

PRODUCT GUIDE

Our market approach is different from other Managing General Agents & insurance organizations.

Through our extensive market experience we help our supporting Retail Brokers to identify their clients unique risk exposure through a genuine collaboration with our Underwriters, and then engaging with our insurance carriers. Together we will help our brokers identify the many ways they can resolve their clients' financial Risk, leading to inspired solutions.

AIR CONDITIONING

ANIMALS
Bison Ranches
Dogs, Full Mortality
Dogs, Named Perils
Exotic Animals
Full Mortality, Horses (Other Than Farm Animals)
Full Mortality, Livestock
Fur-Bearing Animals, Named Perils
Hog Producers
Horses, Named Perils
Livestock Cargo
Livestock, Named Perils
Ostriches
Packer Coverage
Pet Insurance
Mortality Show Dogs
Poultry, Named Perils
US Insurance, All Lines, All States
Zoo Animals, Named Perils

AUTOMOBILE

Air Flight Accident
Antiques, Collector Cars
Auto Physical Damage
Contractor's Vehicles
Dealers Open Lot
Excess Liability
Fleets
Racing, Spectator Liability
Used Car Dealers

AVIATION

Air Cargo
Aircraft
Aircraft Liability
Aircraft Maintenance, Repairs & Hangers
Airport Contractors
Airport Premises
Airport/Air Meet Liability
Animal Air Cargo
Antiques, Hull & Liability
Borrowed/Rented, Legal Liability
Chartered, Hull & Liability
Crop Spraying
Excess Liability
Flying Club, Hull & Liability
Hangar Keepers, Hull & Liability
Helicopter, Hull & Liability
Helicopter-Accident
Liability, Corporate Aircraft
Pilot Accident
Pilot Disability
Pilot Loss Of License
Product Liability

BOILER & MACHINERY

CAMPGROUNDS

CASINO & LAWFUL GAMING

CATASTROPHE

Earthquake
Flood
Hail
Hurricane
Liability
Terminals
Terrorism
Tornado

CHURCHES

COMPUTERS

Computer Fraud
Data Fraud
Data Security
EDP Equipment
Extortion
Hardware Manufactures
Identity Theft

PERSONAL COMPUTERS

COURSE OF CONSTRUCTION

Residential COC
Blanket COC
Single Project COC
Wrap-up
Renovations
Demolitions
House Flippers
Existing Structures
Frame
Mechanical
Erection
Testing
D.S.U.
New Build
Treatment Plant
Power Generation
Roads and Bridges

CREDIT CARD

Cell Phone
Delay Luggage
Extended Warranties
Flight Delay
Hotel/Motel Theft
Legal Expense
Lost Luggage
Outstanding Balance
Personal Effects
Purchase Protection
Travel TI/TC/Med

EQUIPMENT (EXCLUDING COMPUTERS)

Container Handling Equipment
Contractors
Electronic Equipment
Excess Liability
Farm Equipment & Machinery
Geophysical Equipment
Medical Equipment
Radio & TV Broadcast Equipment
Scientific Instruments
Underwater Marine Equipment

ERRORS & OMISSIONS, MALPRACTICE

PROFESSIONAL LIABILITY
Accountants
Actuaries
Adjusters
Advertising Agents
Agents And Brokers
Agrologists
Appraisers
Architects
Asbestos Removal Consultants
Asbestos Removal Contractors
Associations
Audiologists
Banks & Financial Institutions
Broadcasters
Burglar Alarm Installers
Career Counselors
Cemeteries, Morticians
Central Alarm Monitoring Stations
Charitable Institutions
Clinical Laboratories
Collections Agencies
Complimentary Medical Practitioners

