Northbridge® Insurance

Summary List

Our Risk Services team offers a number of technical publications to help you get a better understanding of the potential exposures that exist across various types of operations. If you'd like to receive an electronic or printed version of any of the Risk Insights listed below, please contact your Risk Services consultant or your broker.

Please visit **www.northbridgeinsurance.ca/risk-management**.

NB #	Document Name	Summary
For your property		
3034-001	Fire Prevention on Construction Sites	Guidelines for fire prevention on construction sites.
3043-001	Snow Removal Log *(Value-added Product)*	Track each time snow is cleared on your property.
3091-001	Water Damage	Describes the preventative measures which can be taken to prevent several types of water damage.
3222-001	Property and Water Damage - Self Maintenance and Inspection Checklist *(Value-added Product)*	Checklist for preventing property and water damage.
3277-001	Fire Suppression System Impairment Form *(Value-added Product)*	A form detailing an event there was an impairment of a fire suppression system.
3309-001	Construction Site Management	Details the key areas of a well-managed job site.
3317-001	Disaster Planning Appendices	Includes a business recovery plan policy statement and hazard assessment.
3317-001	Disaster Planning Ensuring Continuity (Booklet)	A comprehensive guide to a creating a business recovery plan.
3317-002	Disaster Recovery Overview	Outlines the components of a business recovery plan.
3397-001	Flooding	Offers steps on how to mitigate losses before, during and after a flood occurs.
3399-001	Automatic Teller Machines	Outlines the liability exposures associated with having an Automatic Teller Machine (ATM) on your property.
3402-001	Portable Fire Extinguishers	Learn about the importance of choosing the correct classification, size and location for portable fire extinguishers.
3405-001	Temporary Heating	An overview of the risks associated with the use of temporary heaters in construction sites.
3427-001	Generator Inspection Log *(Value-added Product)*	Generators, alarms and rodent protection programs should be checked and tested every 30 days. Heating units should be serviced annually.
3430-001	Mandatory Fire Safety Improvements for Care Homes	Covers Ontario regulations and fire safety requirements for care homes.

NB #	Document Name	Summary
For your property		
3462-001	Thermal Imaging	Outlines how thermal imaging can inspect electrical and mechanical components in a building.
3465-001	Sprinkler System Inspection, Testing and Maintenance	Learn how to follow a routine maintenance schedule and review what a qualified sprinkler contractor will inspect and test.
3466-001	Automatic Fire Detection and Alarm Systems	A review of standard fire alarm systems and components including fire detectors, annunciator panels and control systems.
3467-001	Electrical Fire Prevention and Safety	An overview of electrical fire hazards and some of the preventative measures you can take.
3468-001	Gasoline Transferring	Understand the reasons why gasoline is so dangerous and how to transfer it safely.
3469-001	Parts Washers	An overview of the hazards related with the use of parts washers used in automotive, farm and other mechanical repair facilities.
3470-001	Storage of Flammable Compressed Gas Cylinders	An overview of the threats associated with the storage of flammable compressed gas cylinders. This Risk Insight reviews various storage tips to assist in reducing the fire and explosion hazard.
3477-001	Thawing Frozen Pipes	Explains the proper handling of frozen pipes, including a list of tools you can use.
3478-001	Target Stock Theft Prevention	A review of the risks associated with the theft of target stock items that are easily transportable, can be turned into cash and high in demand by thieves. Also includes some suggested preventative strategies.
3479-001	Shoplifting Prevention	Outlines the preventative measures you can take to protect your store from theft, including store arrangement, staff training on behaviours and the installation of surveillance equipment.
3480-001	Security for Portable and Desktop Computers	Details how you can keep your computer safe and secure from thieves to prevent financial loss, business interruption and the misuse of confidential information.
3481-001	Robbery Prevention	Highlights important precautions so that you are not targeted for robbery. Protect your staff from harm and prevent damage to your property by ensuring security systems are in place and by limiting public access to valuables.
3482-001	End of Day Inspection Tips	Provides an inspection checklist for the end of each business day to ensure your facility is not susceptible to fire, crime and other hazards overnight.
3483-001	Burglar Prevention	Identifies how you can secure the common access points of thieves to prevent loss of stock and to maintain safety, including the use of alarms, locks, metal bars and lighting.
3484-001	Burglar Alarm Systems	An overview of the types of security systems you can install to monitor activity and to notify you of suspicious behaviour.
3487-001	Risk Control for Scrap Metal Recycling Operations	By properly identifying your operation's hazards and risk exposures, you can ensure essential mitigating controls are in place.
3506-001	Refrigerated Pharmaceuticals	Explains the importance of choosing the correct refrigerator for your pharmacy in order to preserve the quality and effectiveness of your products and to prevent loss from equipment damage.
3520-001	Fire Prevention in the Home	A comprehensive guide for preventing a fire on residential properties, including preventative measures for specific areas and appliances in the home and tips on maintaining smoke detectors.

