

Specialty Program Group Canada

2024 Storybook

Tales of the Expertly Underwritten

“A playbook of all our brands, segments, product features, and appetite”



SPG Canada
Grow With Us!



Our Brand Story

Specialty Program Group Canada (SPGC)

The parent brand of 3 leading Canadian insurance MGAs – Cansure, Beacon, and i3 Underwriting. Through our operating brands, we provide unique solutions for commercial, personal, and specialty lines, many of which are also digitally served through the **SPGC Portal** for 24/7 quote, bind and issuance.

Cansure

Provides commercial and personal insurance products, offering property and liability insurance alongside several specialty products across 10 broad-based industry segments.

i3 Underwriting

Focuses on providing tailored insurance solutions for a wide variety of commercial business, with a particular emphasis on complex risks and niche coverage offerings.

Beacon

Is our personal lines-focused MGA with a lifestyle approach to insurance products, providing coverage across several niche products such as motorcycles, off-road vehicles, pleasurecraft, and special events, and non-standard personal lines (serviced under Cansure).

Specialty Claims Canada

Claims management for all of the SPGC brands.

Learn more at:
www.spgcanada.ca

About Us

Purpose

We exist to satisfy insurance needs in our target markets faster, better, and even where others might not. We do this through niche insurance solutions that exceed customer expectations and foster growth and prosperity for all. Our vision is to be the undisputed leader in specialty insurance in Canada by being the faster, more trusted, and higher quality choice.

Culture & Ethos

At our core, we understand that adapting to meet evolving customer needs is critical for our long-term success. Our culture embodies a passion for innovation and excellence that drives us to lead the industry and earn a reputation for setting the standard. We recognize that staying ahead of the curve requires a deep commitment to evolution and a willingness to address changing market needs. As a result, we consistently deliver results that exceed expectations for stakeholders, setting us apart as a company that takes pride in our ability to deliver on our promises. Through a culture of collaboration, creativity, and agility, we empower our teams to challenge the status quo and think outside the box. By fostering an environment that promotes experimentation and learning, we strive to uncover new ways to innovate.



Our Company Values

Be Entrepreneurial

We take ownership of our work and we are passionate about exceeding customer expectations. Delighting our customers not only energizes us but also fosters engagement within our team. We take great pride in the results we achieve through our hard work and dedication to delivering exceptional customer experiences.

Be Creative

Innovation and constant improvement lie at the core of our values. We strive to better ourselves and our business, never settling for anything less than our best. We understand that there is always room for growth and are committed to seeking out new ways to create value and improve experiences.

Promote Continuous Growth

We are dedicated to developing one another into true thought leaders and experts in our field. We place great importance on a collaborative environment where ideas and knowledge are freely shared, facilitating a growth mindset that benefits both our team and our business.

Practice Inclusiveness, Openness, and Equity

We value and celebrate our diversity as we firmly believe that it is the varied opinions, approaches, perspectives, and talents that fuel innovation, shaping our culture and driving our success. We proudly bring our authentic selves to work.

Learn more at:
www.spgcanada.ca

Our Company Values (Cont'd)

Uphold Trust, Respect & Accountability

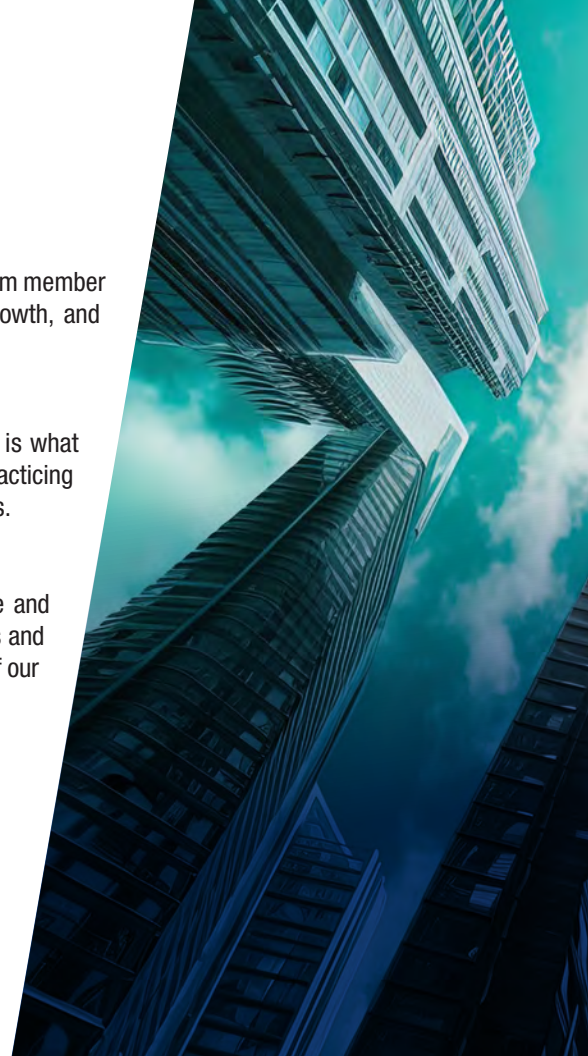
We firmly believe in the importance of trust and respect for one another. By empowering each team member to be their best selves, we encourage entrepreneurship, creativity, accountability, personal growth, and exceptional customer service experiences.

Practice Passionate Balance and Have Fun!

Our passion for our work, customers, and colleagues is unwavering. Making a positive impact is what drives us, and we relish in keeping things enjoyable. We support a healthy work-life balance and practicing disconnecting to recharge, which fosters engagement in both our personal and professional lives.

Contribute to Community Stewardship

As a leader in the insurance industry, we acknowledge the inextricable link between insurance and environmental, social, and governance issues. It is our responsibility to address crucial challenges and contribute to solving them. Therefore, we are committed to minimizing the environmental impact of our operations and promoting community-building initiatives that align with our values.



ESG Initiatives

Focused on 3 Pillars

In 2023, we adopted a new Corporate Value to reduce our environmental impact. As a result, we have established three pillars in our Environmental & Social & Governance (ESG) strategy as outlined below. Our goal as an organization is to be a beneficial trading partner for our carriers, brokers, and insureds who we serve. When our counterparties look at their own impact and that of their trading partners, we want to help them lower their impact – not add to it. We are proud of the work we have accomplished thus far to track our carbon emissions to scope-2, and aim to be a carbon neutral organization by 2030. We have also invested in education opportunities to train our own team to develop a deeper understanding of our ESG practices, embracing a true culture shift in our organization.

