

When it comes to business insurance, you need a policy that meets your specific needs with extras for added peace of mind. That's why we've built an insurance solution specifically designed for Mid-Market businesses like yours. Together with Canada's most trusted brokers, we offer the in-depth industry expertise you need to protect your business and help it operate more safely — so you can worry less about your risks and focus on opportunities.

More than just a policy:



Flexible Payment Options let you pay for your policy all at once, monthly or in an installment plan using a variety of payment methods!



24/7 Claims Service is available for you 24 hours a day, 7 days a week, making your claim settlement easy and stress-free when you need it most.



Blanket Coverage offers extra protection for your property and includes a variety of coverages under one limit up to \$500K. This limit can be used for one or more coverages under the extension.



Cyber Assist*, included with Cyber Risk coverage, provides consultation on proactive measures to protect your business and reactive assistance in the event of a privacy breach.



Legal Assist* provides unlimited telephone access to legal advice on matters that affect your business, including commercial, employment and tax law.



Trauma Assist* offers confidential 24-hour counseling services to help you and your employees cope with the emotional effects of a loss. In-office Critical Incident Stress Management services are available for groups.



Risk Management Assist* gives you access to our team of Risk Services specialists, who can answer questions and provide guidance on a variety of property, auto and liability loss prevention topics to help you avoid risks and potential losses.

About us

Northbridge Insurance has a history and reputation for innovative commercial and specialty insurance solutions created with the customer in mind. Working closely with our broker partners, we offer tailored solutions and a superior customer experience.

To learn more, visit www.nbins.com.



Coverage Features - Your additional coverage benefits in this policy**

Policy Level

30 day cancellation clause	Included
One deductible	Included

Property

Co-insurance:	
- Buildings	No co-insurance
- Business personal property	Stated amount if signed statement of values submitted; otherwise 90%

Coverage Extensions

Blanket coverage extensions	\$500,000
- Accounts receivable	
- Valuable papers	
- Limited electronic data restoration	
- EDP equipment, data and media breakdown	
- Personal effects (including volunteers)	
- Fine arts	
- Consequential loss onsite equipment	
- Consequential loss offsite interruption	
- Condominium unit coverage loss assessment	
- Condominium unit coverage contingent	
- Peak season	
- Brands and labels	
- Building damage by theft	
- Fire department service charges	
- Automatic fire suppression system recharge expenses	
- Extra expense/Expediting expense	
- Professional fees	
- Roadways, walkways, parking lots	
- Outdoor property	
- Growing plants, lawns, trees, shrubs or flowers in the open	
- Debris removal	
- Removal of windstorm debris	
- Terminated lease	
- Tenant's leasehold interest - rents	
- Master key coverage	
- Environmental upgrade	

Property (continued)

Newly acquired or constructed buildings or business property	\$1,500,000
Property off premises including property on exhibition	\$25,000
Property in transit	Canada and USA
* Includes pollutant cleanup	\$25,000
10% of property in transit limit	Worldwide
* Includes debris removal 25% of property in transit limit	\$10,000
Installation floater	\$25,000
Identity theft expense	\$50,000
Building by-laws	Included
Automatic inflation adjustment	Included
Stock subject to public health declaration	Included
Pollutant cleanup and removal	\$50,000
Property of tenants or registered guests of a hotel or apartment or members, guests and residents of health care facilities	\$1,000 per occurrence; \$5,000 per aggregate
Fur, fur garments, jewels and jewellery	\$5,000
Deferred payment plan (stock)	\$25,000
Product recall expense	\$25,000
Rewards	\$10,000
Recovery expense	\$50,000
Protection of property	Up to 30 days
Permission for repairs	\$50,000
Enhanced pairs, sets and parts	Included
Errors and omissions in description	\$1,500,000
Confiscation or seizure of personal property	\$50,000
Extortion payments	\$10,000
Hook liability	\$50,000
Voluntary Parting	\$10,000



Property (continued)

Optional coverages available upon request	
Earthquake	
Flood	
Food processors property:	
- Contamination and infestation	\$50,000
Contractors rework expense	\$50,000
Pet care services property endorsement	
Warehouse operators legal liability	
Damage to property of others	\$100,000
Blanket building	
Blanket business personal property	
Blanket POED – blanket property of every description	
Business personal property loaned, rented or leased to others	
Erroneous delivery – petroleum products	
Equipment dealers	
Watercraft endorsement	
Automobile downtime (available to Non-Transportation customers)	

Equipment Breakdown

Ammonia contamination	\$250,000
Water damage	\$250,000
Hazardous substance	\$250,000
Diagnostic equipment	
- with a replacement cost value up to \$250,000	
Fungi and spores	\$250,000

Business Interruption

Business Interruption for Property in Transit	\$5,000
Coverage Extensions	
Loss of business income at newly acquired locations	\$250,000
Contingent business income coverage including royalties	\$50,000 Cdn and USA \$25,000 Worldwide
Accountant fees	\$25,000
Off premises heat, power, gas, water or communication services	\$25,000
Non-owned heat, power, gas, water or communication services	\$25,000
Down zoning loss of income	Included

Business Interruption (continued)

Fines, damages or penalties for breach of contract	\$25,000
Enhanced ingress, egress and civil authority	25% of limit (max. 30 days)
Emergency vacating expense	\$10,000
Negative publicity	\$10,000
Retailers product impairment	\$10,000
Mortgage rate guarantee	\$10,000
Tenant lease cancellation expense	\$10,000
Errors and omissions in description	\$500,000
Optional coverages available upon request	
Business interruption actual loss sustained	12 month period of indemnity (plus optional 18 or 24 months)
Blanket business interruption	