NB #	Document Name	Summary
For your property		
3550-001	Hot Work Permit *(Value-added Product)*	This form and checklist is for informational purposes only. You are responsible for performing Hot Work as per Section 5.2 of the National Fire Code of Canada (NFC).
3552-001	Hot Work	A comprehensive hot work safety management program properly trains and prepares contractors for various hot work environments, such as construction site work, plant maintenance, machinery repair welding, etc.
3559-001	Roof Coverings	All types of coverings require some attention and appropriate maintenance to maintain their expected levels of protection.
3566-001, 002, 003, and 004	Places of Worship Property Inspection Checklist - Weekly, Monthly, Semi-Annual, and Annual *(Value-added Product)*	In our increasingly regulated and litigious society, religious organizations have seen the rise of property related insurance claims, which result from property maintenance related damages to premises liability claims.
3580-001	Electro Discharge Machining (EDM)	EDM machines employ a combustible di-electric fluid (petroleum base or synthetic). Improper operation of an EDM machine and/or inadequate controls can result in ignition of the di-electric fluid.
3621-001	Residential Automatic Sprinkler Protection	Residential automatic sprinkler protection provides detection and control of fires, which protects against injury and the loss of life.
3677-001	Electrical Surge Protection	Electrical thunderstorms cost millions in damages to various electrical components, including those in industrial equipment and production machinery.
3737-001	Fire Prevention for Forestry Equipment	Well-maintained equipment and smart work habits can help keep you and your team safe, and your business operating smoothly.
3839-001	Asbestos Testing and Abatement	The process of identifying asbestos includes a risk assessment, site control and containment, demolition and thorough cleaning or reinstallation of ceilings, walls and floors.
3840-001	Electrical Fires at Repair and Service Centres	Fires can occur when vehicles and equipment experience electrical malfunctions at service centres and repair shops.
3841-001	Preventing Roof Collapse	Extreme weather conditions, general wear and poor maintenance can jeopardize the structural integrity of industrial and commercial buildings.
3843-001	Minimizing Freeze Damage	Awareness of your site-specific freeze exposure and potential impact to your operations is the first step in proper protection.
3875-001	Wildfire Plan and Protection	Preparation and planning can significantly improve the chances of a property surviving a wildfire.
3881-001	Temporarily Suspended Construction Site Checklist - High Rise Residential/ Commercial Buildings *(Value-added Product)*	Taking the time to conduct a thorough walk-through of your construction site before temporarily suspending site activity increases the likelihood that it will be safe and secure when site activity resumes.
3881-002	Temporarily Suspended Construction Site Checklist - Residential Frame *(Value-added Product)*	Taking the time to conduct a thorough walk-through of your construction site before temporarily suspending site activity increases the likelihood that it will be safe and secure when site activity resumes.
3893-001	Extended Closing for Campgrounds and Open Sites for Canadian Snowbirds with No Permanent Canadian Residence	Here are the best practices you should follow ifyour campground must remain vacant for an indefinite amount of time.
3894-001	Facility Shutdown Checklist *(Value-added Product)*	If you must shut down your facility, temporarily or longer, this checklist will assist you in evaluating the safety and security of your facility during the shut down.

