

Northbridge Insurance

More than just a policy; a complete solution

WHOLESALE



Business Choice policy* offers:

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors & Officers Insurance

Plus automatic extensions including:

- Product Recall Expense
- Cyber Event Expense
- Negative Publicity

Targeting mid-size businesses.

Wholesalers of:

- Food & Beverage
- Primary & Fabricated Metals
- Commercial & Industrial Machines, Supplies & Chemicals
- Building & Garden Supplies
- Auto Parts
- Machinery & Equipment
- Consumer Goods

The Northbridge Insurance® Wholesale Solution

We've made it our business to become your partner of choice for addressing your needs as a **wholesaler** and distributor. Our comprehensive **Business Choice**® policy* offers a complete package including property, liability and auto insurance.

We are here to ensure the safety of your products on premises and in transit. We not only offer protection for your goods from fire and theft, but also against the breakdown of equipment in temperature controlled storage facilities.

Our value-added services include the design of fleet programs, consultation services for sprinkler systems and theft prevention measures – all of which can minimize the loss of profits through costs associated with property damage and business interruption.

Some of our coverages specific to the wholesale industry are:

- Brands and Labels
- Contingent Business Income
- Inland Marine, such as MotorTruck Cargo
- Cyber Risk

Why choose Northbridge®?

With *Northbridge*, you get solid coverage from a financially stable Canadian insurance group; one who believes in a close and collaborative partnership with you and your insurance broker to meet all of your needs.

For more information visit www.nbins.com.

Wholesale

Coverages to suit your unique needs

<i>Key coverage</i>	<i>Why you need it</i>	<i>How the coverage may help you</i>
Brands and Labels	The Brands and Labels endorsement allows you to remove labels from damaged goods to mark them as salvage. This alleviates concern about potential injury to a wholesaler's reputation resulting from the sale of salvaged goods.	<p>A manufacturer's agent (wholesaler) has exclusive rights to sell a top-line brand of clothing and shoes. Water from a break in an overhead sprinkler pipe causes damage to some stock. The damaged stock is dried out, leaving slight variations in colour, but can be used otherwise. However, under the terms of the contract with the manufacturer, the distributor is not permitted to sell any damaged goods even if they are salvaged, as this could tarnish the manufacturer's reputed brand name.</p> <p>The distributor, thus, tries to mitigate the loss by removing the labels from the damaged goods to sell them as salvage. In this instance, the <i>Northbridge</i> Brands and Labels coverage would compensate the distributor for the cost of removing the valued brand name from the damaged stock prior to resale.</p>
Contingent Business Income	The Contingent Business Income coverage covers wholesalers against loss in net earnings if their customers or suppliers temporarily shut down due to damage or destruction.	<p>A wholesaler's key supplier suffers a major fire, resulting in a temporary suspension of shipments until they are able to resume operation. As a result, the wholesaler is unable to sufficiently fill the orders of the retailers that they supply. The loss of sales leads to a business income loss for the wholesaler.</p> <p>The <i>Northbridge</i> Contingent Business Income coverage protects the wholesaler from incidents like this that are out of their control. Similarly, this coverage would also be offered where the wholesaler relies on a key retailer to sell their products and that retailer postpones the order of goods due to a loss or damage at their location, leading to a loss of business income for the wholesaler.</p> <p>Coverage is provided if your customer or supplier is located in Canada or the United States.</p>

Wholesale

Coverages to suit your unique needs

Key coverage	Why you need it	How the coverage may help you
Inland Marine, such as Motor Truck Cargo	<p>Inland Marine insurance offers a variety of coverage offerings, including coverage for goods in transit. One such coverage is Motor Truck Cargo.</p> <p>At <i>Northbridge</i>, we can package your Automobile insurance and Motor Truck Cargo together on one policy.</p> <p>Reefer breakdown coverage is also available.</p>	<p>A wholesaler is transporting grains in a company-owned truck to a retailer in the city's downtown area. On the way to the delivery site, the truck is involved in a roll-over motor vehicle accident, resulting in spillage of the load.</p> <p>With Motor Truck Cargo, the wholesaler would be covered for the loss of, or damage to, goods that are entrusted in their care and while in transit, including while being loaded and unloaded.</p>
Cyber Risk	<p>Cyber Risk is designed to protect against losses resulting from network security breaches, privacy breaches and internet media liability.</p> <p><i>Northbridge</i> offers pre-packaged "bundles" of coverage with premiums starting at \$220, as well as custom options for risks with specialized exposures or requiring higher limits.</p> <p>Optional coverages for both first and third party losses resulting from these exposures are available. Policyholders also have free access to consultation from a leading data risk management services provider.</p>	<p>A wholesaler inadvertently transmits a computer virus to their customers through the company's integrated distribution management software. The transmitted virus corrupts the customers' data, who in turn sue for damages.</p> <p>The <i>Northbridge</i> Cyber Risk solution offers protection against law suits arising from the transmission of computer viruses. The policy also provides coverage to restore corrupt data in the wholesaler's software and his loss of business income.</p>



These are just a handful of coverages available to our wholesale customers. Please contact your broker for the full list of coverages in our *Business Choice* policy—a product designed specifically for Canadian mid-size manufacturers.

For more information please visit:

www.nbins.com

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The above is a description of the coverage available. Policy terms, conditions, and exclusions apply.
Please refer to the policy wording for details.

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Insurance