



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)



Transportation & Logistics

Bulk & General Cargo	Consumer Goods • Dry Foods • Electronic Products • Auto Parts & Accessories • Paper & Paper Products • Agricultural 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	Machinery • Lumber Products • Roadwork & Maintenance Equipment • Metal & Metal Products
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.



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



Small Business

Our small business product is aligned with our Mid-Market appetite. Risks fitting the below definition may 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 vehicles

Decline Classes Bars & Taverns • Roofers • Taxis • 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 • 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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