



HEALTHCARE, EDUCATION, SOCIAL SERVICES, AND SENIOR CARE

CARING FOR THE COMMUNITY AND THE VULNERABLE

At Northbridge, we're committed to helping create a safer, brighter future for all Canadians—starting with the organizations and professionals who serve our communities every day. These organizations seek a reliable insurance partner they can trust. That's where we come in. With a deep understanding of their unique risks, we offer expert guidance and tailored underwriting and risk management solutions to help safeguard their operations. That way, they can focus on what they do best: delivering exceptional care and service to those who count on them.

WHO WE CAN HELP

We consider organizations with a range of operational focuses including:

Senior care

- Long Term Care
- Assisted Living
- Senior Care Facilities

Social services

- Community Living & Group Homes
- Health Societies & Charitable Organizations
- Special Interest Groups
- Cultural & Religious Institutions
- Places of Worship
- Social Counseling & Consulting Services
- Child Care Services (Daycares, Pre-Schools, Nurseries)
- Summer Camps
- Personal Support Workers

Healthcare services

- Dentists
- Chiropractors
- Optometrists & Opticians
- Veterinarians
- Emergency Ambulatory Services
- Medical Offices
- Hearing Aid Services
- Industrial and Well Site First Aid Attendants
- Physical, Occupational and Speech Therapists
- Registered Massage Therapists
- Wellness Clinics (not doctors)

Education

- Colleges & Universities
- Trade or Vocational Schools
- Private Schools
- Dance, Music, Art Instruction

OUR SPECIALIZED COVERAGES

Abuse

Customers in this sector can be required to have protocols in place for sensitive situations like abuse. We help them manage and mitigate such risks and offer coverage for organizations with potential exposure to abuse claims.

- **Broad definition:** Any act or threat of physical, sexual or mental abuse
- **Customizable limits:** Offering up to \$10M Abuse limits on occurrence or claims-made forms
- **Expense inclusions:** Abuse Allegation Expense and Criminal Legal Expense Reimbursement included
- **Comprehensive abuse coverage application:** Covers best practices on employee screening, employee training, reporting of abuse incidents, record keeping, and security of the insured's facility

Allied Health Malpractice Liability

Provides coverage for liability from losses that arise from the alleged negligence, or an error or omission committed by health care professionals that provide diagnostic, technical, therapeutic, and support services.

Communicable disease

Communicable disease is not excluded under our commercial general liability coverage.

OUR ASSIST SERVICES

Our Assist Services are offered at no additional cost to help support insureds with responding to incidents and managing risks.

Trauma Assist* offers an insured's employees and their family members access to confidential counseling services to cope with the traumatic effects of an insured loss.

Legal Assist* provides access to a robust suite of legal support services including a confidential legal helpline, document review and drafting services, and customizable legal templates.

OPTIONAL COVERAGES

Our wide range of coverage options also includes:

- **Professional liability extensions:** Specialized coverage for Veterinarians, Opticians, Hearing Aid Services, Counselling Services, and Healthcare Professional Liability.
- **Miscellaneous Errors & Omissions (E&O):** Covers mistakes, oversights, misinterpretations, or other inaccuracies made by employees or organizations.
- **Non-Profit Directors & Officers (D&O):** Offers coverage for defense costs, settlements, judgements arising from lawsuits or wrongful allegations against a non-profit, including its board of directors.
- **Cyber Risk:** Helps customers protect against and respond to cyber incidents including phishing, data breaches, ransomware, and media liability.
- **Blanket Property Extensions**

WHY CHOOSE NORTHBRIDGE?

- Stable and dependable market, we're here for the long haul
- One package policy with ability to add Auto, Cyber, Umbrella, D&O, E&O
- Dedicated underwriting professionals focused on service
- In-house Risk Services team and tailored loss prevention programs
- Industry-leading coverage-specific seminars for insureds including Abuse and D&O
- 24/7 claims support from commercial claims experts experienced in sensitive situations

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at www.northbridgeinsurance.ca or call **1.855.620.6262**