



## Health, Education & Social Services

<b>Education &amp; Instruction</b>	Trade Schools • Private Schools • Day Care & Nurseries
<b>Health Services</b>	Veterinarians • Allied Health: Hygienist, Dietician, Speech Therapist • Ambulance Services • Audiologists • Health Societies • Opticians
<b>Social Services</b>	Social Counselling • Charitable Organizations • Health Societies • Special Interest Groups

### Non-Target Business

Allied Health: Doctors, Dentists, Naturopathic Doctors • Colleges & Universities • Mental Healthcare Homes • Municipal Services (incl. Garbage Collection) • School Bus Fleets



## Transportation & Logistics

<b>Bulk &amp; General Cargo</b>	Auto Parts & Accessories • Construction Materials • Consumer Goods • Dry Foods • Electronic Products • Liquid & Dry Bulk • Paper & Paper Products
<b>Flat Deck Cargo</b>	Lumber Products • Machinery • Metal & Metal Products • Roadwork & Maintenance Equipment
<b>Large &amp; Heavy Cargo</b>	Construction Equipment • Heavy Machinery • Over-Dimensional & Over-Sized Loads
<b>Specialized Cargo</b>	Hazardous Goods • High-Value Specialty Goods • Livestock • Medical Machinery & Supplies • Miscellaneous Containerized Freight • Pharmaceutical Products • Vehicle Haulers
<b>Private Carriers</b>	Manufacturing • Retail • Services • Wholesale
<b>Temperature-Sensitive Cargo</b>	Beverages • Dairy & Dairy Products • Flower • Fresh Produce • Frozen & Fresh Packaged Foods • Meat, Poultry & Seafood

Coverage for select commodities is only available to fleets with 5+ power units.



## Construction & Contracting

<b>Project Construction</b>	Building Renovations: Commercial, Industrial & Institutional • Highway, Street & Road • New & Retrofit Infrastructure • New Building Construction: Commercial, Industrial & Institutional
<b>Earth Moving</b>	Excavation • Land Grading
<b>Interior/Exterior Finishing Contractors</b>	Carpentry • Drywallers • Masonry • Metal Door & Window Installation • Painters • Paving: Driveways, Parking Areas and Roadwork
<b>Contractors</b>	Electrical Contractors • General Contractors • Mechanical Contractors
<b>Others</b>	Breakwater Work • Concrete Work • Structural Steel Erectors • Water Well Development

### Non-Target Business

Blasting Contractors • Crane Operators/Rentals • Demolition Contractors • Environmental Contractors involved with tank remediation, asbestos abatement, etc. • Plumbers • Railroad Construction & Servicing • Roofing Contractors • Snow Removal • Sprinkler System Installers • Standalone COC and Wrap Up • Underground Cable Installation



## Consumer & Business Services

<b>Business Services</b>	Advertising Agencies • Interior Design & Staging • Project & Organizational Managers and Consultants • Marketing Consultants • Information Technology Consultants & Hardware Integration Services • Web Designers • Professional Associations • Geophysical Services & Land Surveyors
<b>Real Estate</b>	Office Buildings • Real Estate Management

## Consumer & Business Services (con'd)

<b>Consumer Services</b>	Funeral Homes • Horticultural Services • Household Goods Repair • Light Vehicle Repair Garages • Pharmacies • Retail Copy & Print Services • Pre-Owned Auto Dealerships • Recreational Vehicle Dealerships • Retail General Stores • Tools & Equipment Rentals • Event & Party Equipment Rentals
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### Non-Target Business

Liquor Liability • Motels • Realty: Residential • Realty: Retail • Resort Properties • Restaurants • Travel Agencies • Driving Schools • Dry-Cleaning & Laundromat Facilities



## Manufacturing & Resources

<b>Concrete</b>	Concrete Construction Products • Concrete Ornamental Products • Stone Products
<b>Fabricated Metals</b>	Light Metal Products • Stamping & Fabricated Products • CNC Machining • Structural Steel Products • Sheet Metal Products
<b>Food &amp; Beverage</b>	Beverage Production • Bakeries • Canning • Frozen Food • Grains
<b>Printing</b>	Commercial Printers
<b>Other Commercial Product</b>	Ceramic & Porcelain Products • Precision Equipment
<b>Wholesale, Resources &amp; Storage</b>	Freight Brokers • General Warehousing & Storage • Dry Goods Wholesale • Marine Supply Wholesale • Building Material Wholesale • Beverage Wholesale

### Non-Target Business

Recycling & Composting Facilities • Critical Auto Parts - Manufacturing & Wholesale • Fresh Seafood Processing • Plastic Product Manufacturing • Risks with USA installation work • Risks with USA product sales • Sawmills • Scrap Metal Wholesale • Wood Product Manufacturing • Cannabis Product Manufacturing & Wholesaling



## Small Business

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

## Non-Target Business

- Bars & Taverns • Hotels & Motels • Municipal Risk
- Recycling and Garbage Removal Operations
- High Hazard Operation, Occupancy, and Product
- Passenger Hazard Automobile • Residential Realty



## Technical Risk

Revenue: Greater than \$100M  
TIV: Greater than \$100M

### Target Risk Profile

Casualty for Manufacturing & Resources • Primary or Excess Property for Manufacturing & Resources • Construction Practice Policies and Project Specific business for Repeat and Supporting clients • Excess Property & Excess Casualty • Fairfax Related Business

## E&O, D&O and Cyber Risk

Executive & Professional Solutions and Regional Appetite

**Miscellaneous** Adjusters • Management Consultants • Employment Agencies • Property Managers • Travel Agents • Tour Operators • Golf & Country Clubs • Commercial Printers • Professional & Business Associations • M&A Consultants • Manufacturers • Event Planners • Regulatory Bodies, Colleges & Educational Institutions

**Multimedia & Technology** Advertising Agencies • Market Research & Consulting • Public Relations • Publishers • Software Developers • Consultants • Graphic Design • Website Design and Hosting • Integration Services • Value Added Re-Sellers • Application Service Providers

**Health & Social Services** Health Societies • Nursing Homes • Long Term Care • Group Homes • Community Living • Rehabilitation Centres • Community Centres • Occupational/Industrial Health

## Surety

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

**Commercial Bonds** Canada Customs & Excise Bonds • License & Permit Bonds

## Funds Control

## Want to learn more?

Contact your Business Development Manager or Market Reservation at:



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