata Buildings/Apartment Buildings

LOGGING

RISKS WE LOVE:

- ▶ Schedules of equipment that involve numerous units with lower individual values
- ▶ Proper risk management programs in place
- ▶ Claims free accounts that have been in operation for many years

RISKS WE CONSIDER:

- ▶ Schedules with a make-up that is weighted towards higher risk units (i.e. feller bunchers, processors, delimiters, etc.).
- ▶ Ice and Muskeg
- ▶ Older pieces of equipment

RISKS WE DECLINE:

- ▶ Schedules of equipment made up of single high valued pieces of equipment only
- ▶ Risks with claims issues and no signs of the client making efforts to mitigate future losses

TRUCKING

RISKS WE LOVE:

- ▶ Maximum MTC limit of \$250,000 or less
- ▶ Flatbed commodities (pipe, lumber, building supplies, etc.)
- ▶ Low radius routes or long haul routes that run from Alberta east only
- ▶ Risks involving drivers that have at least 3 years of commercial experience with a Class 1 license

RISKS WE CONSIDER:

- ▶ Animal Hauling max limit \$100,000
- ▶ Car/Boat/RV Hauling max limit \$100,000
- ▶ Fleets of more than 10 Trucks
- ▶ Hauling into the USA
- ▶ Household Goods Movers max limit \$100,000
- ▶ Mobile Home Hauling max limit \$100,000
- ▶ NOT (non owned trailer) max limit \$100,000
- ▶ Tow Trucks max limit \$100,000

RISKS WE DECLINE:

- ▶ Canada Post/Mail/Legal Documents
- ▶ Couriers/Goods from Amazon
- ▶ Load Brokers/Freight Forwarders
- ▶ Risks that don't fit Driver Criteria and/or Camera Warranty
- ▶ Risks with Claim Frequency or Severity

SPORTS & LEISURE

RISKS WE LOVE:

- ▶ Adventure - Guide Tours
 - Canoe/Kayak/Standup Paddle Board
 - Trail Rides (Horses)
 - Hiking
 - Fishing
 - Dog Sled Tours
 - Snowshoeing/X-Country Skiing Tours or Clubs
- ▶ Axe Throwing (warranted no liquor)
- ▶ Children's Play Centers as long as there are no Trampolines or Foam Pits
- ▶ Community Halls/Arena's
- ▶ Dance - Instructors and Studios
- ▶ Escape Rooms/Rage Rooms
- ▶ Fitness (trainers must be certified)
- ▶ Food Trucks
- ▶ Golf Courses

- ▶ Indoor Climbing Facilities
- ▶ Inflatables
- ▶ Kids Camps – Overnight and Day
- ▶ Martial Arts
- ▶ Music/Drama/Learning Programs (STEM) for Children and Adults
- ▶ Non Profits
- ▶ Paintball/Archery/Archery Tag/Laser Tag
- ▶ Rentals of Equipment for Adventure (i.e. canoes/paddle boards etc.)
- ▶ Resorts
- ▶ Spas (except for services deemed more medical in nature)
- ▶ Special Events
- ▶ Sports (excluding Boxing/Kickboxing, Contact Hockey or Rugby)
- ▶ Virtual Realty Facilities/Arcades

RISKS WE DECLINE:

- ▶ MMA/Boxing/Kickboxing, Contact Hockey or Rugby
- ▶ No ATV's or Snowmobile Rentals
- ▶ No Downhill Skiing or Tubing
- ▶ No Large Overnight Music Festivals
- ▶ No Motorized/Licensed Vehicles
- ▶ No Risks with Large Liquor Exposures (i.e. Beer Festival)
- ▶ No Trampolines or Foam Pits
- ▶ Out-of-country Tours or Travel Agents

SPECIALTY INSURANCE PRODUCTS

AVIATION

RISKS WE LOVE:

- ▶ Drones/UAV
- ▶ Aircrafts used for pleasure or business uses
- ▶ Airport Contractors
- ▶ Premises / Hangarkeepers / Products Liability
- ▶ Non-Owned Aviation Liability (Aircraft or UAV's)

RISKS WE CONSIDER:

- ▶ Airshows
- ▶ Flight Schools
- ▶ Rotor Wing / Helicopters
- ▶ Student Pilots
- ▶ Airport Liability
- ▶ Aircrafts used for Commercial uses
- ▶ Ultralight or Homebuilt Aircrafts
- ▶ Business Jets
- ▶ Agriculture Spraying (including or excluding chemical drift)
- ▶ Subscription Policies

MARINE

RISKS WE LOVE:

- Pleasure Craft
- ▶ less than 20 years of age
 - ▶ operated by experienced operator(s)
 - ▶ west of Ontario
 - ▶ max speed 55mph
 - ▶ Skipper Charters
 - ▶ Marina Premises Only Coverage

Commercial

- ▶ Marinas
- ▶ Marine Trades (SRL), pleasure craft only with high revenues (\$200,000+)
- ▶ Yacht Clubs/Sailing Schools
- ▶ Rental Fleets, established

RISKS WE CONSIDER:

- Pleasure Craft
- ▶ between 20-35 years of age
 - ▶ PWC with another boat policy in place
 - ▶ High performance up to 70mph
- Commercial
- ▶ Rental Fleets, new startups with adequate rentals guidelines and safety procedures in place
 - ▶ Boat builders, Boat Manufacturers
 - ▶ Boat Storage
 - ▶ Marine Trades (SRL), commercial craft with high revenues
 - ▶ Yacht Brokers
 - ▶ Marine Surveyors/Contractors E&O
 - ▶ UUV/ROV - underwater property
 - ▶ Commercial Fishing Vessels greater than \$1M in value

RISKS WE DECLINE:

- Pleasure Craft
- ▶ older than 35 years of age without a recent out of water survey
 - ▶ operated with NIL or little experience
 - ▶ east of Ontario
 - ▶ operating for extended periods of time in US
 - ▶ Liveaboards
 - ▶ Hovercraft/Airboats
 - ▶ PWC, stand alone
- Commercial
- ▶ Single boat rentals, PWC only rentals
 - ▶ Commercial Fishing Vessels less than \$1M in value
 - ▶ Fish Farms
 - ▶ Scuba diving

INTERNATIONAL & EMPLOYEE BENEFITS

RISKS WE LOVE:

- ▶ Expatriate Insurance
 - Business Travel Medical
 - Kidnap & Ransom
 - War Risk Only Plans responding to exclusions in domestic insurance plans
 - Workplace Accident
 - Disability (individual, top-up, key person)
 - Transition (severance package) Disability

RISKS WE CONSIDER:

- ▶ High Risk travel due to country
 - Coverage for those already out of country
 - High Limit Disability
 - Sports (out of country medical, accident)
 - Coverage beyond age 70

RISKS WE DECLINE:

- ▶ Coverage for medical declines
 - Travel against doctor recommendation
 - Professional Sports Disability (contact sports)
 - Coverage beyond age 80