



Wholesalers' Choice

More than just a policy;
a complete solution

We've made it our business to become the partner of choice for Canadian wholesalers. That's why we've introduced a new insurance solution designed to meet their unique needs.

A comprehensive offering

Wholesalers' Choice policy

- Includes all Business Choice extensions plus additional coverage for wholesalers

Enhanced Manufacturers' E & O (claims-made)

- Includes additional interest - vendors endorsement
- Coverage for third-party financial loss caused by negligence in design, manufacturing, installation or performance failure of the manufactured product
- Coverage for defective goods repair or replacement expenses

Cross-Border Services

- Available to Canadian-based clients seeking to protect and grow their business operations in Canada and the United States
- Single point of contact for both Canadian and U.S. coverages

Equipment Breakdown

- Comprehensive coverage and a variety of options for consequential loss and production machinery

Target Segment Expertise

- Segment-specific expertise and knowledge
- Customized risk prevention services

Special extensions

- Product Recall Expense
- Negative Publicity
- Enhanced Manufacturers' E & O (claims-made)
- Manufacturers' and Wholesalers' Product Impairment

Targeting wholesalers of:

- Food and beverage products
- Building materials and supplies
- Personal and household goods
- Machinery equipment and supplies
- Non-critical auto parts

Why choose Northbridge Insurance?

With a long and trusted history of serving Canadian companies like yours, we understand the risks you face and can provide the tailor-made solutions you need. Northbridge Insurance offers industry-leading regional underwriting and claims services, value-added risk services and even cross-border capabilities to fully and seamlessly support your business operations in Canada and the U.S.*

With Northbridge Insurance 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.

Wholesalers' Choice

Coverages to suit your unique needs.



Contact your broker for the full list of coverages in our Wholesalers' Choice policy.

Key coverage

Why you need it

How the coverage may help you

Brands and labels

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.

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.

The distributor, thus, tries to mitigate the loss by removing the labels from the damaged goods to sell them as salvage. In this instance, Brands and Labels coverage would compensate the distributor for the cost of removing the valued brand name from the damaged stock prior to resale.

Contingent Business Income

Covers wholesalers against loss in net earnings if their customers or suppliers temporarily shut down due to damage or destruction.

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.

Contingent Business Income coverage protects the wholesaler from covered perils that are out of its control, like this fire for example. 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

Coverage is provided if your customer or supplier is located in Canada or the United States, with a worldwide limit of \$25,000 and Canada/USA limit of \$50,000.

Inland Marine, such as Motor Truck Cargo

Inland Marine insurance offers a variety of coverage offerings, including coverage for goods in transit. One such coverage is Motor Truck Cargo.

We can package your Automobile insurance and Motor Truck Cargo together on one policy. Reefer breakdown coverage is also available.

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.

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.

Cyber Risk

Designed to protect against losses resulting from network security breaches, privacy breaches and internet media liability.

We offer pre-packaged "bundles" of coverage, as well as custom options for risks with specialized exposures or requiring higher limits.

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.*

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.

Our 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.