NB #	Document Name	Summary
For your property		
3896-001	Reopening Idle Facilities	The restart of a facility after an extended shutdown or outage can be complex.
3897-001	Retirement Residences During an Infectious Disease Outbreak	In the context of a pandemic, or any global health crisis, anyone can become ill from infectious diseases, but certain demographics are at a higher risk of complications from these diseases, such as those older than 70, those with chronic diseases and those with compromised immune systems.
3898-001	Infectious Disease Response for a Business	During an outbreak of an infectious disease, businesses may be shut down to help prevent the spread and flatten the curve.
3901-001	Auto Dealer Security	Thefts from auto dealerships occur frequently in both urban and rural areas.
3946-001	Storage Lot Security	Storage lots are used to store a variety of items, including vehicles, stock and equipment. There are many ways to protect a lot depending on the level of protection and the amount of traffic to restrict.
3947-001	Outdoor Heater Safety - Patio Heaters	There are two key components that need to be addressed: the storage of the propane cylinders and the usage of the propane heaters.
3962-001	Home Heating Fuel Dealers	There are various situations that can result in home heating fuel losses for bulk fuel dealers. These incidents escalate quickly due to the pollution from the product and the odour of the liquid. Losses can occur inside a home (generally in the basement), in an outbuilding/garage, or outside the home.
3962-002	Incident Policy (*Value-Added Product*)	Incident Policy form for home heating fuel dealers
3962-003	Incident and Follow-up Form (*Value-Added Product*)	Incident and follow-up form for home heating fuel dealers
3962-004	Driver First Delivery Form (*Value-Added Product*)	Driver first delivery form for home heating fuel dealers
3962-005	Site Map Form (*Value-Added Product*)	Site map form for home heating fuel dealers
3962-006	Fuel Tank Inspection Form (*Value-Added Product*)	Fuel tank inspection form for home heating fuel dealers
3962-007	Fuel System Inspection Record (Inside) (*Value-Added Product*)	Fuel system inspection record (inside) for home heating fuel dealers
3962-008	Fuel System Inspection Record (Outside) (*Value-Added Product*)	Fuel system inspection record (outside) for home heating fuel dealers
3584-009	Fuel Delivery Sticker (*Value-Added Product*)	Fuel delivery sticker for home heating fuel dealers
3972-001	Rodent Control	Rodents include rats, house mice, field mice, and squirrels. They are considered pests as they can cause property damage and become a nuisance to business operations. In buildings, rodents can destroy walls and chew through electrical wiring, insulation, furnishing, products, and other materials.
3979-001	Vehicle Theft through Key Fob Hacks	Protect your vehicle and belongings by making it more challenging for hackers to duplicate the RFID signal on your key fob.
3995-001	Tall Wood Buildings	Mass timber is used for tall wood buildings. Some provinces allow municipal jurisdictions to permit a mass timber structure taller than 6-storeys if experts can successfully demonstrate how the wood structure meets the same performance criteria as other types of structures.

NB #	Document Name	Summary
For your property		
3996-001	Protecting Roofs Against High Winds	Strong winds have the strength to blow the roof off your building. These weather conditions produce high winds and rain that can damage your roof and disrupt your business operations.
4001-001	Preventing Property Damage from Hailstorms	Hail is a severe weather hazard that can damage commercial assets, public infrastructure, homes, vehicles, and crops. Hail can affect any region in Canada.

