

# EXPANDED PRODUCT GUIDE 2023



## 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
- ▶ 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 & 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
- ▶ Hard to place Residential under \$1MM (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

### 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 Bonus agreements

## SPORTS & LEISURE

### 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 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
- ▶ Liability
  - hangars: property &/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

- ▶ 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