1 Reducing the carbon footprint of our internal operations by tracking our carbon emissions to scope-2

We have begun work to expand this to scope-3, following which we will develop reduction strategies with an aim to be carbon neutral by 2030 or sooner. We are proud that both our Vancouver and Toronto offices are already carbon neutral.

Cont'd ...

Learn more at:
www.spgcanada.ca

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ESG Initiatives

2 Reducing the carbon/waste impact of insured property losses



We are working with EcoClaim to divert waste materials from property losses away from the waste stream into recycling and reuse. We are proud to be the first fully certified MGA organization with EcoClaim.

Reference EcoClaim (<https://ecoclaim.ca/>) for consulting help and information, also insurance industry scope-3

3 Reducing the impacts of climate change and increasing the resilience of Canadian communities

Achieved by supporting **The Nature Force**, a partnership between Ducks Unlimited and the Insurance industry. We are committed donors, and the first MGA partners, of The Nature Force and will also look to donate employee-time through volunteering to support projects that restore wetlands and protect our communities as opportunities arise.

Reference Ducks Unlimited, The Nature Force (<https://www.thenatureforce.com/>)



Additional Contacts & Info

Accounts Receivable/Billing:

- Cansure ar@cansure.com
- Beacon accounting@beacon.insure
- i3 Underwriting accounting@i3underwriting.com

To Report a Claim:

claims@specialtyclaims.ca

Portal Help Desk:

portalhelp@spgcanada.ca

SPGC General Information:

info@spgcanada.ca

SPGC MGA Brand Page:

Scan the QR code, or click on link below, to reach our **MGA Brands** page. This page offers links to all of our brands (Cansure, i3 Underwriting, Beacon, and Specialty Claims Canada) all in one handy place. It also includes links to applications, brochures, SPGC Portal and more!



Office Addresses:

HEAD OFFICE: 1488 – 700 W. Georgia St., Vancouver, BC V7Y 1A1

TORONTO: 5101 – 40 King Street West, Toronto, ON, M5H 3Y2

Learn more at:
www.spgcanada.ca



Cansure
Service | Speed | Expertise





Contents

- **BUILDERSURE™ Construction**
- **Commercial Marine**
- **Commercial Realty**
- **Contractors**
- **Hospitality**
- **Manufacturing & Wholesale**
- **Personal Lines Habitational**
- **Professional Services**
- **Recreation & Entertainment**
- **Residential Realty & Strata/Condo**
- **Resorts/Lodges**
- **Retail & Automotive Trades**
- **Transportation**

Learn more at
www.cansure.com



Construction Builder's Risk & Wrap-Up Liability

BUILDERSURE™ is a market-leading insurance provider for the Canadian construction industry. Our comprehensive policy, flexible terms and conditions, and broad set of coverage extensions will help to ensure that your customer's next project is properly covered. Our policy includes options for Project-Specific Wrap-Up Liability and Commercial General Liability and Project-Specific Pollution Liability. Our team of construction specialists are ready to discuss your client's upcoming construction project.

Course of Construction Features:

- Construction Project Term up to 36 months
- Specializing in Large Frame Construction - limits to \$100M+
- Non-combustible and Fire Resistive construction limits to \$150M+
- Transit and Off-site coverage included
- All Risk Comprehensive coverage form
- Broad Named Insured clause included
- Soft Costs, Delay of Opening and Equipment Breakdown coverage available
- Comprehensive coverage extensions include: Blanket By-Laws, fees, expenses and more
- CCDC and DE4 Coverage is also available

Cont'd ...

Send your submissions to:
construction@cansure.com



Construction Builder's Risk & Wrap-Up Liability

Wrap Up Liability Features:

- Wrap-Up Limits up to \$100M+
- Residential, Commercial, Industrial, Infrastructure Projects of any size
- Products and Completed Operations period up to 36 months past project termination date
- Time Element Pollution and Forest Fire Fighting Expense included

Appetite/Target Classes:

Residential Projects (including condos, townhomes, high value homes), Mixed and Commercial Projects (All Occupancies, Senior Housing, Student Housing, Hospitality), Renovation Projects, Civil Infrastructure Projects (including roads, pipelines, utilities), Projects Already Started, and Project-Specific Blanket Builder's Risks

Coverage On-Demand:

Visit portal.cansure.com to quote, bind and issue ground-up frame projects less than \$4M and non-combustible projects less than \$6M.

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Send your submissions to:
construction@cansure.com



Commercial Marine

The unique issues associated with commercial marine operations require careful attention. Our dedicated underwriters will ensure your customers have the right protection for their business, vessels, and property. We're committed to delivering effective and affordable solutions designed to meet each customer's needs.

Features:

- Property & Inventory: up to \$10M
- Marine General Liability (MGL): up to \$10M aggregate including:
 - Marina Operators Legal Liability: up to \$10M
 - Ship Repairer's Legal Liability: up to \$10M
 - Yacht Club Regatta Liability: up to \$10M
 - Sudden & Accidental Pollution: up to \$2M
- Hull & Machinery (H&M): up to \$1M any one vessel
- Protection & Indemnity (P&I): up to \$10M
- Marina Operators Legal Liability: up to \$10M
- Ship Repairer's Legal Liability: up to \$10M
- Docks & Wharfs: up to \$7.5M

Appetite/Target Classes:

Boat Dealers, Marinas, Yacht Clubs, Boat Builders, Tour Operators, Boat Rentals (excluding Personal Watercraft), Docks, Repair Facilities, Fishing Guides, Sight Seeing Charters, Water Taxis, Workboats.

Send your submissions to:
commercialmarine@cansure.com



Commercial Realty

Navigating the complex and dynamic commercial real estate market is challenging for every property owner. Our specialists understand how to build an insurance solution that safeguards against losses and fosters confidence. We work closely with you to balance affordability and protection.