NB #	Document Name	Summary
For your business		
3068-001	Slip & Fall Guidelines for Golf and Country Clubs	Slip and Fall prevention tips for golf course operators, focusing on course and clubhouse hazards, and snow removal.
3069-001	Slip and Fall Incident Report Form *(Value-added Product)*	A form to indicate incident specifics, injury details, witnesses, and additional details.
3070-001	Slips, Trips and Falls	General slip and fall prevention guidelines for hazards in and around your premises, including incident reports and snow removal logs.
3087-001	Off-Site Recreation Checklist *(Value-added Product)*	It is important to recognize that there are elements of risk involved whenever excursions take place off premises. To help you avoid and control the possibility of serious injury to individuals under your care, the following self-checklist system should be considered, and used as a guide.
3090-001	Slip and Fall Guide for Day Care Centres	Focused on day care operators, these guidelines describe a winter maintenance program that can help manage slip and fall hazards.
3223-001	Employee Dishonesty	An overview on some of the considerations employers should have regarding employee dishonesty and theft. This Insight focuses on some general considerations and procedural controls.
3310-001	Subcontractor Liability	Highlights the liability exposures introduced when hiring subcontractors to complete work. A subcontractor checklist is included with this document.
3311-001	Underground Utilities	An outline of the liability exposures that exist when excavating in areas where underground utilities may be present. Includes an underground utilities checklist.
3312-001	Residential Building Site Visitors	Learn about the liability exposures introduced when visitors enter residential building sites. A model site visit policy is included with this document.
3332-001	Managing Product Liability (Full Version)	An overview of best practices for minimizing risks associated with product liability. Includes a self-audit checklist.
3332-001	Managing Product Liability (Short Version)	Outlines best practices for minimizing risks associated with product liability.
3363-001	Contractor Documentation and Due Diligence	A review of the importance and responsibilities associated with documentation and due diligence for contracting services. Highlights various categories of documentation that contractors should obtain, maintain and keep readily accessible for review or audit upon request.
3364-001	Contractors Equipment Theft Management Program	Details how contractors can implement an effective equipment theft prevention plan.
3390-001	Manufacturers E&O Insurance	A discussion of how Manufacturers' E&O exposures can be controlled. Areas of focus include: responsibility, quality control, manuals and instructions, and record keeping. Includes a self-audit checklist.

NB #	Document Name	Summary
For your business		
3400-001	Equipment Safety Check	Summarizes the importance ensuring that equipment is safe for anyone selling or renting new or used equipment. Outlines the documentation required and the importance of using a checklist at time of delivery or pick-up.
3401-001	False Pretense	Focused on the importance of practicing due diligence against False Pretense claims where someone causes you to voluntarily part with ownership of your property by trick or scheme or when property is acquired from a seller that did not have the legal right to transfer title.
3403-001	Profit & Loss Prevention	Reviews how effectively implemented loss prevention efforts can actually add to an organizations bottom line. Describes how communication within a company can assist with maximizing safety and profits.
3404-001	Responsibilities for Loss Prevention	Highlights the roles and procedures that management and employees can share in ensuring safety and preventing loss at the workplace.
3407-001	Cyber Threats	Details the growing demand for protection from cyber criminals resulting from evolving technology. Provides recommendations on how to educate employees, creating policies and procedures and the steps you should take to be prepared.
3557-001	Data Protection on Business Trips	A checklist of things you need to do to protect your data while you are travelling for business.
3661-001	Enterprise Risk Management	This allows organizations to eliminate, reduce, transfer, or accept risks according to their needs, and to potentially capitalize on them.
3669-001	Battery Safety	Discusses battery storage, handling, transporting, maintenance, installation, removal, and charging.
3670-001	Product Recall	By removing unsafe products from use, you minimize the risk of illness, injury, or death.
3720-001	Business Continuity for Small Business	Your business continuity plan will determine how quickly your business is able to return to normal operations when disaster strikes.
3842-001	Workplace Safety – Slip and Fall Control	Besides ensuring the safety of your customers, keep in mind that your employees are susceptible to slipping, tripping and falling on your premises too.
3882-001	Trampoline Safety	Here are some things to be aware of, and address, regarding trampolines.
3886-001	7 Tips to Protect Your Business	Business leaders must establish strict policies and employee guidelines to avoid a cybercrime crisis during this unprecedented push to work remotely.
3889-001	How to Safely Use Webcams and Video Conferencing	When teams work remotely, they often prefer to use video conferencing for meetings. Webcams enable richer communication where participants can pick up visual cues in addition to verbal conversation.
3890-001	Consider These Five Reason to Offer VPN to Remote Employees	One of the best ways to keep employee and business data protected is by having them connect via Virtual Private Network (VPN).
3891-001	Follow These Five Tips to Avoid a Phishing Scam	As more employees are working remotely in the wake of the COVID-19 pandemic, businesses are being targeted by an increasing number of phishing campaigns.