Computer Consultants
Computer Service
Condominiums, Directors & Officers
Contractors
Corporate Health Providers
Credit Bureaus
Credit Card Companies
Credit Card Processors
Credit Unions
Crop Consultants
Dance Studio
Data Processors
Day Cares
Demolition Contractors
Design/Build
Difficult-To-Define Trades & Professions
Digital Risks
Directors & Officers
Educators
Electronics Manufacturer
Employment Agencies, Counselors
Employment Practices
Engineers
Environmental Consultants
Excess E&O, Malpractice &/Or Professional Liability
Executors & Trustees
Fiduciary
Film Producers
Franchiser
Freight Forwarders
Graphic Design
Hairdressers, Barbers & Beauty Shops
Health Clubs
Hospital Executives
Hospital Personnel
IPO
Independent Schools
Insurance Brokers/Agents
Insurers
Interior Designers
Internet Service Provider
Investment Counselors
Investment Managers
Joint Ventures
Land Surveyors
Landscape Architects
Law Enforcement Officers
Lawyers
Legal Expense
Liability Insurance
Life Agents Professional Management Consultants
Manicurist, Esthetician, Electrolysis
Manufacturers
Marine Architects
Martial Arts Studio
Medical
Ministers And Pastors
Multimedia Companies
Municipal Architects, Engineers
Mutual Fund Dealers
Mutual Funds Managers
New Home Warranty Program
Bonds
Non-Destructive Testing
Non-Profit Organizations, Directors & Officers
Opticians
Optometrists
Orthopedists
Patent & Trademark Agents
Penal Defence Cost
Pension Consultants
Pension Trusts
Personal Trainer
Pharmacists
Pollution Consultants
Premium Financing Companies

Printers
Privacy Compliance
Private Investigators
Project Managers
Property Managers
Psychiatrists
Psychologists
Public Officials Liability
Public Relations & Promotions
Publishers
Quantity Surveyors
Quasi-Medical
Radiologists
Real Estate Agents
Reimbursement For Educational Institutions
Security Guards
Seed Cleaners
Seedsmen
Single Projects
Social Workers
Software/Hardware Developers
Sprinkler & Fire Protection Installers
Stock Transfer Agents
Stockbrokers
Suntanning Salons
Tattoo & Body Piercing
Telecommunications
Telephone Answering Services
Theological Counselors
Title Abstractors
Town Planners
Translators
Travel Agents
Trust Companies
Trust Funds
Trustee In Bankruptcy
U.S. Exposures
Umbrella
Venture Capital
Veterinarian
Website Security

FARMING

Agricultural Machinery
Aqua Farms
Cattle Farm
Crops, Standing Grain
Crops, Tobacco
Crops, Vegetables
Equestrian
Family Farm Package
Farmer Disability
Grain Farm
Greenhouses
Hail On Crops
Hobby Farms
Hog Farms
Legal Expense
Ostrich Farm
Poultry Farm
Silva Farms
Standing Timber
Substandard Risk
Weather Insurance

FINANCIAL/LEGAL

Armored Car
Bankers Blanket Bonds
Money In Transit

FINE ARTS

FLOATERS
Camera Floater
Consignment Floater
Contractor's Equipment
Exhibition Floater
Installation Floater
Miscellaneous Property Floater
Timber Floater
Tombstone Floater

Transportation Floater
Vending Machine Floater
Woodland Equipment Floaters

GENERAL LIABILITY

100% USA Exports
Abuse/Molestation
Ad Agency
Advertiser
Agri-Commercial
Amusement Devices
Bingo Halls
Broadcaster
Cablecaster
Care, Custody & Control
Carnival & Circus
GCasinos
Caterers
Church
Clubs & Community Associations
Computer Professionals
Computer Retailers
Concerts
Consultants
Contractors
Contractors, All US Risks
Contractors, Spraying
Contractors, Blasting
Contractors, Demolition
Contractors, Landscapers
Contractors, Remediation
Contractors, Roofing
Crane Rentals
Credit Unions
Dance Studios
Day Nurseries
Demolition Derby
Employment Practices Liability
Entertainment
Environmental Contractors
Equestrian
Equestrian, Group
Equestrian, Schools
Esthetics
Event Planners
Excess Liability
Explosives & Powderman
Farm
Feed Mills
Festivals
Fireworks Display
Fish Farms
Fitness Trainers
Garage Dealers
Garbage Collection
Golf Courses
Group Term Life
Hangar Keepers
Health Clubs/ Fitness Centres
Hoisting Engineers
Home Employed
Hospital
Host Liquor
Industrial Electricians
Intellectual Property
Kennels
Landfill Transfer Stations
Laser Treatments
Log Home Builders
Logging
Long Term Healthcare Facilities
Manufacturing, Hazardous Materials
Marine
Martial Arts Studio
Massage
Motor Truck Cargo
Municipality
Municipality, Small
Music Promoters
Nail Salons
Outfitters & Guides