Features:

- Comprehensive packaged solutions that include Professional Liability, CGL, and Property
- Over \$40M in property limits available
- Enhanced property extension, including “Catch All” top up clause for additional limits
- Stated amount coinsurance available with appraisal or current evaluator
- Rental Income with period of indemnity up to 36 months
- Building definition automatically covers landlords’ contents
- Mono-line and subscription policies available, split rate policies (lead and non-lead)
- \$25M combined liability limits (CGL, Umbrella and Excess Liability)
- No General Aggregate Limit on CGL
- Property managers automatically added as additional insureds
- Environmental Impairment Liability available

Appetite/Target Classes:

Vacant Buildings, Industrial Plazas (Manufacturing & Wholesale Occupancies), Shopping Centres, Strip Malls, Professional Buildings, Mixed Occupancy Buildings (Residential and Commercial).



Contractors

In the realm of construction insurance, expert underwriting plays a pivotal role in protecting all parts of a contractor's business. Our specialist underwriters have an in-depth understanding of this industry and they will prepare a complete solution. We ensure the policy coverage aligns with the unique risks associated with your customer, so that they can focus on running their business.

Features:

- Comprehensive packaged solutions that include Professional Liability, CGL, and Property
- Up to \$25M combined liability limits (CGL, Umbrella and Excess Liability)
- No General Aggregate Limit
- Contingent Wrap-up Liability, DIC and DIC automatically included
- Up to \$5M Contractors' Pollution (Environmental Impairment) Liability
- Up to \$5M per item for Contractors Equipment, total schedules up to \$50M
- No ice and muskeg exclusions
- Short-term Rented Equipment coverage
- Waterborne Property available

Appetite/Target Classes:

General Construction Contractors and Property Developers, Crane Contractors, Equipment Sales and Rental Companies, Road Building and Road Maintenance Contractors, Excavation and Pipeline Construction Contractors, Oil and Gas Contractors, Lease Site Service Contractors, and Heavy Equipment Trucking Contractors.

Send your submissions to:
contractors@cansure.com

Hospitality

Our experienced underwriting team will provide a solution you can trust. We understand the unique challenges facing these business owners and will build a complete solution. We'll ensure the insurance program aligns with the needs of each customer so they can focus on building their business.

Features:

- Comprehensive packaged solutions that include Professional Liability, CGL, and Property
- Up to \$40M in property limits, lead or subscription
- Actual Loss Sustained Business Interruption available
- Top Shelf Property Extensions
- Consequential Loss (food spoilage) included to full policy limits
- Exterior Signs up to \$100,000
- Exterior Glass covered with \$500 deductible
- Enhanced Crime Package
- Up to \$5M CGL Limits, including Host Liquor
- No General Aggregate Limits on CGL
- Non-Owned Automobile Insurance available

Appetite/Target Classes:

Hotels, Motels, Restaurants: Fast Casual, Fast Food, Family & Take Away (up to 40% liquor), Bars & Lounges (up to 80% liquor in BC), Fine Dining (up to 80% liquor in BC), Seasonal & Year-Round.



Manufacturing & Wholesale

Our specialist underwriters understand the complex exposures associated with manufacturing and wholesale business operations. We build tailored solutions to protect their operations. Whether it's equipment breakdown, property in transit, stock spoilage, employee theft, environmental impairment, product recall or manufacturers' E&O, we've got them covered.

Features:

- Comprehensive packaged solutions that include Professional Liability, CGL, and Property
- Over 250 eligible risk classes
- Up to \$50M in property limits, lead or subscription
- \$100M combined liability limits, lead or subscription (CGL, Umbrella and Excess Liability)
- Up to 100% exports to the USA
- Product Recall and Manufacturers' Errors & Omissions coverage available
- Stand-Alone Umbrella and Excess Liability policies available
- Manufacturers' and Wholesalers' property endorsement with over 60 extensions, including a "Catch All" top up clause

Appetite/Target Classes:

Industries like Furniture, food, electronics, clothing, industrial machinery, plastic and wood products, paper and cardboard with a wide range of appetite including manufacturers who deliver and install their own product.

Send your submissions to:
manufacturing@cansure.com



Personal Lines Habitational

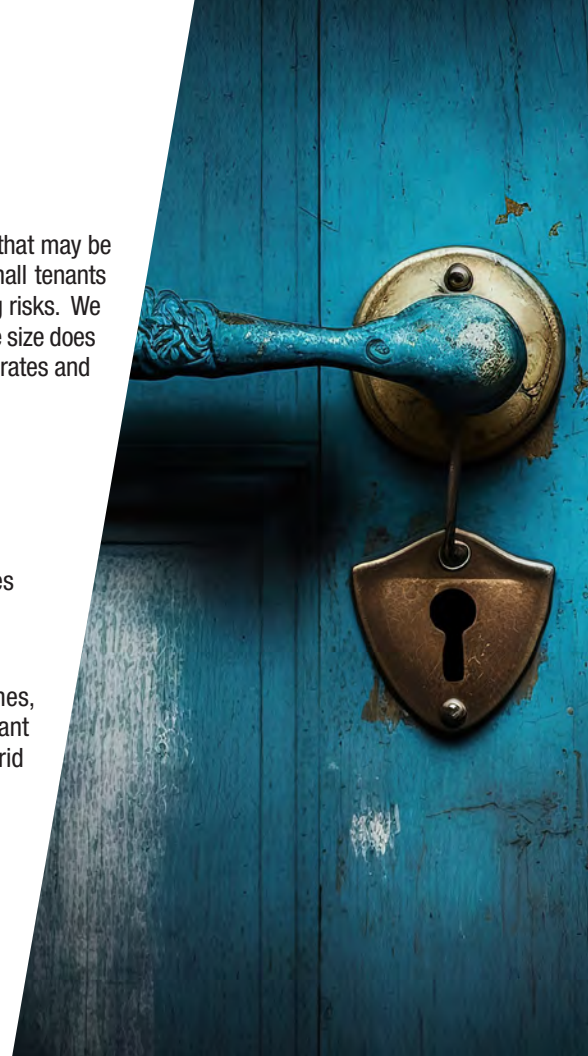
Our Personal Lines Habitational segment provides out-of-the-box solutions for personal lines risks that may be under-serviced by standard Insurers. We offer a wide variety of policies for risks ranging from small tenants packages to high valued dwellings. Our team is known for bringing creative solutions to challenging risks. We offer a multitude of endorsements tailored to suit the risk needs. At Cansure, we understand that one size does not fit all, and that's why we take a personalized approach to each policy we offer. Our competitive rates and customized solutions ensure that you have the coverage your customers need.

