

Northbridge Insurance
ONYX

**A LEADING CANADIAN INSURER
FOR ALL YOUR INSURANCE NEEDS**

We're known for our risk management expertise, industry leading claims service, and focus on keeping customers safer. Working closely with our broker partners, we offer tailored insurance solutions to help protect the things that matter most.

A Fairfax Company

- Part of Fairfax Financial Holdings Limited, a growing Canadian global family with more than \$10B in GWP
- Able to provide widespread scale, financial strength, and shared expertise across subsidiary companies
- Focused on being on the leading edge of emerging technologies

100+ Years of Industry Experience

- Dedicated teams across the country who understand your unique exposures and risks
- One-stop-shop with expertise to handle all your insurance needs
- 24/7 claims service for peace of mind when you need us most
- Risk Management support, including complimentary onsite risk assessment, from our team of specialists who can provide resources and guidance on property, auto, and liability loss prevention

Award-Winning Insurer

Named by Insurance Business Canada as:

- 5-star Carrier
- 5-star Carrier in Construction and Environmental Insurance
- Top Property & Casualty Insurer
- Top Insurance Workplace

Making a Difference in Our Communities

- \$1.5M in charitable donations (2020)

Highlights of the Northbridge Insurance Onyx Policy

- Unlimited replacement cost coverage for building and contents
- Lifestyles Endorsement
- Equipment Breakdown (\$50,000)
- Jewelry (up to \$50,000 per claim)
- Wine & Spirits (\$25,000)
- Work of Art (up to \$100,000)
- Liability (\$2,000,000 per policy annum, including Personal Injury)
- Identity Theft Recovery Expense (\$50,000)
- Securities Limit (\$25,000)

Extra Protection Included at No Extra Cost

- Legal Expense Insurance¹: Helps cover legal expenses associated with legal defence, tax protection, contract disputes, property protection, and other legal issues. This feature also includes unlimited telephone access to general legal advice².
- Smart Home Water Monitoring: The Eddy Home[®] smart water monitoring system can help prevent the devastating consequences of leaks, floods, and other water-related problems, using real-time alerts, reporting, and individual insights to keep your home safe and dry.

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¹ Legal Expense Insurance is underwritten by Temple Insurance Company.

² Services not provided for criminal, personal or insurance issues. do not provide representation in legal proceedings or legal fees coverage and are not an insurance policy. Services provided by Assistenza International, through lawyers licensed in your jurisdiction.

*Policyholders who purchase and install an Eddy Solutions water sensor will receive a policy discount from Northbridge Insurance for the amount of the preferred pricing cost of a standard device purchase and installation fee, as well as the annual monitoring fee.

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Insurance