

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

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



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## 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 nine 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
- Taxis
- Plumbing
- Residential Realty
- Roofers



## 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% interest
- Choice of payment options, including monthly credit card billing
- No cancellation fee

### Added peace of mind available at no additional cost:

- **Cyber Assist\*** provides customers with access to proactive consultation to help protect their business and reactive assistance in the event of a 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

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