Owner Occupied Dwellings
Oxygen Bars
Permanent Make-Up
Personal Training Studios
Producer/Distributor
Entertainment)
Product Run-off
Protective Services
Racing Events
Radio & Television
Railways & Rail Operations
Recycling Centres
Riding Academies/Stables
Rodeos
Scrap/Wrecking Yards
Seasonal Risks (Ski Lifts, Water Slides, Skating, Etc.)
Ship Repair
Short-Term Events (Sporting Events, Trade Shows)
Small Commercial
Spas
Special Events
Spectator Liability
Stand Alone Cyber Liability
Suntanning Salons
Tattoo & Body Piercing
Terrorism
Theatre
Truckmen's Liability
US Sales
Unions
Veterinarians
War Risks
Warehousemans'
Water Theme Parks
Wave Pools
Welding Contractors
Workers' Compensation
Wrap Up

GROUP

Accident Death & Dismemberment
Business Travel Accident
Commercial
Critical Illness
Dental
Direct Marketing
Disability
Errors & Omissions
Expatriate
General Contractors
Health
Homeowners
Key Man
Legal Benefits
Liability
Life
Living Benefits
Multi-National Benefits
Personal Excess Liability
Stop-Loss (Health Benefits)
Travel Insurance
Visitors To Canada Medical
Workers Compensation
Replacement

INTERNET

Access Providers
Application Developers
Broadcasters/Podcasters
Cyber Risks
Online Dating Site
Web Design

JACKPOT COVERAGE

Bingo
Lottery
Scratch Cards
Slots
Sports Book
Video Poker

KENNELS

KIDNAP, RANSOM & EXTORTION

LEGAL EXPENSE INSURANCE

LITIGATION INSURANCE
Contingent Asset Indemnity
Contingent Liabilities Indemnity
Defendant's Commercial
Litigation Indemnity
Judicial Delay
Opponents' Cost Indemnity
Plantiffs Costs Indemnity
Trial Disruption Indemnity

MANUFACTURING & RESOURCES (EXCEPT OIL & GAS)

Agricultural Equipment
Agricultural Product
Amusement Equipment
Biotechnology
Chemicals, High Hazard
Clothing
Contractors Equipment
Drugs, Pharmaceuticals, Perfumes, Cosmetics
Excess Liability
Explosives
Feed Mills
Fireworks
Food Processing
Garment Contractors
Highly Protected
Manufacturing Risks
Light Industry
Logging Operations (And Brush Clearing Equipment)
Machine Shops
Machinery
Manufacturers' Output
Medical Products
Metal Products (Auto Parts)
Metal Products (Excluding Aircraft & Auto Parts)
Mining Operations
Paper Products
Plastics, Synthetic Resins
And Fibers
Portable Sawmills
Printing Operations
Product Contamination (Malicious)
Product Recall
Rubber Recycling & Remanufacture
Safety Equipment
Sawmills
Software/Hardware
Sporting Goods
Statutory Defence & Reimbursement Program
Toys
Woodworking Shops

MISCELLANEOUS ARTICLES

MUSEUMS

OIL & GAS
Above & Below Ground Storage
Business Interruption
Drilling Equipment
Environmental Damage Liability
Excess Liability
Facturing
Offshore Drilling
Onshore Oil Well Drilling
Petroleum, Natural Gas, Well-Lease Property
Pollution
Refineries, Property & Liability

Seismic
Service Contractors
Site Preparation
Storage Risks
US Risks
Well Blow Out (Cost Of Control)
Wind Farms
Wireline Logging

OVERSEAS EXPOSURES

Boiler And Machinery
Defense Base Act Liability
Disability
Errors and Omissions
Excess Liability
Foreign Property / GL & DIC
Foreign Voluntary Workers
Compensation
Global Master Controlled Programs
Incidental Exposures
Liability
Marine Cargo
Medical
Oil & Gas Consultants
Property
Umbrella Liability
War Risk, AD & D
War Risk, Term Life
World Wide Product Liability

