MANUFACTURING & WHOLESALE INSURANCE

Canadian manufacturing expertise. No limits on size. No shortcuts on coverage.

SPG Canada CANSURE



This is a single commercial insurance program for Canadian manufacturers and wholesale distributors, with one underwriting team across property, CGL, equipment breakdown, crime, cyber, and the specialty layers that standard programs leave off the table.

Tailor each account with CGL and Umbrella limits up to $25M combined, USA sales exposure up to 100%, Manufacturers' Errors and Omissions, Product Recall, Failure to Manufacture to Specifications, Intellectual Property Rights and Full Cyber Coverage (CyberSure), all underwritten in-house (with access to open market for higher limits when needed) and backed by Specialty Claims Canada with delegated claims authority.

Key Benefits

- **Property Capacity Up to $50M:** Property limits up to $50M across more than 200 eligible IBC risk classes, with a comprehensive property extension endorsement and a "Catch All" top-up clause, providing an additional limit when manufacturer extension sub-limits prove inadequate, included as standard.
- **CGL and Umbrella Combined Limits Up to $25M:** Liability limits up to $25M combined CGL and Umbrella, on an enhanced CGL form with no general aggregate. Mono-line CGL placements accepted, and stand-alone Umbrella and Excess Liability policies available.
- **Up to 100% USA Sales Exposure:** Manufacturers and distributors with USA sales exposure up to 100% accepted, with worldwide territory for suits brought in Canada or the USA, and Canadian-domiciled risks with subsidiary or affiliated operations in other countries.
- **Manufacturer-Specific Coverages:** Manufacturers' Errors and Omissions, Product Recall (expense or full form), and Failure to Manufacture to Specifications, all available on the same program.
- **Flexible Placement Structures:** Mono-line property, subscription, and split rate (lead and non-lead) policy structures available, supporting brokers placing complex or layered manufacturing risks.
- **Stock Throughput:** Combines stock and transit coverage on one policy, protecting goods from inbound raw materials through finished products, including worldwide storage. Flexible valuation options, catastrophe capacity, and no monthly reporting.
- **Equipment Breakdown (EBI):** Covers sudden, accidental damage from internal forces – power surges, electrical shorts, mechanical breakdown, and boiler or pressure vessel rupture – including production machinery. Responds to direct damage, business interruption, and stock spoilage.

Website: www.spgcanada.ca | **Email:** info@spgcanada.ca | **TF:** 1.877.532.6864 | **Portal:** portal.spgcanada.ca

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Underwriting Appetite

- **Wood Products:** Furniture, Cabinet Makers, Paper Products
- **Plastic Products:** Bottles, Bags, Packaging, Kitchenware
- **Electronics:** Appliances, Consumer, Industrial
- **Industrial Products:** Machinery, Tools, Instruments, Metal Products
- **Building Materials:** Concrete products, Pipes, Windows, Doors, Stone
- **Consumer Products:** Clothing, Housewares, Food

Property Extensions

- **Precious Metals and Alloys:** Coverage for gold, silver, platinum, and other precious metals used for industrial purposes - $25,000 limit
- **Inventory Preparation Expense:** Reimburses costs to prepare inventories when requested by insurer to determine loss amount - $10,000 limit
- **Moulds, Patterns and Dies:** Covers owned moulds, patterns, and dies, or those in your custody for which you're liable - $50,000 limit
- **Work Damage to Stock:** Covers damage to stock while being worked upon or during repair, adjustment, or servicing - $25,000 aggregate
- **Delayed Shipment Extension:** Covers stock rejected by customers due to expired best-before dates caused by shipping delays from insured perils - $25,000 per shipment
- **Contamination and Infestation:** Covers unintentional contamination or pest infestation rendering products unfit for use or consumption - $25,000 limit

Risks domiciled in Canada, including subsidiary and affiliated operations in other countries

CGL Extensions

- **Manufacturers' Errors and Omissions:** Coverage for pure financial loss arising from a flaw or defect in the insured's product that makes it unusable or ineffective. Also available as Miscellaneous E&O for distributors and resellers.
- **Product Recall:** Covers withdrawal, inspection, repair, replacement, and disposal costs. Full Product Recall adds reputation restoration, business income loss, and third-party liability.
- **Failure to Manufacture to Specifications:** Coverage for claims to repair or replace defective goods sold, or products manufactured to the purchaser's provided specifications.
- **Legal Expense:** Covers legal costs to pursue or defend business disputes – employment, contract, property, and criminal proceedings – plus access to a telephone legal advice line. Available in Basic, Standard, and Enhanced options.
- **Pollution / Environmental Impairment Liability (EIL):** Third-party bodily injury, property damage, and clean-up costs from pollution events, including gradual pollution, emergency response, and first-party business interruption.
- **Cyber Coverage (CyberSure):** First- and third-party cyber protection, including data compromise, cyber extortion, misdirected payment fraud, network security, and electronic media liability.

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Why Choose SPG Canada?

- **A Single Submission, A Single Underwriting Team:** Property, CGL, equipment breakdown, crime, cyber, and the specialist layers brokers actually need are quoted, bound, and renewed by one underwriting team, with one binder and one renewal date.
- **No Size Restrictions, USA Sales Up to 100%:** No restrictions on size of operations or annual revenue, with up to 100% USA sales exposure accepted on the same program, plus worldwide territory for suits brought in Canada or the USA.
- **Delegated Claims Authority:** Every policy is supported by Specialty Claims Canada, our affiliated claims management company. With delegated authority across the program, claims decisions are made by a team that knows the wording, the carriers, and the broker.
- **Specialist Lines Owned In-House:** Manufacturers' E&O, Full Product Recall, Full Environmental Impairment, Full Professional Liability, Directors' and Officers' Liability, Full Intellectual Property Rights, and Full Cyber Coverage (CyberSure) are all underwritten by SPG Canada teams, not sourced from external markets.

Contact Us

Submit your risks directly to our underwriters. Quote, bind, and renewal support is provided through the dedicated manufacturing and wholesale underwriting team.

Email: **manufacturing@spgcanada.ca**

Every SPG Canada policy is backed by our claims management company, Specialty Claims Canada. With delegated authority, they handle claims quickly with a focus on customer satisfaction.