

MID-MARKET

Manufacturing & Resources

Food & Beverage Dairy • Canning • Frozen Food • Breweries • Non-alcoholic Beverages • Coffee, Tea & Spice • Bakery & Confectionary

Printing Small & Medium Commercial Printers

Fabricated Metal Products Stamping & Fabricated Products • Tool & Die Structural Steel • Light Metal Products • Sheet Metal • Machine Shops

Concrete & Products Concrete Products • Stone Products • Ready-mix Concrete • Brick & Clay

Machinery & Equipment Electronics • Heating & Cooling Equipment • Industrial & Commercial Machinery • Precision Equipment • Boilers & Pressure Vessels

Consumer Goods Electrical Appliance • Equipment for Restaurants, Hotels, Offices, or Stores • Glassware Manufacturing

Wholesale, Resources & Storage

Food & Beverage Fruits & Vegetables • Non-alcoholic Beverages • Meat, Fish & Poultry

Auto Parts Operating Parts • Trailers & Camper Units

Building & Garden Decorative Stones • Supplies • Marble & Clay

Resources Seismic Exploration • Logging & Lumbering • Natural Gas Distribution

Machinery & Equipment Industrial Machinery • Heating & Cooling Equipment • Hardware & Plumbing Supplies

Fabricated Metal Products Metal excluding Scrap Metal

Commercial & Industrial Low to Moderate Hazard Chemicals • Medical & Scientific Supplies • Low Hazard Drugs • Office Machines & Commercial Equipment • Beauty Supplies • Marine Supplies • LPG Gases

Consumer Goods Accessories • Dinnerware • Cameras • Hearing Aids & Eye Glasses • Clothing excluding Infants' Wear

Warehousing or Storage Private Storage



Construction & Contracting

Project Construction Multi-Family Residential • Commercial Buildings • New Infrastructure • Highway, Street & Road • Manufacturing, Industrial, Institutional Facilities • Sewer & Watermain

General Contractors Commercial & Residential • New Construction, Renovations, Retrofits

Sub-Contractors Commercial, Industrial & Residential Electricians • Millwrights • Power Line Construction • Drywall & Painting • Carpentry • Concrete Placing, Forming, and Finishing

Earth Moving Road Building • Excavation & Land Grading

Oilfield Contractors Well Service Contractors • Lease Site Preparation • Reclamation • Equipment Rental • Crane & Winch Services • Field Welders

Other Drilling, Well Digging, Shaft • Sinking (excl. Oil & Gas) • Concrete Formers



Consumer & Business Services

Consumer Services Parts & Supplies Dealers • Pharmacies • Automotive Repair Garages and Specialty Shops • Household Goods Repair • Accounting & Bookkeeping Services • Community Centres

Business Services Professional Clubs & Associations • Tool & Equipment Rental • Accountants, Lawyers & Consultants • Geophysical Services & Land Surveyors • Engineers • Architects • Bakeries • Funeral Homes

Real Estate Industrial Plazas • Office Buildings • Retail (Building Owner's Risk only)



Health, Education & Social Services

Health Services Industrial and Well Site First Aid Attendants • Hearing Aid Services • Nursing Homes & Senior Care Facilities • Optometrists & Opticians • Veterinarians

Education & Instruction Dance, Music, Art, & Gymnastic Schools • Colleges & Universities • Day Cares & Pre-Schools • Trade or Vocational Schools • Private Schools

Social Services Community Living & Group Homes • Places of Worship • Special Interest Groups • Health Societies & Charitable Organizations • Cultural & Religious Institutions • Social Counseling & Consulting Services



Transportation & Logistics

Bulk & General Cargo Consumer Goods • Dry Foods • Auto Parts & Accessories • Electronic Products • Paper & Paper Products

Large & Heavy Cargo Heavy Machinery • Oilfield Equipment • Construction Equipment

Temperature-Sensitive Cargo Meat, Poultry & Seafood • Frozen Foods • Dairy & Dairy Products • Fresh Produce • Flowers • Beverages

Flat Deck Cargo Lumber Products • Roadwork & Maintenance Equipment • Metal & Metal Products • Machinery

Specialized Cargo Oilfield-related Products • High-value Specialty Goods • Pharmaceutical Products • Livestock • Miscellaneous Containerized Freight • Medical Machinery & Supplies

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

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 vehicles

Decline Classes Bars & Taverns • Roofers • Taxis
• High Hazard Operation, Occupancy, and Product • Plumbing • Residential Realty

TECHNICAL RISK

Revenue: Greater than \$100M
Single locations TIV: Greater than \$100M
Higher hazard classes

Property Renewable Policies (Property, CEF, etc)
Manufacturing • Mining • Well Producing Ops • Drilling Contractors • Well Servicing • Pipelines • Electric Light Power Companies • Gas Companies - Natural Gas Retail • Warehousing

Liability Wrap Ups • Manufacturing • Mining • Pipelines

E&O, D&O AND CYBER RISK

Executive & Professional Solutions and Regional Appetite

Traditional Lawyers • Notaries • Insurance Agents & Brokers • Real Estate Agents

Miscellaneous Adjusters • Management Consultants • Employment Agencies • Property Managers • Travel Agents • Tour Operators • Golf & Country Clubs • Commercial Printers • Professional & Business Associations • Manufacturers • Construction Developers • 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:

 1.855.620.6262

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