

Writing small business doesn't get any easier than this.

A fast, simple, and fair solution for
all your small business customers.



New submissions: MR.Western@nbfc.com

Endorsement requests and general inquiries: GO.Western@nbfc.com

Toll-free phone: 1.855.627.6262 (8:30am—4:30pm PST)



Simple qualifying criteria & few exceptions

We define small business as companies having:

- Revenue - Less than or equal to \$5M (\$3M for Manufacturing & Contracting)
- TIV - Less than or equal to \$10M (\$5M per location)
- Canadian locations only (with US revenue by review)
- Maximum of nine power units

Excluded are:

- Programs, Specialty and Technical Risk
- Transportation & Logistics
- Resource Industries (Farms, Logging, Oil & Gas)
- Course of Construction and Subscription business
- Monoline Umbrella, E&O and D&O

Most industry codes qualify, except:

- Bars & Taverns
- Taxis
- Plumbing
- Residential Realty
- Roofers



Fair package approach

- Broad appetite that includes startups
- One package covers business property, liability, and auto
- One deductible where multiple coverages apply
- Blanket property extension - default limit \$500K per location
- No coinsurance on building, and stated amount on contents
- 24/7 claims support backed by industry experts

Flexibility that meets your customer's needs

- Ability to easily add Cyber, Miscellaneous E&O, Tech E&O, non-profit D&O and Umbrella coverage
- 0% interest
- Choice of payment options, including monthly credit card billing
- No cancellation fee

Added peace of mind available at no additional cost:

- Included with the purchase of Cyber coverage, **Cyber Assist**[®] in partnership with CyberScout, a leading data risk management service provider, provides a consultation on proactive measures to protect businesses from cybercrime, as well as reactive assistance in the event of a privacy breach
- **Legal Assist**[®] provides your customers access to legal advice and practical solutions for matters affecting their business. It includes a telephone legal helpline, document review and drafting services, and access to customizable legal templates
- **Risk Management Assist**[®] gives access to our Risk Services specialists who can provide guidance on property, auto and liability loss prevention topics to help manage risks and avoid potential losses
- **Trauma Assist**[®] helps employers, employees, and family members cope with the emotional effects of loss with access to personal and confidential, one-on-one counselling services



Fast & efficient underwriting

- Quotes within one business day
- Dedicated underwriting team
- We process policies for you!
- E-Docs available

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