NB #	Document Name	Summary
For your business		
3912-001	Salvaged Electrical Equipment	Besides ensuring the safety of your customers, keep in mind that your employees are susceptible to slipping, tripping and falling on your premises too.
3913-001	Electrical Contractors and Counterfeit Equipments	Besides ensuring the safety of your customers, keep in mind that your employees are susceptible to slipping, tripping and falling on your premises too.
3924-001	COVID Visitor Screening *(Value-added Product)*	To be completed by all visitors, subcontractors, suppliers, etc.
3948-001	Patio Umbrellas	In high wind situations umbrellas that are not adequately secured, can become parachutes or projectiles that can cause damage to furniture, buildings, automobiles and bodily injury to employees, patrons, and other third parties.

NB #	Document Name	Summary
For your auto		
3001-001	Average Transportation Insurance Cost - Hot Zones - Bilingual *(Value-added Product)*	This map illustrates comparative diff erences in automobile exposure, based primarily on geographical variation in auto liability claims. This means that where you travel may translate to significant differences in premium costs.
3032-001	Fleet Vehicle Preventable Accident Guide	A guide explaining the 10 classes of preventable accidents.
3039-001	Commercial Auto Risk Control Guidelines	Outlines our philosophy towards incidental fleets and to provide a guideline for implementing and evaluating an incidental fleet risk control program.
3083-001	Vehicle Inspection Report - Motor Coach/ Bus - Schedule 02 and 03 *(Value-Added Product)*	Schedule 02 applies to buses (other than school purposes bus), motor coach, physically disabled passenger bus, and towed trailer. Schedule 03 applies to inter-city buses only.
3084-001	Under-Vehicle Inspection Report - Motor Coach - Schedule 04 *(Value-Added Product)*	Schedule 04 applies to motor coaches and is a supplementary requirement to a completed Schedule 03. Schedule 04 inspections are conducted by technicians who hold a valid certificate of qualification as a truck and coach technician.
3085-001	Vehicle Inspection Report - School Purposes Bus - Schedule 05 *(Value-Added Product)*	Schedule 05 applies to any black and yellow school bus and to any non-black and yellow school buses, such as activity buses, that are used for both school purposes and non-school regular passenger service and charter purposes, etc.
3086-001	Vehicle Inspection Report - Truck, Tractor & Trailer - Schedule 01 *(Value-Added Product)*	Schedule 01 applies to trucks, tractors & trailers or combinations thereof exceeding a gross vehicle weight of 4500 kg.
3088-001	Pre-trip Vehicle Inspection *(Value-Added Product)*	Checklist to help you inspect your vehicle before driving.
3089-001	Road Test Report *(Value-Added Product)*	Checklist and form for road test report
3168-001	Handheld Device Use and the Law	A guideline for drivers and fleet operators in Ontario addressing the amendments to the Highway Traffic Act, which bans the use of hand-held devices while operating a motor vehicle.
3279-001	Child Car Seats in Limousines	Describes potential liability exposures and solutions that limousine services should be aware of when providing child seats in their vehicles.