Features:

- Comprehensive packaged solutions that include Professional Liability, CGL, and Property
- Bespoke insurance solutions to meet the unique needs of our customers
- For Personal Lines Plus XS / Umbrella options
- Comprehensive packages for rented condos, bed & breakfast properties and seasonal homes

Appetite/Target Classes:

Non-Standard Homeowners, Rented Dwellings, Rented Condominiums, Mobile Homes, Tiny Homes, Heritage Homes, Seasonal Dwellings, Bed & Breakfast risks, Owner Occupied Condominiums, Vacant Dwellings, Owner Occupied Hobby Farms, Dwellings under renovations, Unprotected/Off the Grid Properties, and High Value.



PROSURE™ Professional Services

Our Professional Services segment provides coverage for countless types of businesses and professionals, from media and tech companies, miscellaneous professionals, engineers, construction project managers, business management consultants to health and safety/healthcare consultants and wellness professionals, pharmacies, clinical trials, and biotechnology companies. Our list is not exhaustive and other types of risks can be considered on a referral basis.

Features:

- Comprehensive packaged solutions that include Professional Liability, CGL, and Property
- High limit capacity with up to \$10M Liability Limits for E&O and CGL, plus Excess Umbrella options
- Broad appetite of risks and exposures
- Defence costs in addition, extended reporting periods, SIR & flexible deductible options, Canada and USA coverage territory
- Property Terrorism, Legal Expense, Cyber, and D&O extensions may be available

Appetite/Target Classes:

Life Sciences, miscellaneous professionals, associations, oil & gas professionals, beauty & salons (including botox, laser/IPL, PRP, tattoo salons), public relation firms, IT and healthcare staffing agencies, advertising agents, internet service providers, computer software developers, mechanical and electrical engineering firms, interior designers, property managers, business training courses, safety consultants, care homes, clinics, private ambulance and drug and alcohol testing risks and more.

Send your submissions to:
professionals@cansure.com

Recreation & Entertainment

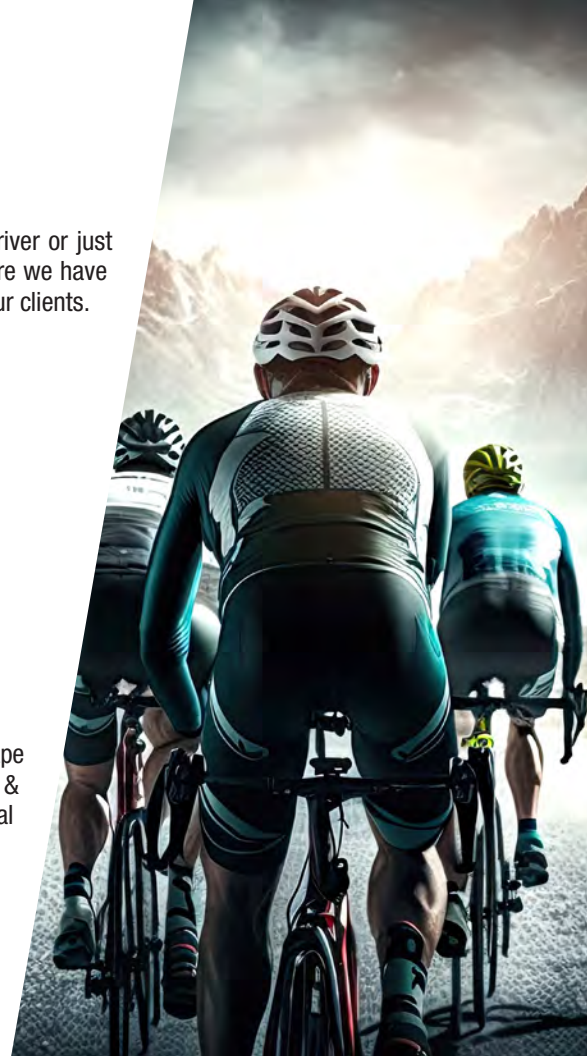
Whether your client's business involves soaring high through the trees, paddling down a lazy river or just providing a break to parents while the kids run through tunnels and climb walls, you can be sure we have a product to fit all their needs. Our underwriters are experts at creating bespoke solutions for your clients.

Features:

- Full package including property, crime, liability and much more
- \$40M property capacity, lead or subscription
- Comprehensive property extension including a "Catch All" top up clause for additional limits
- Up \$5M liability limits (package or monoline)
- No General Aggregate Limit on CGL
- Injury to Participants coverage available
- Food & alcohol service acceptable
- Watercraft coverage available, including non-owned

Appetite/Target Classes:

Climbing and ninja gyms, all sporting and recreational equipment rentals, amusement centres, escape rooms, indoor playgrounds, axe throwing, paintball, laser tag, white water rafting, pumpkin patches & corn mazes, party rentals, ziplines, tour guides including bike, sport and entertainment venues, annual special event operators.



Residential Realty & Strata/Condo Corporations

Our team provides tailored coverages for residential and commercial condominium and strata corporations, apartment buildings, and rooming house risks. We're experts at understanding the subtle differences between risks and building a package to satisfy your customer's needs. We'll work with you to find an affordable and comprehensive solution.

Features:

- Over \$40M in property limits available, lead or subscription
- Condominium Extension Endorsement (providing coverage for Trustees, Common Expenses, Property of Others, and Additional Living Expenses)
- Stated Amount coinsurance available with appraisal or current evaluator
- Building definition automatically covers landlord contents
- Broad Directors and Officers Liability
- Property managers automatically added as additional insureds
- Optional coverages also available for Equipment Breakdown, Environmental Impairment Liability, and Group Accident (Volunteers)

Appetite/Target Classes:

Town Homes, High Rise/Low Rise Apartments, Commercial & Mixed Occupancy Condo/Strata Buildings, Bare Land, Rooming houses.

