

# EXPANDED PRODUCT GUIDE

## GENERAL BUSINESS



### RISKS WE LOVE

- ▶ Contractors
  - Consultants
  - Demolition Contractors
  - Electricians
  - Excavation Companies
  - General Contractors
  - Handymen/Renovation contractors (with trades work subcontracted out)
  - Janitorial
  - Landscapers
  - Millwrights
  - Painters
  - Pest Control
  - Security Services
  - Welder
- ▶ Vacant - Dwellings, Buildings, & Bare Land
- ▶ Rented Dwellings
- ▶ Rooming Houses
- ▶ High Value (over \$1MM) Rentals, Homeowners, Seasonals
  - Including those with AirBNB/short term rental exposure
- ▶ High Value (over \$1MM) Residential COC's
- ▶ Home-based Businesses
- ▶ Low to Mid Hazard E-Commerce Sales with moderate USA exposure
- ▶ Premises Liability
- ▶ Senior Home Care
- ▶ Tattoo & Piercing Artists/Shops

### RISKS WE CONSIDER

- ▶ CGL for Hotels/Motels
- ▶ Plumbers
- ▶ E&O and D&O
- ▶ Low Hazard Restaurants (minimal to no deep frying and minimal liquor exposure)
- ▶ Food Courts
- ▶ 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
- ▶ Couriers/Goods from Amazon
- ▶ Manufacturers/Distributors/Suppliers
- ▶ Single Family Residential COC under \$750K

### RISKS WE DECLINE

- ▶ Bars/Nightclubs
- ▶ Cannabis
- ▶ Daycares
- ▶ Seasonal Housing
- ▶ Rented Condos
- ▶ Hot Roofing
- ▶ Liquor exposure in Ontario
- ▶ Property with Woodworking Exposure
- ▶ Recycling
- ▶ Risks with Knob and Tube or Aluminum Wiring
- ▶ Snow Removal in Ontario
- ▶ Strata Buildings/Apartment Buildings

## LOGGING



### SOLUTIONS WE OFFER

- ▶ Competitive Rates
- ▶ Small to large schedule risks considered
- ▶ High in-house limits available
- ▶ Commercial Auto Physical Damage available
- ▶ Contractor's Liability options available including Limited Pollution and Forest Fire Fighting Expense
- ▶ Optional coverages available:
  - Ice and Muskeg
  - Rental expense
  - Debris removal
- ▶ No Claims Bonus options available

## TRUCKING



### SOLUTIONS WE OFFER

- ▶ Auto Physical Damage, Motor Truck Cargo and CGL for both long and short haul Trucking operations
- ▶ Tailored solutions for all fleet sizes
- ▶ Radius covered includes both Canada and USA with no max USA exposure limit
- ▶ Wide range of commodities and limits available on MTC including high risk commodities such as Livestock, Auto Hauling and Tow Truck operators considered
- ▶ High MTC limits of over \$250k available offered on both a package and standalone basis
- ▶ Towing/storage/debris removal of \$25,000 included
- ▶ Competitive terms, rating and Commission levels offered including No Claim

**RISKS WE LOVE**

- ▶ Adventure - Guide Tours
  - Canoe/Kayak/Standup Paddle Board
  - Trail Rides (Horses)
  - Hiking
  - Hunting
  - Fishing/Ice Fishing
  - Dog Sled Tours
  - Snowshoeing/X-Country Skiing Tours or Clubs
- ▶ Adventure – Rental of Equipment (i.e. Canoes, Paddle Boards/Kayaks, etc.)
- ▶ Axe Throwing
- ▶ Bowling Alleys
- ▶ Children's Play Centers as long as there are no Trampolines or Foam Pits
- ▶ Community Halls/Arenas
- ▶ Curling
- ▶ 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
- ▶ Outdoor Ice Rinks
- ▶ Paintball/Archery/Archery Tag/Laser Tag
- ▶ Resorts
- ▶ Spas
- ▶ Special Events
- ▶ Sports (excluding Boxing/Kickboxing, Contact Hockey or Rugby)
- ▶ Virtual Reality 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
- ▶ Liability
- ▶ Hangars: Property and/or Liability
- ▶ Airstrips
- ▶ Mechanics/Fuel Sales
- ▶ Aircraft Detailing
- ▶ Non-Owned Aviation Liability (Aircraft or UAV's)

### RISKS WE CONSIDER

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

## MARINE



### RISKS WE LOVE

#### Pleasure Craft

- ▶ Boats less than 20 years old
- ▶ Experienced operator(s)
- ▶ Max speed 55 mph
- ▶ Marina Premises Liability Only
- ▶ Skipper charters Commercial

#### Commercial

- ▶ Boat Rentals, established companies
- ▶ Boat Storage
- ▶ Marinas
- ▶ Marine Trades/Boat Repairs
- ▶ Yacht Clubs/Sailing Schools

### RISKS WE CONSIDER

#### Pleasure Craft

- ▶ Boats between 20-35 years old
- ▶ High performance up to 70 mph
- ▶ PWCs with another boat policy in place

#### Commercial

- ▶ Boat Rentals, new start ups
- ▶ Builder's Risk/Boat Manufacturers
- ▶ Boat Dealers/Yacht Brokers
- ▶ Commercial F/V (valued over \$1M)
- ▶ Foreshore Lease
- ▶ Marine Surveyors/Contractors E&O
- ▶ UUV/ROV – underwater property

### RISKS WE DECLINE

#### Pleasure Craft

- ▶ Boats 40 years and older
- ▶ Hovercrafts/Airboats
- ▶ Inexperienced operator(s)
- ▶ Liveaboards
- ▶ Operating for extended periods in US
- ▶ PWC, stand alone
- ▶ Quebec & Maritimes