NB #	Document Name	Summary
For your auto		
3533-001	Tire Maintenance	Emphasizes the importance of adhering to tire maintenance policies by ensuring all drivers receive proper training on routine checks, as well as applying driving techniques such as active road scanning. This insight includes a list of best practices that drivers can use on the road.
3543-001	Obstructive Sleep Apnea (OSA) - Driver Edition	Without treatment of OSA, lack of sleep causes stress to the heart. As a result, a person may develop hypertension, weight gain and heart disease.
3544-001	Obstructive Sleep Apnea (OSA) - Safety Managers	Driver fatigue is a major contributor to motor vehicle collisions, and there are many ways that you can be part of the solution.
3556-001	Preventing Transportation Claims	Your company's reputation can suffer a great deal if you are frequently involved in collisions or unsafe driving events. The good news is that there are measures you can take to avoid transportation claims.
3586-001	Preventing Parking Lot Crashes	All drivers that enter parking areas are responsible for operating their vehicles in a slow, safe, and cautious manner that minimizes the chances of an accident.
3592-001	How are you Managing Your CSA Performance?	Compliance, Safety, and Accountability (CSA) holds motor carriers and drivers accountable for their role in safety through roadside inspections and traffic enforcement data. Constant and strategic monitoring of your CSA data will give you a good insight into what is happening out on the road.
3595-001	Terminal Security	By implementing an effective theft prevention program, you can continue to build and protect your company's reputation.
3602-001	Special Transport Commodities	There will be references made to heavyweight loads, perishable goods, and fragile goods. These freight materials have a few things in common; they need to be secured properly, checked regularly while on route to their destination, and managed by trained drivers.
3616-001	Tornado Safety for School Bus Operations	During tornado season, it is important for school bus operators in tornado prone areas to establish procedures that will protect students and others.
3620-001	Cargo Loss Prevention	Cargo loss prevention focuses on the care, custody, and control of the cargo from the time of pick-up until the time of delivery. Cargo must be secured against theft, damage, and tampering.
3678-001	Trucking Subcontractor Liability	Automobile liability insurance covers activities of the vehicle while operating on the road or parked.
3717-001	Controlled Substance and Alcohol Use and Testing	Every carrier must develop and implement a workplace policy on controlled substance and alcohol use and testing.
3735-001	Driver Distractions in the Transportation Industry	You can reduce risks by managing distracted driving, with the help of these provided tips.
3744-001	Scene of an Incident (Drivers)	Good planning and preparation can reduce stress, help you stay in control and avoid further injury or damage.
3744-002	Scene of an Incident (Safety Managers)	Help to protect your company from legal and financial consequences.
3750-001	Pre-loss Planning	A Loss Reporting Plan is more than just a precaution: it prepares your employees to handle any situation quickly and appropriately, which will protect your reputation and your revenue.
3751-001	Post-loss Activities	Regardless of the severity of the loss, a precise action plan (including good documentation) will ensure you leave nothing to chance.