Send your submissions to:
strata@cansure.com

Resorts / Lodges

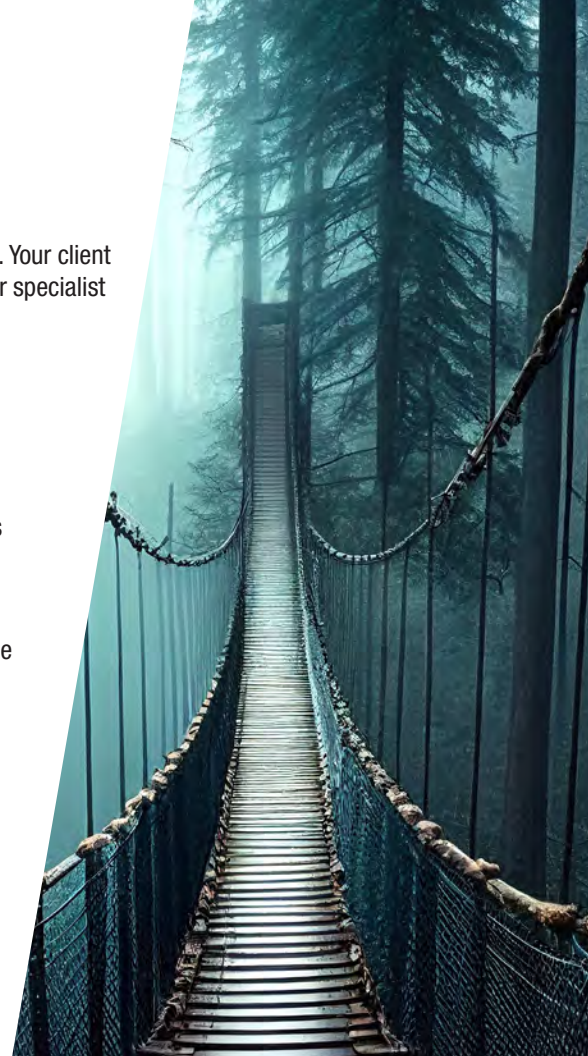
Our comprehensive resort insurance package meets the needs of resort operators big and small. Your client can focus on delivering an unforgettable experience knowing their business is well protected. Our specialist underwriters will deliver exceptional service and provide a complete solution.

Features:

- Great Outdoors Package with distinct extensions adapted to the clients' needs
- Up to \$40M in property limits, lead or subscription
- Broad Form and Replacement Cost coverage available
- \$25M combined liability limits (CGL, Umbrella and Excess Liability), Excess & Umbrella options
- No General Aggregate Limit on CGL
- Full coverage for recreational activities such as watercraft rentals, fishing & hunting tours, bike and e-bike rentals and more
- Watercraft coverage available as part of package policy; marina, dock & slip coverage available
- Resort Owner Personal Contents & Liability Package available, where required

Appetite/Target Classes:

High End Resorts, Eco-Tourism, hunting & fishing lodges, campgrounds & RV parks, ski resorts, spa & wellness retreats, glamping, adventure resorts, and backcountry chalet.



Retail & Automotive Trades

We have a comprehensive package to address the insurance needs of your retail & automotive trades clients. Our experienced underwriting team will provide a solution you can trust. We understand the distinct needs of retail and automotive businesses. Our tailored insurance packages with our expert guidance and competitive terms let you focus on serving customers with confidence.

Features:

- Over 200 eligible risk classes
- Up to \$50M in property limits
- \$25M combined liability limits available (CGL and Excess or Umbrella)
- CGL premiums starting at \$350
- Up to 100% exports to the USA
- Stand-alone Umbrella and Excess liability policies available
- Mono-line and subscription policies available, split rate policies (lead and non-lead)
- Comprehensive property extension including a “Catch All” top up clause for additional limits

Appetite/Target Classes:

Large Retail Stores, Hardware & Building Material Stores with Lumber Yards, Convenience & General Stores, Gas & Service Stations (Full and Self-Serve), Automotive Garages & Mechanics, Cannabis stores (licensed retailers), Liquor Stores, Second-Hand, Thrift Stores & Dollar Stores, Sporting Goods including rentals.

Send your submissions to:
retail@cansure.com

Transportation

Our specialist underwriters have been serving Western Canada's trucking industry since 2011. Our stable approach, broad appetite and generous limits allow us to find solutions that respond to the demands of a competitive, rapidly-growing industry. Working closely with brokers focused in this sector, we endeavour to meet the needs of operators by building comprehensive all-in-one packaged policies.

Features:

- Cargo for Hire: \$1.5M per load
- Short-Haul and Long-Haul, including high USA mileage
- Mechanical Breakdown coverage available
- Oversized, Overweight, Hazardous and Specialty carriers
- Automobile Physical Damage (APD)
- Commercial General Liability: up to \$5M per occurrence
- Property, business interruption, warehouseman's, equipment breakdown, and crime

Appetite/Target Classes:

Oilfield equipment, alcohol, tobacco, boats, electronics, food products, mixed loads, mobile homes, building materials, contractors equipment, steel, minerals, automobiles, clothing, oversize, bulk liquids, ATV, motorcycles, boats and/or watercraft, hazardous materials, and more.





i3

i3 Underwriting

Your Technical Underwriting Experts





Contents

i3 Underwriting focuses on providing tailored insurance solutions for a wide variety of commercial business, with a particular emphasis on complex casualty risks and niche coverage offerings.

- **Aviation**
- **Commercial Casualty**
- **Commercial Property**
- **Contractors' Equipment**
- **Drones**
- **EIL (Pollution)**
- **Motor Truck Cargo**
- **Professional Liability**
- **Stock Throughput**
- **Surety**

Learn more at:
www.i3underwriting.com



Aviation

Our aviation segment provides coverage for various aviation needs and offer high limit capacity, and broad coverage on most policies. I3 can typically offer terms on a 100% basis, however, subscription options are available.

