



# EMPOWERING THOSE WHO STRENGTHEN OUR COMMUNITIES

At Northbridge, we're committed to supporting social services providers with the insurance protection they need to create safer, brighter futures. With a deep understanding of the unique challenges these providers face, we offer tailored coverage and proactive risk management solutions to help safeguard their operations. That way, they can stay focused on what matters most: making a meaningful impact on the communities they serve.

## WHO WE CAN HELP

We support organizations with a range of operational focuses including:

- Community Living & Group Homes
- Health Societies & Charitable Organizations
- Special Interest Groups
- Cultural & Religious Institutions
- Places of Worship
- Social Counseling & Consulting Services
- Child Care Services (Daycares, Pre-Schools, Nurseries)
- Summer Camps
- Personal Support Workers

## OUR SPECIALIZED COVERAGES

### Abuse

Having protocols for sensitive situations like abuse is often a requirement. We're here to help manage and reduce these risks with specialized coverage designed for organizations that may face potential abuse claims.

- **Broad definition:** Any act or threat of physical, sexual or mental abuse
- **Customizable limits:** Offering up to \$10M Abuse limits on occurrence or claims-made forms
- **Expense inclusions:** Abuse Allegation Expense and Criminal Legal Expense Reimbursement included
- **Comprehensive abuse coverage application:** Covers best practices on employee screening, employee training, reporting of abuse incidents, record keeping, and facility security

### Allied Health Malpractice Liability

Provides coverage for liability from losses that arise from the alleged negligence, or an error or omission committed by health care professionals that provide diagnostic, technical, therapeutic, and support services.

### Communicable disease

Communicable disease is not excluded under our commercial general liability coverage.

## OUR ASSIST SERVICES

Our Assist Services are offered at no additional cost to provide support in managing risks and responding to incidents.

**Trauma Assist\*** offers access to confidential counseling services for employees and their families, helping them cope with the emotional impact of an insured loss.

**Legal Assist\*** provides access to a robust suite of legal support services including a confidential legal helpline, document review and drafting services, and customizable legal templates.

## OPTIONAL COVERAGES

Our wide range of coverage options also includes:

- **Professional liability extensions:** Specialized coverage for healthcare services.
- **Miscellaneous Errors & Omissions (E&O):** Covers mistakes, oversights, misinterpretations, or other inaccuracies made by employees or organizations.
- **Non-Profit Directors & Officers (D&O):** Offers coverage for defense costs, settlements, judgements arising from lawsuits or wrongful allegations against a non-profit, including its board of directors.
- **Cyber Risk:** Helps customers protect against and respond to cyber incidents including phishing, data breaches, ransomware, and media liability.
- **Blanket Property Extensions**

## WHY CHOOSE NORTHBRIDGE?

- Stable and dependable market leader supporting the social services sector for more than 20 years — we're here for the long haul
- One package policy with ability to combine Property, Auto, Liability, Cyber, Umbrella, D&O, E&O, and more
- Dedicated underwriting professionals focused on service
- In-house Risk Services team and tailored loss prevention programs
- Industry-leading coverage-specific seminars for insureds
- 24/7 claims support from commercial claims experts experienced in sensitive situations
- Proudly giving back to our communities through our Northbridge Cares program

### 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) or call **1.855.620.6262**

## WHAT OUR CUSTOMERS ARE SAYING

“Very happy with our claims adjuster, and their recognition of getting the daycare open as quickly as possible. They flew out the next day to meet on site with us and have been great at communicating the whole time through the claim.

*Daycare Northbridge customer*

“Our claims adjuster helped me sort out the claims process so I could get the repairs started as fast as possible and minimize the disruption for the residents. They have always helped the society understand the processes to have a smooth and positive experience in an emergency situation.

*Community Living Northbridge customer*