PERSONAL INJURY

Advertisers
Advertising Agencies
Book Publisher
Broadcasters, Radio & Television
Cablecasters
Internet Liability
Internet Service Provider
Libel, Slander
Magazine, Publishers
Media Holding Cos.
Newspaper Carriers
Newspapers
Non-Profit Media
Producers Errors & Omissions
Radio, TV & Film
Societies & Associations

POLITICAL RISK

POLLUTION

Asbestos, Lead, Silica & Mould Remediation
Consultant
Contractors
Contractors, Remediation
Environmental
Fixed Facilities
Garbage Collection
Landfill Transfer Stations
Pesticide Liability
Real Estate
Storage Tank Liability
US Risk

PROPERTY

60 Amp Service
Builders Risk
Claims Frequency
Contents in Storage
Difference In Conditions
Excess Property
Franchisee
Furriers
Hard To Place Homeowners
High Networth Homeowners
High Valued Property
Highly Protected
Manufacturing Risks
Homeowners With Boarders
Independent Schools/Day Cares

Jewelry
Legal Expense
Mobile Homes (Non-Motorized)
Mortgagee In Possession
Network Breach Business
Interruption & Crisis Management
Non-CSA Woodburners
Nurseries
Primary Or Excess Placements
Rental Property
Retail Flower Shops
Rooming & Boarding Houses
Short Term Rentals
Silverware
Spec House for Sale
Stand-alone Seasonals
Student Dwellings
Substandard Property
Terrorism
Unusual Buildings
Vacant & Idle Buildings
Vacant House for Sale
Vending Machines

RAILWAY ROLLING STOCK

REAL PROPERTY

Bridges & Tunnels
Dams & Hydro Projects
Excess Liability
Fibre Optics Cable
Piers & Docks
Pipelines
Power Generation
Radio & Television Towers & Equipment
Storage Tanks
Toll Highways
US Risks

RENEWABLE ENERGY

Associated Liability
Biomass
Hydro Electric
Installation Risks
Photo Voltaic
Solar Power
Wind Turbines

SALONS

SCHOOLS

Out Of The Country Emergency
Medical
Student Accident
Tuition Expense Protection

SPORTS & ENTERTAINMENT

AD & D Only
Bands
Concerts, Theatre
Concusion
Contractual Bonus/Incentive
Death & Disgrace
Event Cancellation
Film & Entertainment
Golf Courses
Jockey, Accident & Weekly Indemnity
Loss of Use Cover
Medical Malpractice
Non Appearance
Occupational AD & D
Player Participation
Pro Athletes Life & Disability
Retail Sales Promotion
Riding Instructors, Accident And Weekly Indemnity
Sports Associations
Sports, Accident & Liability
Travelling Athletes

SPORTS PROMOTION

Basketball Shoot
Contractors Bonus Incentives
Coupon Over-Redemption
Excess Liability
Prize Indemnity
Promotion Incentives

TERRORISM & SABOTAGE

TRAVEL
Accident
Baggage
Business/Medical/Excess
Medical
Excess Health
Expatriate Term Life Incl War Risk
Health
Out Of Country Emergency
Medical
Strikes, Riots & Civil Commotion
Student Medical
Trip Cancellation
Vacation Rental/Security
Deposit Insurance
Visitors Medical

TRIP TRANSIT

UMBRELLA & EXCESS LIABILITY

UTILITIES

WAREHOUSING

American Home
Distilled Spirits
Excess Liability
General
Grain Elevators
Stand Alone Personal Lines

WARRANTY

Appliance, Home
Extended Care For New And Used Auto
Manufactured Home Warranty
Scratch & Dent
Used Auto

WHOLESALE, RETAIL & SERVICE

ATM's
Auto Dealers Showroom
Automobile Repair Garages And Service Stations
Building Centres
Building Supply Stores
Coin Dealers
Computer Retailers Or Wholesales
Convenience Stores
Dealer Floor Plans
Dental Equipment Dealers
Equipment Dealers
Excess Liability
Farm Equipment Dealers
Feed Mills
Fine Arts
Florists
Foreign/USA Sales
Furriers Block
Jewelers Block
Laundry/Dry Cleaners
Motorcycle Dealers
Nursery/Garden Centre
Protective Services Industry
RV Dealers
Rental Equipment Dealers
Retail Chain Package
Safety Deposit Boxes
Self Storage Facilities
Specie
US Risks
Video Lottery Terminals