



# SPECIAL RISKS REQUIRE SPECIALIZED SOLUTIONS

We know not all businesses are alike, and some require an even more tailored approach when it comes to their insurance given their unique risks. That's where our Specialty Risk team can help, with a wide range of specialty solutions designed to help protect your customers and keep their businesses safe.

## OUR FULL SUITE OF CAPABILITIES

- **Cyber Risk:** Our comprehensive cyber insurance solutions are tailored to businesses of all sizes. Cyber Risk protection includes first and third-party liability coverage with optional Cyber Crime. Cyber Assist\* provides customers with access to proactive consultation to help protect their business and reactive assistance in the event of a breach.
- **Professional Liability:** We offer insurance solutions for select traditional licensed professionals and miscellaneous professionals, including media and technology errors and omissions.
- **Management Liability:** We offer Directors and Officers insurance solutions, with a focus on private and non-profit organizations.
- **Marine Insurance:** As one of the largest insurers of marine risks in Canada, we offer a complete range of insurance products to help protect boats, yachts and marine equipment, docks and piers, and ocean cargo.
- **Warranty & Gap:** We offer specialized warranty and gap solutions for new and used cars, recreational vehicles, dealership programs, consumer purchase protection, extended warranties, and more.

- **Niche:** If you have niche, new-to-market or hard-to-place risks, our team can work with you to craft custom solutions.
- **Deductible Buydown & Downtime:** Our deductible buydown and downtime program helps protect transportation customers from unexpected expenses by allowing them to manage their deductible level and providing reimbursement for income lost while a vehicle is off the road due to accident, theft, or major mechanical breakdown.

Whether written as part of a larger policy or as stand-alone coverage, we can tailor these solutions to meet your customers' specific needs.

**To learn more, speak with your Business Development Manager.**

## ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at [www.northbridgeinsurance.ca](http://www.northbridgeinsurance.ca)