Features:

- Private Business & Pleasure Aircraft
- Commercial Aircraft Fleet
- Non-Owned Aircraft
- Aviation General Liability: Premises, Products and Hangarkeepers
- Products Liability / Aerospace
- Airport Contractors Liability, and Airport Liability

Appetite/Target Classes:

Private Aircraft used for business and pleasure, including students & transitioning pilots; Commercial Aircraft fleets, utility, specialty uses, float operators, geophysical survey, flight schools, agricultural operation, etc; Domestic and international exposures related to chartering aircraft; Fixed Base Operators (FBO), Maintenance & Repair Organizations (MRO), ramp operations; Manufacturers of Aircraft parts and equipment including suppliers and distributors of component parts; Paving of runways, taxiways and apron areas, building maintenance, lighting and electrical, and roofing work; Liability for municipal airports across Canada.

Send your submissions to:
underwriting@i3underwriting.com



Commercial Casualty

Our Commercial Casualty segment has strong technical underwriting expertise in manufacturing, contracting, wholesale, utilities, retail, oil/gas, and business/professional services. We may also consider standalone and package placements, as well as standalone Umbrella and Excess Liability.

Features:

- Significant capacity for Commercial General Liability, Umbrella Liability and Excess Liability
- Broad Commercial General Liability wording, including broad form completed operations
- Blanket additional insured, blanket waiver of subrogation
- Primary/non-contributory and sudden & accidental pollution
- Umbrella and Excess Liability can be provided on a standalone basis if desired, with the ability to provide excess above most Commercial General Liability forms and automobile liability

Appetite/Target Classes:

We can provide coverage for manufacturing and wholesale of various wood, plastic and heavy metal products including US and foreign revenues. As well as, contracting such as general trades, civil works, utilities, crane services, rail services, remediation, general contractors, and oil/gas service contractors. Professional services including architects/engineers, medical offices, and consultants. Umbrella and Excess Liability over numerous other classes.

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Send your submissions to:
underwriting@i3underwriting.com



Commercial Property

Our Commercial Property segment has the ability to provide 100% terms on many classes of business, as well as provide subscribing capacity on larger risks, with the ability to follow the majority of standard market wordings. With minimal excluded classes, our team has the ability to review your submission and provide highly customized insurance policies for the coverages that are actually required by the Insured.

Features:

- Broad extensions of coverage, with the ability to adjust extensions as required
- Coverage available for buildings, contents, equipment, stock, business interruption, equipment breakdown, etc.
- Competitive rating and deductibles
- Lower Mainland Earthquake and Flood capacity
- Capacity across Canada

Appetite/Target Classes:

We can provide coverage for Residential, Commercial, Manufacturing, Retail, Hospitality, and many other classes.

Send your submissions to:
underwriting@i3underwriting.com



Contractor's Equipment

Our Contractor's Equipment segment can provide broad coverage for small contractors with only a few pieces of equipment, to companies that have large equipment schedules across Canada and the U.S. We can provide coverage for small and large value items, including mining equipment and cranes. Our wording and extensions will provide peace of mind for Insured equipment, while it is in use, in transit, or in storage.

Features:

- Competitive pricing and deductibles
- Blanket Rented Equipment, as well as Equipment Rented to Others available
- Option for Quarterly or Annual Reporting
- Ice & Muskeg coverage
- Newly Acquired Equipment Limits
- Pollution Expense coverage
- Snow Removal Equipment coverage
- Blanket Tool Floater coverage

Appetite/Target Classes:

We provide coverage to Contractors of all types, Manufacturers, Wholesalers, Distributors, Rental Companies, and many other classes.



Drones (UAVs)

Our Drone segment is at the forefront of insuring this rapidly expanding industry. We provide comprehensive products and services for all areas of the drone (UAV) industry. Additionally, we are pioneering new and innovative ways to ensure that the UAV industry can access insurance in an efficient way.

Features:

- UAV Operational Liability
- UAV Operational liability and Physical Damage, including Payload and Ground Equipment
- Additional coverages such as: noise liability, invasion of privacy

Appetite/Target Classes:

Commercial Operators, Manufacturers and all companies in the risk chain, Aerial Photography, Real Estate, Agricultural, Filming, Surveillance, Aerial Inspection, and private business and pleasure.

Send your submissions to:
underwriting@i3underwriting.com



Environmental Impairment Liability (Pollution)

Our Pollution segment provides coverage for both Premises Environmental Liability (PEL) and Contractors Pollution Liability (CPL). PEL provides coverage for Pollution and Environmental Damage arising from the Insured's properties and associated business activities, whereas CPL provides coverage for Pollution and Environmental Damage caused by the activities of Contractors.

Features: Combined EIL/CPL form provides:

- Third-party property damage and bodily injury arising out of a Pollution event
- Gradually occurring pollution
- Clean up costs
- Emergency Response Costs
- First-party business interruption loss arising out of pollution or environmental damage
- Natural Resource damage expenses
- Fines & Penalties. Limits up to \$10M 3rd Party Claims, 1st Party Discovery, Asbestos, Mold /Fungi

Appetite/Target Classes:

We can provide coverage to General Contractors and associated sub-trades, Restoration Contractors, Excavation Contractors, Haulage, Plumbing / HVAC, Herbicide / Pesticide application, Water / Sewer construction / maintenance, AST / UST Installation/Maintenance, Painting / Coatings Contractors, and Industrial Cleaning.



Motor Truck Cargo

Our Motor Truck Cargo segment provided coverage to common/contract carriers, couriers, terminal warehouses/depots. We could consider high US hauling accounts for supporting brokers. Our minimum premium is \$5,000 on any one account but our sweet spot is \$20,000 plus accounts.

Features:

- MTC limits up to \$1.5M
- CGL limits up to \$10M, including US hauling accounts
- S&A limits available up to \$10M on the right risk
- Riggers/Hook liability
- Debris limit up to \$35,000
- Freight charges limit \$25,000
- Load/unloading included minimum deductible \$10,000 on a target commodity

Appetite/Target Classes:

We prefer to consider local/short haul well established, experienced trucking risks as well as couriers' accounts; not keen on household goods movers, stand-alone freight forwarders, new start-ups, or one trip transit risks.

Send your submissions to:
underwriting@i3underwriting.com



Professional Liability

Our Professional Liability segment provides comprehensive coverage to protect individuals and businesses across various professional fields. Whether you're an architect, engineer, contractor, healthcare professional or other professional providing specialized services, our insurance policies are tailored to address the unique risks associated with your profession. In today's complex and litigious business environment, having professional liability insurance is a prudent and responsible choice to ensure a resilient and secure professional practice.

