



SPECIALTY CONTRACTING SOLUTION

BUSINESS CHOICE SPECIALTY CONTRACTING POLICY HIGHLIGHTS

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors & Officers Insurance

Plus automatic extensions, including:

- Product Recall Expense
- Negative Publicity

TARGETING MID-SIZE BUSINESSES

Specializing in specialty* contracting

- **Electrical Contractors** such as power line construction & commercial, industrial, & residential electricians.
- **Interior Finishing** such as drywall, painting, & carpentry.

Tailored coverage for your specific needs

Specialty contractors bring a unique set of skills to a construction project. Unlike general contractors who oversee and manage entire projects, the particular expertise of a **specialty contractor** presents exposures unique to their trade. That's why having the right insurance protection is critical for success.

From loss of income due to equipment damage, to liability arising out of your operations, our comprehensive **Business Choice** solution provides a full suite of relevant coverages. Need a policy change, and fast? We're committed to providing quick response times through our team of dedicated construction and contracting experts. Additionally, we can customize your policy to include comprehensive coverage for tools, equipment, liability, and business vehicles under a single package for added convenience. It's part of our commitment to providing a complete and tailored insurance solution.

Our dedication to your business begins long before the event of a claim. Whether it's performing devoted project site visits or providing insightful guides and risk bulletins, our Risk Services team offers a wealth of tools and services to help prevent potential risks associated with fire, theft, water damage, third party bodily injury and property damage exposures.

ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners, we focus on understanding the needs of our customers and on creating solutions that keep them safer and make a difference to their success.

Learn more at www.northbridgeinsurance.ca.



Business Choice — Specialty Contracting Solution

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
Installation Floater	The Installation Floater provides coverage for installation projects, including coverage for labour and materials at various sites.	A contractor is remodeling a home and installing new hardwood floors. The storage facility where the hardwood was being stored burns down. The Installation Floater extension includes coverage for property in temporary storage.
Contractor's Equipment Floater	The Contractor's Equipment Floater covers the loss or damage of mobile equipment and tools.	A mobile aerial lift left unattended at a construction site goes missing. Under Contractor's Equipment Floater , the theft of the lift would be covered. Any resulting loss of income would also be covered for up to \$25,000.
Broad Form Property Damage	The Broad Form Property Damage expands coverage to exclude only the item that caused damage to incomplete work.	While installing a new valve in a furnace, the valve explodes causing damage to the pressurized boiler tube and interior shell. This triggers a water leakage from the furnace. The resulting damage to the furnace and all other property affected by the water leakage would be covered under the Broad Form Property Damage extension. The damage to the valve itself would be excluded.
Non-Owned Automobile	Non-Owned Automobile coverage protects contractors against claims arising from employees driving their own vehicles on company business.	The contractor sends an employee to pick up supplies from a nearby warehouse. The employee makes the trip using his own vehicle. On the way back, he gets into an accident and totals his car. Any resulting damage would be covered under Non-Owned Automobile . This coverage is intended to act as excess to the Automobile Owner's Form.
Additional extensions include:	<ul style="list-style-type: none">• Difference in Deductible: Reimburses a contractor's share of a deductible under any other installation coverage or Builders Risk policy in place.• Contract Penalties: Pays for breach of contract for non-completion of work due to a covered loss.• Testing: Covers mechanical or electrical breakdown during start-up or testing of building systems.	

Ask us about other included features:

- Equipment Leased or Rented to Others
- Replacement Cost
- Rental Reimbursement
- Fungi & Spores (up to \$250,000 included)