Contractor's Equipment for Contractors

Coverage Extensions	
Newly acquired equipment	\$250,000
Enhanced rental equipment coverage	\$50,000
Rental reimbursement	\$50,000 aggregate
Equipment leased, rented or loaned to others	Included
Debris removal	\$5,000
Fire department service charges	\$25,000
Rewards	\$10,000
Voluntary parting	\$10,000
Recovery expense	Included
Replacement cost	Included up to 3 years
Loss of income	\$25,000
Computer equipment breakdown	\$25,000
Ice and Muskeg	Available



Installation Floater for Contractors

Coverage Extensions	
Transit	\$50,000
Storage locations	\$50,000
Difference in deductible	\$50,000
Testing	\$10,000
Sewer and road extension	Included
Debris removal	\$10,000
Pollutant cleanup and removal	\$10,000
Contract penalties	\$10,000
Rewards	\$10,000
Expediting expenses	\$10,000

Crime

Employee dishonesty	\$10,000
Money & securities	\$10,000
Forgery & alteration	\$10,000
Money orders and counterfeit currency	\$10,000
Credit card forgery	\$10,000
Computer fraud, funds transfer fraud and telephone systems fraud	\$10,000
Social engineering fraud	\$2,500
False pretence	\$10,000

Commercial General Liability

Tenants' legal liability (blanket all locations)	\$500,000
Medical payments	\$25,000 per person
Employee benefits	\$1,000,000
Fungi and spores liability	\$250,000
Employers' liability	Included
Voluntary compensation	Included
Contractors voluntary payment for damages to property	\$10,000

Commercial General Liability (continued)

Optional coverages available upon request	
Contractors' E & O	\$50,000
Oilfield towing	For oil field welders \$100,000
Pollution extensions	\$500,000
Forest fire fighting expense	\$500,000
Professional liability	For funeral directors, counseling professionals, veterinarians, optometrists, opticians, hearing aid services, pet care, barber shops, hair salons, health care and pharmacists
Additional interest - Vendors endorsement	Upon request
Dealership endorsement	\$100,000
Employment practices liability	\$10,000

Non-Owned Automobile Liability

SEF #94 Legal liability for damages to hired automobiles	\$75,000
SEF #96 Contractual liability	Included
SEF #99 Excluding long term leased vehicle	Included
OE #98B (for Ontario Risks) Reduction of coverage for lessees or drivers of leased vehicles	Included

Umbrella

Employee Benefit Liability Endorsement	Included
Optional coverages available upon request	
Umbrella liability	\$2,000,000

Miscellaneous and Technology E & O

Optional coverages available upon request	
- Miscellaneous E & O	\$2,000,000
- Technology E & O	\$2,000,000



Allied Health

Optional coverages available upon request	
Allied Health	\$2,000,000

Environment Impairment Liability (available in 2021)

Optional coverages available upon request	
First party premises pollution clean-up	\$500,000
Premises pollution liability	\$1,500,000
Contracting pollution liability	\$1,000,000
Transportation pollution liability	\$1,000,000

Non-Profit Organizational Management Liability

Optional coverages available upon request	
Non-Profit Organizational Management Liability	\$2,000,000 aggregate
- Directors and officers liability	\$2,000,000
- Employment practices liability	\$2,000,000
- Pension fiduciary liability	\$2,000,000
Excess non-indemnified loss	\$1,000,000 aggregate

Cyber

Optional coverages available upon request	
Cyber Coverage Bundle:	\$50,000 aggregate
- Incident response expenses	\$50,000
- Data recovery expenses	\$50,000
- Business interruption	\$50,000
- Extortion expenses	\$5,000
- Network security and privacy liability	\$50,000
- Internet media liability	\$50,000
- Regulatory proceeding expense	\$50,000

For Manufacturers buying Property and Business Interruption

Coverage Extensions	
Property in transit	\$50,000 Canada and USA

For Manufacturers buying Property and Business Interruption (continued)

Research and development restoration expense	Included in blanket coverage extensions
Process water	Included in blanket coverage extensions
Non-owned trailers	Included in blanket coverage extensions
Spoilage of stock	Included in blanket coverage extensions
Precious metals	\$50,000
Work damage to stock and equipment	\$50,000
Removal of abandoned debris of others	\$50,000
Radioactive contamination	\$100,000
Warehouse operators legal liability	\$100,000
- Accrued storage charges	\$25,000
Business interruption, property in transit	\$10,000
Research and development loss of income	\$100,000
Manufacturers' and wholesalers' product impairment	\$50,000

For Manufacturers buying Commercial General Liability

Additional interest - vendors	Included
Manufacturers' E & O (claims-made)	\$50,000
Manufacturers' defective goods repair or replacement (claims-made)	\$50,000
Manufacturers' intellectual property (claims-made)	\$25,000

For Wholesalers buying Property and Business Interruption

Coverage Extensions	
Property in transit	\$50,000 Canada and USA
Research and development restoration expense	Included in blanket coverage extensions
Process water	Included in blanket coverage extensions



For Wholesalers buying Property and Business Interruption *(continued)*

Non-owned trailers	Included in blanket coverage extensions
Spoilage of stock	Included in blanket coverage extensions
Precious metals	\$50,000
Work damage to stock and equipment	\$50,000
Removal of abandoned debris of others	\$50,000
Radioactive contamination	\$100,000
Warehouse operators legal liability	\$100,000
- Accrued storage charges	\$25,000
Business interruption, property in transit	\$10,000
Research and development loss of income	\$100,000
Manufacturers' and wholesalers' product impairment	\$50,000

For Wholesalers buying Commercial General Liability

Additional interest - vendors	Included
Manufacturers' E & O (claims-made)	\$50,000
Manufacturers' defective goods repair or replacement (claims-made)	\$50,000
Manufacturers' intellectual property (claims-made)	\$25,000