



**PROTECTING THOSE WHO
CARE FOR THE WELL-BEING
OF OUR COMMUNITIES**

We're committed to supporting paramedical and healthcare professionals—whether they run their own practice or work within a larger healthcare organization. That's why we offer flexible, comprehensive coverage and risk management solutions to help safeguard their practice, empowering them to continue delivering exceptional care with confidence.

WHO WE CAN HELP

We support a wide range of healthcare facilities with property and liability coverage, including:

- Dental offices
- Multidisciplinary health clinics
- Veterinary clinics
- Psychiatric clinics
- Osteopathic and podiatric clinics

We also provide coverage for healthcare professionals, including options for medical malpractice for:

- Physiotherapists & Registered Massage Therapists
- Speech Therapists
- Hearing Aid Services & Audiologists
- Dieticians
- Optometrists
- Occupational Therapists & Kinesiologists
- Psychologists & Psychotherapists
- Nurses (Registered, Licensed Practical, Nurse Practitioners)

OUR SPECIALIZED COVERAGES

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.

Cyber Risk

Healthcare organizations hold sensitive patient records. A breach can disrupt care, trigger privacy reporting, and harm trust. Our cyber solution offers broad protection aligned with evolving threats and Canadian privacy laws, including:

- Cyber Assist* for proactive breach-response support
- First party coverage such as Incident Response Expense and Data Recovery Expenses
- Business Interruption, Contingent Business Interruption & Reputational Harm
- Cyber and Privacy Liability coverage for third party lawsuits
- Regulatory Expenses

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.

WHAT OUR CUSTOMERS ARE SAYING

“The claim was processed quite quickly, right up to the claims adjuster getting the appraisal completed in a timely manner.

Emergency Ambulatory Services Northbridge customer

“Great people to work with, quick and fast in times of need

Dentist Northbridge customer

WHY CHOOSE NORTHBRIDGE?

- Stable and dependable market leader — we're here for the long haul
- One package solution with ability to combine Property, Auto, Liability, Abuse, Cyber, Umbrella, Directors and Officers, and Errors and Omissions for eligible policies
- 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
- For small businesses, we offer flexible payment with 0% interest and no penalties for adjusting or cancelling coverage
- 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 or call **1.855.620.6262**.

* Cyber Assist is provided by an independent third-party service provider. Services are not included in any cyber extension or endorsements. Trauma Assist provided by independent third-party professionals, long-term and specialized counseling not included. Legal Assist services are 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. Legal Assist services are provided through ARAG Legal Solutions Inc. or Assistenza International by lawyers licensed in the province or territory of your residence. Refer to your policy for more details. Risk Assist provided by our Risk Services specialists and are intended to augment your internal safety, compliance, and risk management practices, and are not a substitute for professional or legal advice. Services are not an insurance policy and not all policies are eligible. Contact us for details. Northbridge Insurance and Northbridge Insurance Logo are trademarks of Northbridge Financial Corporation, licensed by Northbridge General Insurance Corporation (insurer of Northbridge Insurance policies). Terms, conditions and exclusions apply. See policy for details. [4025-009-ed01E | 03.2026]