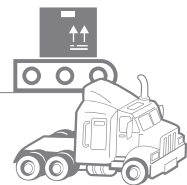


Transportation & Logistics

Complete and comprehensive solutions



Transportation & Logistics



Delivering success through partnership

When you and your insurance broker choose us as your insurance partner, you're choosing a partner that understands your business. We've been serving the trucking industry since 1951, helping thousands of transportation companies achieve greater success through customized insurance policies that protect what matters most.

Complete and comprehensive solutions

As one of the largest commercial insurers in Canada, with regional offices across the country, we can provide you with a one-stop solution that meets all of your insurance needs:

Automobile insurance—covers repair or replacement of damaged or stolen vehicles, temporary replacement vehicles, legal protection in Canada and the U.S., and more.

Cargo insurance—helps protect against liability in the event that goods are lost or damaged. Our Transportation & Logistics (T&L) claims specialists ensure that any losses are reimbursed fairly and expediently, maintaining your good reputation.

Rental or Leased Vehicle insurance—We've pioneered specialized coverage for rental vehicles that exceeds what's offered by other insurance companies. With a *Northbridge Insurance* policy, you'll get a clear understanding of the levels of protection and deductible choices you have, and any claims will be managed by our expert T&L claims staff.

Beyond the truck—In addition to your truck or fleet of trucks, we can also cover your business premises and the goods stored there - whether they belong to you or your customers.

Whether you own one truck travelling across town, or a fleet of 1,000 trucks travelling throughout North America, we understand your business. In partnership with your insurance broker, we can provide tailored solutions to meet your specific needs.



Beyond the truck

There are other risks that you may need protection for, including:

- *Slips and falls at your premises*
- *Damage caused to neighbouring buildings*
- *Damage to customers' goods stored at your facility*
- *Legal costs and investigations*
- *Damage or losses to your business premises*
- *And many others*

\$17 BILLION
INDUSTRY CONTRIBUTION TO NATIONAL GDP

60 PERCENT
OF TRADE BETWEEN U.S. AND CANADA IS BY TRUCK

2 THOUSAND
CANADIANS EMPLOYED BY THE TRUCKING INDUSTRY

More than just a policy: Value-added products and services

In addition to a great core policy, we can provide many value-added services to assist and protect you:

Risk Services Consulting: Our Risk Services team is the most experienced in the industry dedicated to trucking. We help customers with 10 or more trucks with their risk and safety management practices - reducing accident frequency; lowering cargo losses, increasing driver retention and ultimately increasing profitability.

Our partnership with you will ensure your success through:

Risk Management: Our experienced risk professionals can benchmark your company against other Canadian trucking companies, helping you assess and enhance your:

- Safety management practices
- Operations
- Driver recruitment practices
- Maintenance procedures

Transportation Training: Our safety management and driver training courses are known and respected throughout the industry for their quality and relevance. We can deliver training at your site or at our specialized facility in Ontario.

Claims Excellence: It takes a combination of expert regional claims staff and a well-established, carefully-selected network of professionals throughout North America to manage complex claims and lawsuits in the trucking industry. *Northbridge Insurance* has more than 60 years of experience settling complex trucking claims, fairly and efficiently.

Preferred Truck Repair Program: Saving you time and money by getting your trucks repaired and back on the road sooner with the help of our pre-qualified truck repair shop vendors, streamlined claims process and enhanced customer service.

Cargo Theft and Fraud Prevention: We work proactively with industry leaders such as the Insurance Bureau of Canada and CargoNet to identify theft trends, assisting in prevention of theft and fraud.

"EZCert" Filings and Certificates of Insurance: Our easy-to-use online system helps eliminate delays crossing the Canada-U.S. border. EZCert gives you 24/7 online access to policy filings and certificates, and our live agents are available to assist you during regular business hours.

"Client Bill" Flexible Payment Options: Now you have even greater flexibility in choosing when and how to pay your insurance premiums, be it one-time or through a convenient, pre-authorized variable payment plan.

Cross Border Services: Now we can offer you even greater coverage and peace of mind, on both sides of the border, with customized solutions to protect and grow business operations in Canada and the United States.

Northbridge Insurance LEGALink U.S. Referral Service: For minor violations in the United States, LEGALink provides referrals to lawyers endorsed by leading U.S. trucking associations.

The power of together[®]



Why choose *Northbridge Insurance*[®]?

- 60+ years' experience in the Transportation sector
- Dedicated, in-depth underwriting expertise
- Risk Services consulting to assess and minimize your risk
- Trained trucking claims' specialists to help you get back to business quickly
- Partnering with fleet customers to improve business efficiencies and profitability
- Many of our services are available 24/7, Canada-wide, across the border and online

Contact your insurance broker today to learn more.



About *Northbridge Insurance*

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.

*Want to learn more?
Visit: www.nbins.com*