



Health, Education & Social Services

Education & Instruction	Trade Schools • Private Schools • Day Care & Nurseries
Health Services	Veterinarians • Allied Health: Hygienists, Dieticians, Speech Therapists • Ambulance Services • Audiologists • Health Societies • Opticians
Social Services	Social Counselling • Charitable Organizations • Health Societies • Special Interest Groups

Non-Target Business

Allied Health: Doctors, Dentists, Naturopathic Doctors • Colleges & Universities • Mental Healthcare Homes • Municipal Services (incl. Garbage Collection) • School Bus Fleets



Transportation & Logistics

Bulk & General Cargo	Auto Parts & Accessories • Construction Materials • Consumer Goods • Dry Foods • Electronic Products • Liquid & Dry Bulk • Paper & Paper Products
Flat Deck Cargo	Lumber Products • Machinery • Metal & Metal Products • Roadwork & Maintenance Equipment
Large & Heavy Cargo	Construction Equipment • Heavy Machinery • Over-Dimensional & Over-Sized Loads
Specialized Cargo	Hazardous Goods • High-Value Specialty Goods • Livestock • Medical Machinery & Supplies • Miscellaneous Containerized Freight • Pharmaceutical Products • Vehicle Haulers
Private Carriers	Manufacturing • Retail • Services • Wholesale
Temperature-Sensitive Cargo	Beverages • Dairy & Dairy Products • Flower • Fresh Produce • Frozen & Fresh Packaged Foods • Meat, Poultry & Seafood

Coverage for select commodities is only available to fleets with 5+ power units.



Construction & Contracting

Project Construction	Building Renovations: Commercial, Industrial & Institutional • Highway, Street & Road • New & Retrofit Infrastructure • New Building Construction: Commercial, Industrial & Institutional
Earth Moving	Excavation • Land Grading
Interior/Exterior Finishing Contractors	Carpentry • Drywallers • Masonry • Metal Door & Window Installation • Painters • Paving: Driveways, Parking Areas and Roadwork
Contractors	Electrical Contractors • General Contractors • Mechanical Contractors
Others	Breakwater Work • Concrete Work • Structural Steel Erectors • Water Well Development

Non-Target Business

Blasting Contractors • Crane Operators/Rentals • Demolition Contractors • Environmental Contractors involved with tank remediation, asbestos abatement, etc. • Plumbers • Railroad Construction & Servicing • Roofing Contractors • Snow Removal • Sprinkler System Installers • Standalone COC and Wrap Up • Underground Cable Installation



Consumer & Business Services

Business Services	Advertising Agencies • Interior Design & Staging • Project & Organizational Managers and Consultants • Marketing Consultants • Information Technology Consultants & Hardware Integration Services • Web Designers • Professional Associations • Geophysical Services & Land Surveyors
Real Estate	Office Buildings • Real Estate Management

Consumer & Business Services (con'd)

Consumer Services	Funeral Homes • Horticultural Services • Household Goods Repair • Light Vehicle Repair Garages • Pharmacies • Retail Copy & Print Services • Pre-Owned Auto Dealerships • Recreational Vehicle Dealerships • Retail General Stores • Tools & Equipment Rentals • Event & Party Equipment Rentals
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Non-Target Business

Liquor Liability • Motels • Realty: Residential • Realty: Retail • Resort Properties • Restaurants • Travel Agencies • Driving Schools • Dry-Cleaning & Laundromat Facilities



Manufacturing & Resources

Concrete	Concrete Construction Products • Concrete Ornamental Products • Stone Products
Fabricated Metals	Light Metal Products • Stamping & Fabricated Products • CNC Machining • Structural Steel Products • Sheet Metal Products
Food & Beverage	Beverage Production • Bakeries • Canning • Frozen Food • Grains
Printing	Commercial Printers
Other Commercial Product	Ceramic & Porcelain Products • Precision Equipment
Wholesale, Resources & Storage	Freight Brokers • General Warehousing & Storage • Dry Goods Wholesale • Marine Supply Wholesale • Building Material Wholesale • Beverage Wholesale

Non-Target Business

Recycling & Composting Facilities • Critical Auto Parts - Manufacturing & Wholesale • Fresh Seafood Processing • Plastic Product Manufacturing • Risks with USA installation work • Risks with USA product sales • Sawmills • Scrap Metal Wholesale • Wood Product Manufacturing • Cannabis Product Manufacturing & Wholesaling



Small Business

Our small business product is aligned with our Mid-Market appetite. Risks fitting the below definition qualify for our Northbridge Insurance Go small business product.

- Less than or equal to \$5M in revenue (\$3M for Manufacturing and Contracting)
- Less than or equal to \$10M in TIV (\$5M per location)
- Canadian locations only
- Maximum four power units

Non-Target Business

- Bars & Taverns • Hotels & Motels • Municipal Risk
- Recycling and Garbage Removal Operations
- High Hazard Operation, Occupancy, and Product
- Passenger Hazard Automobile • Residential Realty



Technical Risk

Revenue: Greater than \$100M
TIV: Greater than \$100M

Target Risk Profile

Casualty for Manufacturing & Resources • Primary or Excess Property for Manufacturing & Resources • Construction Practice Policies and Project Specific business for Repeat and Supporting clients • Excess Property & Excess Casualty • Fairfax Related Business

E&O, D&O and Cyber Risk

Executive & Professional Solutions and Regional Appetite

Miscellaneous Adjusters • Management Consultants • Employment Agencies • Property Managers • Travel Agents • Tour Operators • Golf & Country Clubs • Commercial Printers • Professional & Business Associations • M&A Consultants • Manufacturers • Event Planners • Regulatory Bodies, Colleges & Educational Institutions

Multimedia & Technology Advertising Agencies • Market Research & Consulting • Public Relations • Publishers • Software Developers • Consultants • Graphic Design • Website Design and Hosting • Integration Services • Value Added Re-Sellers • Application Service Providers

Health & Social Services Health Societies • Nursing Homes • Long Term Care • Group Homes • Community Living • Rehabilitation Centres • Community Centres • Occupational/Industrial Health

Want to learn more?

Contact your Business Development Manager or Market Reservation at:

 1.855.620.6262

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