#### Commercial

- ▶ Commercial F/V (valued less than \$1M)
- ▶ Fish Farms
- ▶ Rentals: Single boat, PWC only, Houseboats
- ▶ Scuba Diving

## EQUINE



### SOLUTIONS WE OFFER

#### Commercial Equine Liability

- ▶ Boarding & Training
- ▶ Horse Shows & Clinics
- ▶ Breed Associations
- ▶ Breeding Operations
- ▶ Riding Instructions
- ▶ Transportation of Horses

#### Horse Mortality Coverage

- ▶ Racing
- ▶ Breeding, including Infertility Coverage
- ▶ Equestrian Show/Pleasure

#### Veterinarian Liability

**RISKS WE LOVE**

- ▶ Computer Consultants
- ▶ Computer Programmers
- ▶ Custom Software Developers
- ▶ Database Administrators
- ▶ Designers Hardware Installations
- ▶ Support Internet Service Providers
- ▶ IT Consultants IT Project Managers
- ▶ IT Training Consultants
- ▶ IT Staffing Mobile Applications
- ▶ SaaS Analytics
- ▶ Network Support Services
- ▶ Software Developers (Non-Custom)
- ▶ Software Quality Assurance
- ▶ Telecommunications Consultant
- ▶ Website Designers
- ▶ Advertising Agents
- ▶ Animators
- ▶ Brand Development/Corporate Identity
- ▶ Graphic Designers
- ▶ Telemarketing
- ▶ Market Research Consultants
- ▶ Copywriters
- ▶ Public Relations and Communications Consultants
- ▶ Marketing Consultants
- ▶ Media Business Services
- ▶ Database Management Consultants
- ▶ Social Media Consultants
- ▶ Addressing/Circularising Services
- ▶ Answering Service
- ▶ Arbitrators/Mediators
- ▶ Archaeologist
- ▶ Archivist
- ▶ Art Consultants/Directors
- ▶ Biologist
- ▶ Bookbinding Consultant
- ▶ Botanist
- ▶ Business Analyst
- ▶ Business Consultants/Advisors
- ▶ Business Training
- ▶ Calligraphy
- ▶ Careers Advice
- ▶ Catering Consultancy
- ▶ Coaching Service
- ▶ Compliance Consultant

**RISKS WE CONSIDER**

- ▶ Complaint Handling
- ▶ Court Reporters
- ▶ Dispute Resolution
- ▶ Ecologist
- ▶ Economics Consultant
- ▶ Education Advisory Service
- ▶ Expert Witness
- ▶ Feng Shui Consultants
- ▶ Fisheries Consultancy
- ▶ Forklift Training
- ▶ Fuel Efficiency Consultant
- ▶ Funeral Directors
- ▶ Garden Design
- ▶ Genealogists
- ▶ Government Consultants
- ▶ Graphography
- ▶ Home Stager
- ▶ Human Resources Consultant
- ▶ Interior Designer (Non-Structural Work)
- ▶ Inventory Clerks/Consultants
- ▶ Landscape Architect
- ▶ Language Schools
- ▶ Librarian
- ▶ Life Coach
- ▶ Lifestyle Consultant
- ▶ Linguistics
- ▶ Logistics, Traffic and Transport Consultants
- ▶ Management Consultants
- ▶ Map Drawers/Cartographers
- ▶ Marriage Guidance
- ▶ Meteorological Consultants
- ▶ Opinion Polling
- ▶ Ornithology
- ▶ Personal Shopper
- ▶ Photographer/Videographer
- ▶ Private Investigator
- ▶ Procurement Consultant
- ▶ Professional Organizer
- ▶ Proofreading
- ▶ Recruitment Consultants
- ▶ Secretarial/Administrative Services
- ▶ Secretarial Training
- ▶ Signwriting
- ▶ Textile Consultancy
- ▶ Training Consultants
- ▶ Access Disability Consultants
- ▶ Accident/Theft Investigators
- ▶ Auctioneers except Property/Realty
- ▶ Bookkeeper (No Tax Work)
- ▶ Calibration Consultant
- ▶ Claims Adjusters
- ▶ Conference/Event Organisers
- ▶ Editorial Consultancy
- ▶ Energy Assessors/Consultants
- ▶ Food Hygiene Consultancy
- ▶ Food Industry Consultancy
- ▶ Forestry Consultant
- ▶ Health & Safety Consultants
- ▶ Leisure Industry Consultants
- ▶ Lighting Design
- ▶ Loss Adjuster/Assessor
- ▶ Low Carbon Consultants
- ▶ Portable Appliance Tester
- ▶ Quality Assurance Consultant
- ▶ Relocation Agent
- ▶ Technical Writer
- ▶ Tourism Consultant
- ▶ Town Planner
- ▶ Trade Association
- ▶ Yacht Broker

**CFC**

- ▶ Cyber
- ▶ Environmental
- ▶ Excess Coverage-General, Professional, Cyber
- ▶ Kidnap & Ransom
- ▶ Marine Piracy
- ▶ Management Liability
- ▶ Intellectual Property
- ▶ Medical Malpractice
- ▶ Product Recall
- ▶ Professional Liability
- ▶ Property & Casualty
- ▶ Terrorism
- ▶ Transaction Liability
- ▶ Financial Institutions
- ▶ FinTech
- ▶ Digital Healthcare
- ▶ Healthcare
- ▶ Life Science
- ▶ Manufacturing
- ▶ Media & Entertainment
- ▶ Technology