

Writing small business doesn't get any easier than this.

A fast, simple, and fair solution for
all your small business customers.



New submissions: MR.Atlantic@nbfc.com

Endorsement requests and renewals: GO.Atlantic@nbfc.com

Toll-free phone: 1.855.627.6262 (8:30am—4:30pm)



Simple qualifying criteria & few exceptions

We define small business as companies having:

- Revenue - Less than or equal to \$5M (\$3M for Manufacturing & Contracting)
- TIV - Less than or equal to \$10M (\$5M per location)
- Canadian locations only (with US revenue by review)
- Maximum of four power units

Excluded are:

- Programs, Specialty and Technical Risk
- Transportation & Logistics
- Resource Industries (Farms, Logging, Oil & Gas)
- Course of Construction and Subscription business
- Monoline Umbrella, E&O and D&O

Most industry codes qualify, except:

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



Fair package approach

- Broad appetite that includes startups
- One package covers business property, liability, and auto
- One deductible where multiple coverages apply
- Blanket property extension - default limit \$500K per location
- No coinsurance on building, and stated amount on contents
- 24/7 claims support backed by industry experts

Flexibility that meets your customer's needs

- Ability to easily add Cyber, Miscellaneous E&O, Tech E&O, non-profit D&O and Umbrella coverage
- 0% financing
- Choice of payment options, including monthly credit card billing
- No cancellation fee

Added peace of mind available at no additional cost:

- Included with the purchase of Cyber coverage, **Cyber Assist**^{*} in partnership with CyberScout, a leading data risk management service provider, provides a consultation on proactive measures to protect businesses from cybercrime, as well as reactive assistance in the event of a privacy breach
- **Legal Assist**^{*} provides your customers access to legal advice and practical solutions for matters affecting their business. It includes a telephone legal helpline, document review and drafting services, and access to customizable legal templates
- **Risk Management Assist**^{*} gives access to our Risk Services specialists who can provide guidance on property, auto and liability loss prevention topics to help manage risks and avoid potential losses
- **Trauma Assist**^{*} helps employers, employees, and family members cope with the emotional effects of loss with access to personal and confidential, one-on-one counselling services



Fast & efficient underwriting

- Quotes within one business day
- Dedicated underwriting team
- We process policies for you!
- E-Docs available

Northbridge Insurance Go and Northbridge Insurance Go Logo, and Risk Management Assist are trademarks of Northbridge Financial Corporation, licensed by **Northbridge General Insurance Corporation** (insurer of Northbridge Insurance Go policies). Terms, conditions, and exclusions apply. See policy for details.

^{*} Legal Assist services are not provided for criminal, personal or insurance issues, do not provide representation in legal proceedings or legal fees coverage and are not an insurance policy. Legal Assist services are provided through ARAG Legal Solutions Inc. by lawyers licensed in the province or territory of your residence. Risk Assist provided by our Risk Services specialists and are intended to augment your internal safety, compliance, and risk management practices, and are not a substitute for professional or legal advice. Trauma Assist provided by independent third-party professionals, long-term and specialized counseling not included. Cyber Assist provided by CyberScout, LLC, services are not included in any cyber extension or endorsements. Services are not an insurance policy and not all policies are eligible. Contact us for details.

[3640-001-ATL-ed02E | 07.2022]