



# SUPPORTING THOSE WHO SHAPE BRIGHTER FUTURES

Educational institutions carry immense responsibility—from creating safe and inspiring learning environments to navigating financial, administrative, and regulatory demands. That's why we provide comprehensive, customizable insurance and risk management solutions to help safeguard their important work, so they can stay focused on what matters most: empowering the next generation.

## WHO WE CAN HELP

We support institutions with a range of operational focuses, including:

- Adult Learning Facilities
- Colleges & Universities
- Dance, Music, and Art Schools
- English Language Schools
- Extracurricular Schools
- Performing & Fine Arts Schools
- Pre-schools
- Public & Private Schools K-12
- Trade Schools
- Tutoring Centres
- Vocational Schools

## OUR SPECIALIZED COVERAGES

### Abuse

Having protocols for sensitive situations like abuse is a necessary risk management practice. 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

### Communicable disease

Our Commercial General Liability coverage does not exclude communicable disease claims. For educational institutions with a duty of care and exposure arising from high-density settings such as dormitories, this means access to defence support and expert advice during illness outbreaks, helping address risks that could otherwise result in significant, unforeseen costs.

## Cyber Risk

A data breach involving student personal information can disrupt operations, trigger mandatory 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

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## 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.

## 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
- 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**.

\* 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. 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. [4025-010-ed01E | 04.2026]