



## A LEADING CANADIAN INSURER FOR PROTECTING WHAT MATTERS MOST

We're known for our risk management expertise, industry leading claims service, and focus on keeping customers safer. Working closely with our broker partners, we offer tailored insurance solutions to help protect the things that matter most.

### A Fairfax Company

- Part of Fairfax Financial Holdings Limited, a growing Canadian global family with more than more than \$30B in GWP
- Able to provide widespread scale, financial strength, and shared expertise across subsidiary companies
- Focused on being on the leading edge of emerging technologies

### 100+ Years of Industry Experience

- Dedicated teams across the country who understand your unique exposures and risks
- One-stop-shop with expertise to handle all your insurance needs
- 24/7 claims service for peace of mind when you need us most
- Risk Management support, including onsite risk assessment, from our team of specialists who can provide resources and guidance on property, auto, and liability loss prevention

### Award-Winning Insurer

Named Best Auto Insurance Claims Experience by Rates.ca (2025)

Named by Insurance Business Canada as:

- 5-star Claims
- 5-star Carrier
- 5-3star Cyber
- Top Property & Casualty Insurer

### Making a Difference in Our Communities

- \$14.8M in charitable donations (2024)

### Highlights of the Northbridge Insurance Onyx Policy

- Unlimited replacement cost coverage for building and contents
- Coverage extended to family members living in a residential health care facility
- Equipment Breakdown (\$50,000)
- Jewelry (up to \$50,000 per claim)
- Wine & Spirits (\$25,000)
- Works of Art (up to \$250,000)
- Liability (\$2,000,000 per policy annum, including Personal Injury)
- Identity Theft Recovery Expense (\$50,000)
- Securities Limit (\$25,000)

### Extra Protection for Peace of Mind

- **Legal Expense Insurance<sup>1</sup>:** Helps cover legal expenses associated with legal defence, tax protection, contract disputes, property protection, and other legal issues. This feature also includes unlimited telephone access to general legal advice.<sup>2</sup>
- **Smart Home Water Monitoring:** Discounts or credits may be available for policyholders who purchase and install an eligible automatic water shut-off system and associated water sensors.\*

Northbridge Insurance and Northbridge Insurance Logo are trademarks of Northbridge Financial Corporation, licensed by **Northbridge General Insurance Corporation** (insurer of Northbridge Insurance commercial policies) and **Zenith Insurance Company** (insurer of Northbridge Insurance personal policies). Terms, conditions and exclusions apply, see policy for details.

<sup>1</sup> Legal Expense Insurance is underwritten by HDI Global Specialty SE.

<sup>2</sup> Services 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. Services provided by Assistenza International, through lawyers licensed in your jurisdiction.

\*Policyholders who purchase and install an eligible automatic water shut-off system with associated water sensors may receive a policy discount or credit. System eligibility is determined by Northbridge Insurance. For a complimentary system review before purchase, contact your Broker or Northbridge Risk Services Consultant. [3777-011-ed02E | 04.2025]