Features:

- Broad appetite of risk and exposures
- High limit capacity up to \$5M and greater
- Coverage for Pollution up to \$500,000 and Asbestos up to \$250,000
- Copyright Infringements Costs up to \$25,000
- Loss of Documents up to \$100,000, Defence or Criminal Proceedings up to \$250,000

Appetite/Target Classes:

Architects, Behavior Therapists, Business Management Consultants, Counsellors, Collection Agencies, Design-Build Contractors, Engineers, Environmental Consultants, Dance Instructors, Driver Training Schools, Food Industry Consultant, Graphic Designers, Interior Decorators & Designers, IT Consultants, Life Coaches, Land Surveyors, Laser Treatment or Spa & Salon Services, Massage Therapist, Non-Destructive Testing, Nutritionists, Oil & Gas Consultants, Pet Groomers, Photographers, Physical Therapists, Private Investigators, Project Managers, Recruitment Agencies, Software Developers, Website Design Firms, Wildlife Consultants, Yoga Instructors and much more!



Stock Throughput

Our Stock Throughput and Transit segment provides coverage with a single policy for all of an Insured's cargo and inventory (stock), including raw materials, work in progress and finished product worldwide. Our wording is designed for companies that manufacture, import, distribute or export merchandise; however, almost any type of business can benefit from this coverage. As we can provide blanket transit coverage under this wording, it eliminates the need for separate cargo policies where individual trip reporting can be required.

Features:

- Coverage at highly competitive rates
- Goods are covered at all times during the manufacture process, from the inbound raw goods, to the finished products
- Coverage for storage of stock at owned or third party premises
- Actual Cash Value, Replacement Cost and Selling Price valuation can be provided
- Selling Price Valuation includes the Insured's mark-up, which reduces the need for Business Interruption insurance
- Capacity for catastrophe perils, such as windstorm, flood, and earthquake, regardless of location

Appetite/Target Classes:

Some of the target classes for this coverage are Manufacturers, Wholesalers, Distributors, and many other classes.

Send your submissions to:
underwriting@i3underwriting.com



Surety

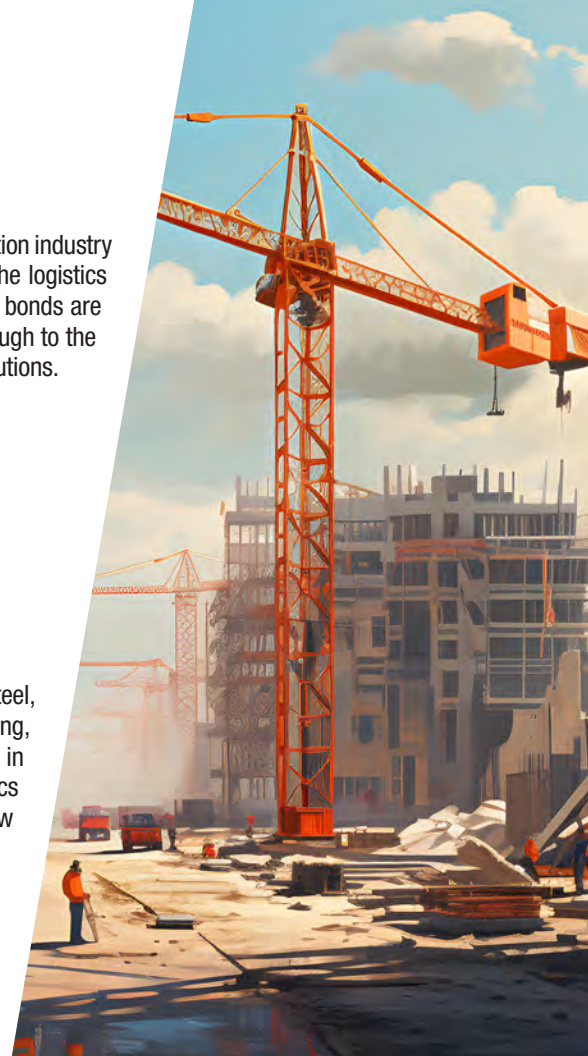
Our Surety Bonds segment provides expert advice and service with respect to contract and construction industry bonding as well as most classes of miscellaneous and commercial bonds including bonding for the logistics industry, Canada Customs bonds, fiduciary bonds, court bonds and license and permit bonds. Our bonds are approved and fully accepted by all levels of government and public bodies from the local level through to the Government of Canada as well as private owners, general contractors, and public and private institutions.

Features:

- Single contract bond limits up to \$10M
- Miscellaneous and commercial bonds up to \$5M
- Able to deliver executed bonds to our brokers in the field
- Rapid underwriting with respect to new file submission, response within 24 hours

Appetite/Target Classes:

General contractors and sub-trades including roofing, foundation. Framing/carpentry, structural steel, pipelines, electrical & mechanical, excavation, heavy equipment, road building, civil engineering, sustainable energy. First Nations construction companies. Foreign based contractors operating in Canada. Construction and non-construction related suppliers. Canada Customs Bonds-Logistics Industry including shipping companies, trucking firms, customs brokers & freight forwarders. Law firms and trustees-court bonds, fiduciary bonds including guardian, executor, foreign executor, etc.





Beacon

Life is Better With Beacon





Contents

- **Contents in Storage**
- **Hole-In-One Insurance**
- **Off Road Vehicles (BC, SK, MB)**
- **Pleasurecraft**
- **RideSmart Motorcycles**
- **Special Events**
- **Beacon Club**

Learn more at
www.beacon.insure



Contents in Storage

Are any of your customers downsizing, in-between homes, or needing to store their personal property for the short-term or long-term? Beacon provides coverage for personal household property in storage at a professional storage facility, while it is stored in either individual locked storage units or locked containers. Insure for one month, or 12 months, with the option to extend your coverage.

Features:

- All Risk property coverage
- Replacement Cost settlement basis
- \$250 deductible
- 1 – 12 month policy periods
- Various storage facilities and arrangements can be considered

Appetite/Target Classes:

Personal Household Property, Professional Storage Facility, stored in a secured individual storage unit or container.

