



Manufacturing & Resources

Food & Beverage	Bakery • Pasta • Confectionery • Canning
Fabricated metals products	Stamping & Fabricated Products • Sheet Metal • Light Metal Products
Printing	Printers
Concrete products	Concrete Products • Decorative Stones • Marble
Machinery & Equipment	Electric and Electronic Appliances • Industrial & Commercial Machinery
Wholesale	
Food & Beverage	Meat & Poultry • Fruits & Vegetables
Building & Garden	Marble • Concrete products • Decorative stones
Machinery & Equipment	Industrial Machinery • Hardware • Electric and Electronic Appliances
Others	Sheet Metal • Sporting goods



Small Business

Our small business product is aligned with our Mid-Market appetite. Risks fitting the below definition would qualify for our small business product:

- Less than or equal to \$5M in revenue (\$3M for Manufacturing and Contracting)
- Less than or equal to \$10M in TIV (\$5M per location)
- Canadian locations only
- Maximum four power units



Construction & Contracting

Project Construction	Construction Site • Building under construction
General Contractors	Building Contractors – Commercial, Residential, Institutional & Industrial • New Construction, Additions & Renovations
External Landscaping Contractors	Irrigation • Trees (trimming, pruning and removal)
Interior Finishing Contractors	Drywall • Painting and Wallpaper • Plaster • Soundproofing • Flooring and Ceiling
Others	Foundation and Concrete Casing • Cleaning Sewers & Drains • Septic Tank Installations, Service & Repair • Sheet Metal Working • Glazing Work • Solar Energy • Metal Parts (assembly)



Health, Education & Social Services

Health Services	Medical Professional Offices • Medical Clinics • Massage Therapists and Other Paramedical Staff • Convalescent Homes • Veterinarians
Education & Instruction	General Colleges • Universities • Summer Camps • Trade or Vocational Schools • Private Schools • Dance Instruction
Social Services	Social Counseling & Consulting Services • Health Societies & Charitable Organizations • Civic Organisations



Transportation & Logistics

Bulk & General Cargo	Consumer Goods • Dry Foods • Electronic Products • Auto Parts & Accessories • Paper & Paper Products • Liquid Bulk** • Non-residential Waste Disposal**
Flat Deck Cargo	Lumber Products • Roadwork & Maintenance Equipment • Machinery • Metal & Metal Products
Large & Heavy Cargo	Construction equipment • Heavy machinery
Specialized Cargo	Hazardous Goods** • High-value Specialty Goods • Medical Machinery & Supplies • Pharmaceutical Products • Miscellaneous Containerized Freight • Livestock**
Temperature Control Cargo	Meat, Poultry & Seafood • Dairy & Dairy Products • Frozen & Fresh Packaged Foods • Beverages • Fresh Produce • Flowers

** Coverage for select commodities is only available to fleets with 10+ power units.



Consumer & Business Services

Consumer & Business Services	Auto maintenance & Repair • Photography Studios • Funeral Homes • Drugstores • Professional Clubs & Associations • Advertising Agencies & Public Relations Firms • Multimedia & Graphic Design Services • Software Developers & Data Management Services • Confectionery • Professionals Offices (dentists, accountants, architects, engineers, land surveyors, etc.)
Real Estate	Industrial Plazas • Office Buildings

Technical Risk

Important Risks Revenue greater than \$100M or with at least one location with TIV greater than \$100M

Complex Risks In-depth analysis done by our dedicated underwriters

Structured Risks Primary coverage with a managed self-insured retention and excess surplus layers of coverage

Surety

Contract Bonds Bid Bonds • Performance Bonds • Labour & Material Bonds • Maintenance Bonds • Agreement to Bond

Funds Control

E&O, D&O and Cyber Risk

Executive & Professional Solutions

Miscellaneous Management Consultants • Wholesalers • Commercial Printers • Professional & Business Associations • Adjusters • M&A Consultants • Marketing Consultants • Interior Designers • Manufacturers • Employment Agencies • Non-profit Organizations and Charities • Event Planners

Multimedia & Technology Software Developers • Website Design and Hosting • Network Services • Cloud Computing • Technology Assistance Services • Consultants

Allied Health Rehabilitation Centres • Community Centres • Convalescent homes • Social Services • Occupational/Industrial Health • Various Allied Health Professionals such as Pharmacists, Physiotherapists, Optometrists and Speech Therapists

NON-TARGET MARKETS - QUEBEC



Manufacturing & Resources

Food Products Animal food (other than pets) • Fish & Seafood Processing

Breeding Livestock Production for Consumption



Construction & Contracting

General Contractors Plumbers • Welders • Roofers • Dynamiters

Others Heating & Cooling • Sewer • Water Pipeline • Industrial Machinery



Consumer & Business Services

Retail Car Rental • Pawn Shops • Restaurants, Bars & Taverns • Upholstery & Furniture Repair

Specialty Retail Fireworks • Aircraft Supplies • Gas & Chemical Products

Leisure Ski Centres • Horse-riding Centres • Car Racing Centres • Saunas & Baths • Circus, Amusement Park & Casinos

Real Estate Vacant buildings • Motels • Residential buildings (condominiums, housing, multiplexes, shops with housing)

Other Crushing and incineration of garbage, landfills and retreading • Chimney sweeping • Towing services



Small Business

Miscellaneous Banquet Halls • Bars & Taverns • Car Rental • Plumbing • Fuel Dealers & Delivery • High Hazard Operation, Occupancy, and Product • Home Inspectors • Hotels & Motels • Residential Realty • Roofers

Want to learn more?

Contact your Business Development Manager or Market Reservation at:

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