

Northbridge Insurance

More than just a policy; a complete solution

SPECIALTY CONTRACTING

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

Ideal for:

- **Electrical Contractors** such as power line construction & commercial, industrial, & residential electricians.
- **Interior Finishing** such as drywall, painting, & carpentry.

Specialty Contractors with less than \$20 million in revenue

The Northbridge Insurance® Specialty Contracting Solution

Unlike general contractors who manage entire projects, specialty contractors bring a unique set of skills to the job. Their particular expertise presents exposures unique to their trade. That's why it's important to have an insurance partner who understands your specific risks.

From loss of income due to equipment damage, to liability arising out of your operations, our comprehensive **Business Choice**® policy provides a full suite of relevant coverages for specialty contractors. Our dedicated team of construction and contracting experts understands the need for speed, and is committed to providing quick response times for policy changes. We can also customize your policy to include comprehensive coverage for tools, equipment, liability and business vehicles. It's part of our commitment to providing a complete and tailored insurance solution.

Our dedication to your business begins long before the event of a claim. Whether it's performing dedicated project site visits or providing insightful guides and risk bulletins, our in-house Risk Services consultants offer a wealth of tools and services to help prevent potential risks associated with fire, theft, water damage, third party bodily injury and property damage exposures.

Why choose a Northbridge Insurance policy?

With a Northbridge Insurance policy, you get solid coverage from a financially stable Canadian insurer*; 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.

Specialty Contracting

Coverages to suit your unique needs

<i>Key coverage</i>	<i>Why you need it</i>	<i>How the coverage may help you</i>
Contractor's Rework	The Contractor's Rework extension provides coverage for expenses related to correcting faulty workmanship or faulty material. Additional costs to return the project to its pre-existing condition are also covered.	A contractor is hired to install drywall panels in a basement. The materials used did not meet industry standards, requiring the contractor to remove the drywall and reinstall panels that meet specifications. The costs incurred as a result of these activities are covered under Contractor's Rework .
Installation Floater	The Installation Floater provides coverage for installation projects, including coverage for labour and materials at various sites.	A contractor is remodeling a home and installing new hardwood floors. The storage facility where the hardwood was being stored burns down. The Installation Floater extension includes coverage for property in temporary storage.
Contractor's Equipment Floater	The Contractor's Equipment Floater covers the loss or damage of mobile equipment and tools.	A mobile aerial lift left unattended at a construction site is stolen. Under Contractor's Equipment Floater , the theft of the lift would be covered. Any resulting loss of income would also be covered for up to \$25,000.
Broad Form Property Damage	The Broad Form Property Damage expands coverage to exclude only the item that caused damage to incomplete work.	While installing a new valve in a furnace, the valve explodes causing damage to the pressurized boiler tube and interior shell. This triggers a water leakage from the furnace. The resulting damage to the furnace and all other property affected by the water leakage would be covered under the Broad Form Property Damage extension. The damage to the valve itself would be excluded.
Contractor's Errors & Omissions	Contractor's Errors & Omissions is a limited coverage for errors, omissions or negligence that result in failure to meet written specifications.	A contractor installed an electrical system under the sub-floor in a small store. After the store opened, the wiring was found to be faulty and another contractor was brought in to rip out the tiled floor and replace the entire system. The store had to close for re-construction. The store owner brought a claim forward for the cost of bringing in another contractor and for the lost income while the store had to close. The Contractor's Errors & Omissions is intended to respond to the reconstruction costs and loss of business income.

<i>Key coverage</i>	<i>Why you need it</i>	<i>How the coverage may help you</i>
Non-Owned Automobile	Non-Owned Automobile coverage protects contractors against claims arising from employees driving their own vehicles for company business.	The contractor sends an employee to pick up supplies from a nearby warehouse. The employee makes the trip using his own vehicle. On the way back, he gets into an accident and totals his car. Any resulting damage would be covered under Non-Owned Automobile . This coverage is intended to act as excess to the Automobile Owner's Form.
Additional extensions include:	<ul style="list-style-type: none"> • Difference in Deductible: Reimburses a contractor's share of a deductible under any other installation coverage or Builder's Risk policy in place. • Contract Penalties: Pays for breach of contract for non-completion of work due to a covered loss. • Testing of Building Systems: Covers mechanical or electrical breakdown during start-up or testing of building systems. 	



Ask us about other included features:

- Equipment Leased or Rented to Others
- Replacement Cost
- Rental Reimbursement
- Fungi & Spores (up to \$250,000 included)

Please contact your broker for the full list of coverages in our ***Business Choice*** policy.

For more information please visit:

www.nbins.com

3409-009-ed01E

* and ** trademarks of Northbridge Financial Corporation ("Northbridge"). Used under licence from Northbridge.
* Policy issued by Northbridge General Insurance Corporation. The information and examples provided in this brochure are intended as general information only. Policy terms, conditions and exclusions apply. In the event of a discrepancy between the information provided in this brochure and your insurance policy, your insurance policy prevails.

 **Northbridge**[®]
Insurance