

Writing small business doesn't get any easier than this.

A fast, simple, and fair solution for
all your small business customers.



New submissions: MR.Western@nbfc.com

Endorsement requests and general inquiries: GO.Western@nbfc.com

Toll-free phone: 1.855.627.6262 (8:30am—4:30pm PST)



Simple qualifying criteria & few exceptions

We define small business as companies having:

- Revenue - Less than or equal to \$5M (\$3M for Manufacturing & Contracting)
- TIV - Less than or equal to \$10M (\$5M per location)
- Canadian locations only (with US revenue by review)
- Maximum of four power units

Excluded are:

- Programs, Specialty and Technical Risk
- Transportation & Logistics
- Resource Industries (Farms, Logging, Oil & Gas)
- Course of Construction and Subscription business
- Monoline Umbrella, E&O and D&O

Most industry codes qualify, except:

- Bars & Taverns
- High Hazard Operation, Occupancy, and Product
- Plumbing
- Residential Realty
- Roofers
- Taxis



Fair package approach

- Broad appetite that includes startups
- One package covers business property, liability, and auto
- One deductible where multiple coverages apply
- Blanket property extension – default limit \$500K per location
- No coinsurance on building, and stated amount on contents
- 24/7 claims support backed by industry experts

Flexibility that meets your customer's needs

- Ability to easily add Cyber, Miscellaneous E&O, Tech E&O, non-profit D&O and Umbrella coverage
- 0% financing
- Choice of payment options, including monthly credit card billing
- No cancellation fee

Added peace of mind available at no additional cost:

- Included with the purchase of Cyber coverage, **Cyber Assist**, in partnership with CyberScout, a leading data risk management service provider, provides a consultation on proactive measures to protect businesses from cybercrime, as well as reactive assistance in the event of a privacy breach
- **Legal Expense Insurance** covers up to \$50,000 of your legal costs associated with: legal defense, statutory license protection, employment disputes, tax protection, contract disputes, and debt recovery. Also includes unlimited telephone access to general legal advice
- **Risk Management Assist** gives access to our Risk Services specialists who can provide guidance on property, auto and liability loss prevention topics to help manage risks and avoid potential losses
- **Trauma Assist** helps employers, employees, and family members cope with the emotional effects of loss with access to personal and confidential, one-on-one counselling services



Fast & efficient underwriting

- Quotes within one business day
- Low minimum premium
- Dedicated underwriting team
- We process policies for you!
- E-Docs available

Northbridge Insurance Go and Northbridge Insurance Go Logo are trademarks of Northbridge Financial Corporation, licensed by **Northbridge General Insurance Corporation** (insurer of Northbridge Insurance Go policies).

¹ Terms, conditions and exclusions apply, see policy for details.

² Legal Expense Insurance underwritten by **Temple Insurance Company**.

³ Services provided by our Risk Services specialists are intended to augment your internal safety, compliance and risk management practices, and are not a substitute for professional advice. Services are not an insurance policy or legal advice.

⁴ Services are not an insurance policy.

[3640-001-WEST-ed02E | 05.2019]