

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.Ontario@nbfc.com

Endorsement requests and renewals: GO.Ontario@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
- 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 risks qualify, except:

- Banquet Halls
- Bars & Taverns
- Car Rental
- Commercial Plumbing
- Fuel Dealers & Delivery
- Home Inspectors
- Hotels & Motels
- Property Managers
- Residential Realty
- Roofers
- Taxis & Limos
- High Hazard Operation, Occupancy, and Product



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
- Social Engineering Fraud - default limit \$2,500 - \$250,000
- False Pretense Coverage - default limit \$2,500 - \$250,000
- No coinsurance on building, and stated amount on contents

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:

- **Cyber Assist*** in partnership with CyberScout, provides a consultation on proactive measures, as well as reactive assistance in the event of a privacy breach. Included with the purchase of Cyber coverage
- **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, providing guidance on loss prevention topics
- **Trauma Assist*** provides access to personal and confidential, one-on-one counselling services to help cope with the emotional effects of loss



Fast & efficient underwriting

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

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