Northbridge® Insurance

NB #	Document Name	Summary
For your auto		
3774-001	WSIB and Private Insurance Alternative	This document explains some of the legal obligations of carriers and owner-operators for workplace safety insurance, and outlines how carriers can be affected by the coverage choices made by their Ontario-based owner-operators.
3781-001	Winter Tires for Limousines	Wintertime is especially challenging for drivers encountering slippery roads due to snow, slush and ice. Preventative measures reduce the chance of a collision in the winter season.
3883-001	Long Term Parking for School Busses and Motor Coach Busses	In certain circumstances such as weekends, summer vacations, the loss of an important client or a sudden economic slowdown, it may become necessary to park a significant part of your fleet for an extended period.
3883-002	Checklist for Parked Buses *(Value-added Product)*	A checklist for parked buses.
3883-003	Long Term Parking for Truck Tractors and Trailers	In certain circumstances such as weekends, summer vacations, the loss of an important client or a sudden economic slowdown, it may become necessary to park a significant part of your fleet for an extended period.
3883-004	Checklist for Parked Trucks *(Value-added Product)*	A checklist for parked trucks.
3883-005	Checklist for Parked Trailers *(Value-added Product)*	A checklist for parked trailers.
3928-001	Winter Driving - The Vehicle	Fleets need to take extra precautions to keep equipment running in extreme winter weather and ensure equipment operates properly.
3928-002	Winter Driving - The Driver	Knowledge of winter defensive driving techniques and adapting ones driving style to the everchanging conditions will separate you from the rest of the drivers on the road.
3928-003	Winter Driving - The Journey	It is important to always prepare, be alert on the road, and ensure vehicle equipment is ready for colder weather and functioning properly prior to any trip.
3936-001	Catalytic Converter Thefts	Vehicle and businesses owners can suffer losses to their vehicles as well as vandalism and damage to property from catalytic converter thefts if proper protection is not put in place.

NB #	Document Name	Summary
For your home		
3777-008	Holiday Safety Tips (NBI Onyx)	Tips to help stay safe during the holiday season
3777-009	Wildfire Plan and Protection (NBI Onyx)	Preparation and planning can significantly improve the chances of a property surviving a wildfire.
3777-016	Vehicle Theft through Key Fob Hacks (NBI Onyx)	Protect your vehicle and belongings by making it more challenging for hackers to duplicate the RFID signal on your key fob.
3777-017	Swimming Pool Safety (NBI Onyx)	Swimming pools can offer endless hours of fun but also come with a heightened level of responsibility for the homeowner.
3940-001	Wildfire Plan and Protection	Preparation and planning can significantly improve the chances of a property surviving a wildfire.

NB #	Document Name	Summary
Whitepapers		
3762-001	Trucking Insurance Captives	Group captives are gaining attention as companies continue to look for viable alternatives to traditional insurance, promising lower rates, less volatility, and more control.
3808-003	Resisting Ransomware	if you use computers in any way, you're a target for ransomware, the sort of malware that encrypts files and demands a ransom for the decryption key.
3808-004	Canadian Cargo Theft Trends	As long as cargo continues to move along the highways, pass between trailers, and hang out in truck yards, there will be cargo theft. Just how big is the cargo theft problem today?
3808-008	Artificial Intelligence and Smart Technology Manufacturing	Canadian manufacturers are in the midst of a profound technological change that will impact the industry on many dimensions. From production workflows, labour needs, and interactions across supply chains, Internet-enabled and advanced digital technologies are reshaping manufacturing across the country.
3808-009	Risks in the Construction Industry	To help those in the construction industry avoid costly claims when possible, this whitepaper covers some of the biggest risks they may face and how to mitigate those risks to keep employees safe and keep the project running on time and on budget.
3808-010	Natural Catastrophes	Extreme weather and natural catastrophes cause billions of dollars of damage in Canada every year. From ice storms and wildfires to flooding, tornadoes and other catastrophic events, natural disasters can't be predicted — but you can prepare for them.
3808-011	Risks and Exposures for Contractors	Whether you're a plumber, electrician, framer, roofer, HVAC installer, sheet metal worker, elevator service provider, or other type of tradesperson, you're critical to getting the job done. But you're also responsible if something goes wrong.
3861-001	Water Damage Risk Management Program	Water damage claims are second only to fire losses in frequency and severity. Water issues can stem from various sources, such as rain or weather-related events, underground sources, and even the improper installation of piping during construction projects.

[3574 | 05.2022]
Northbridge Insurance and Northbridge Insurance Logo are trademarks of Northbridge Financial Corporation, licensed by **Northbridge General Insurance Corporation** (insurer of Northbridge Insurance policies).

www.northbridgeinsurance.ca | 10 of 10