Visit www.beacon.insure for more information about Beacon and our products

Quote, bind, and Issue today on:
portal.spgcanada.ca

1



Hole-In-One Insurance

Our Hole-In-One Program provides an excellent and inexpensive promotional tool for you and your customers, as well as charities and community golf tournaments. Make every golf event a special event with a Hole-In-One Prize, with no risk! Beacon offers insurance coverage for individual Hole-in-One sponsorship or seasonal packages for multiple Hole-In-One sponsorship.

Features:

- Minimum premium \$100
- Prize limits to \$100,000
- Individual Hole, Multiple Holes, Tournament or Seasonal Package
- Prize Reinstatement: should there be a Hole-In-One winner, the reinstatement option means the full prize is reinstated so the prize is still available a second time for the remaining golfers who have yet to attempt the insured hole. This option is available for an additional 10% premium.
- Competitive Rates

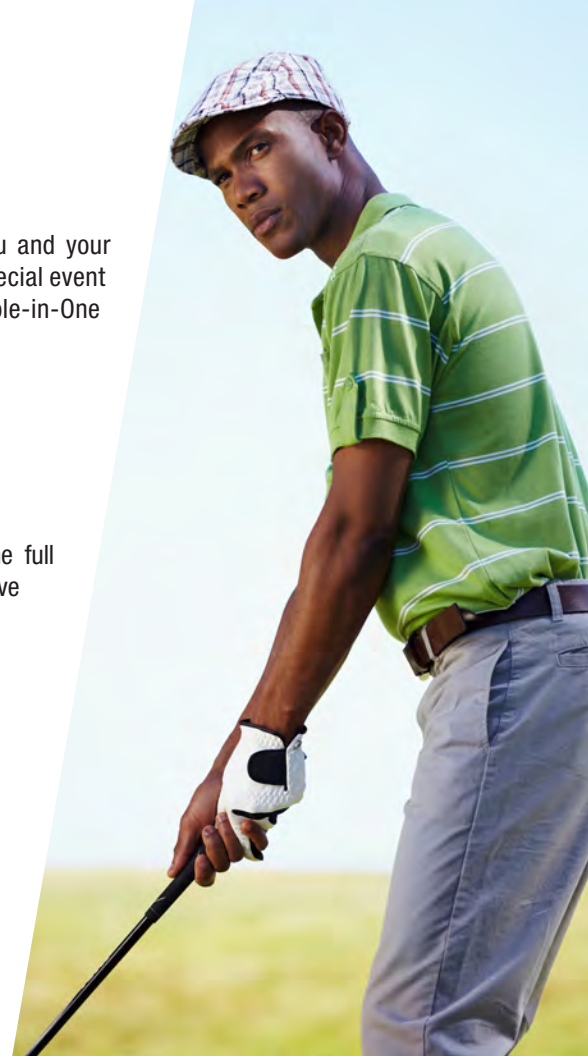
Appetite/Target Classes:

Community Golf Tournaments

Visit www.beacon.insure for more information about Beacon and our products

2

Quote, bind, and Issue today on:
portal.spgcanada.ca





Off Road Vehicles Available in BC, MB & SK Only

Our Off-Road Vehicle segment provides coverage for ATV's, Snowmobiles, Dirt Bikes, Dual Purpose Bikes and Snow Bikes in British Columbia, Saskatchewan, and Manitoba.

Features:

- Agreed Value Policy. All Risk or Specified Perils coverage options
- Inflation Protection for a total loss of a new unit up to 24 months old
- Off-Road Liability options, ability to write high-value units
- Riding Gear and Trailer / Truck Decks, Travel Protection, Lock Re-Keying, Safety and Maintenance Equipment, Reward Coverage
- Liberalization Clause, Optional Accident Benefits & Rescue Expense Coverage
- Multiple Discounts available, ability to accommodate multiple units on a single policy

Appetite/Target Classes:

Private Pleasure Use policy with Incidental Business Use available upon Underwriter approval. Snow/Track Kits are covered. Unit up to 50 years of age in good working order and accepted based on the driver's experience and claims history.

Visit www.beacon.insure for more information about Beacon and our products

Quote, bind, and Issue today on:
portal.spgcanada.ca



Pleasurecraft

Our cornerstone product has allowed us to become one of Canada's largest providers of Pleasurecraft. For over 25 years we have offered "All Risks", "Agreed Value" coverage very competitively priced, for the widest range of vessels imaginable.

Features:

- "All Risks", Hull & Machinery coverage, and "Agreed Value", regardless of vessel age
- Inflation Protection for a total loss of a new vessel up to 3 years
- Clear broad wording with limited exclusions (no Ingestion or Vermin Exclusions, or Theft restriction)
- Additional Expenses (Rental Expense, Extra Expenses, Emergency Towing, Fire Department charges)
- Personal Effects on a Replacement Cost basis
- Protection & Indemnity, up to \$5M
- No Sublimit for Water Skiing, Wakeboarding, Tubing, etc.
- Sudden & Accidental Pollution Coverage with no Sublimit
- We insure across Canada, one Broad Trading Warranty

Appetite/Target Classes:

Private Pleasure Use, Canadian Registered Pleasurecraft, all classes of watercraft accepted based on operating experience and claims history, Skipper Chartering available for qualified risks; max 30 charters annually, Liveboard endorsement available, up to \$1M H&M limit available, max. speed 75mph.

Visit www.beacon.insure for more information about Beacon and our products





RideSmart Motorcycle BC Drivers Only

Our Ridesmart Motorcycle segment provides All Risk Coverage for Cruisers, Touring, Sport Touring, Sport, Enduro/Dual Purpose, Trikes, Custom Built Bikes and Scooters for Residents of British Columbia.

Features:

- Agreed Value, All Risk Policy
- Inflation Protection for a total loss of a new motorcycle up to 24 months old
- Ability to write High Value Bikes
- Riding Gear and Motorcycle Trailer coverage
- Travel Protection, Lock Re-Keying, Emergency Roadside Assistance
- Reward Coverage, multiple discounts available
- Ability to accommodate Multiple Bikes on a single policy
- 24-Hour Toll-Free Emergency Roadside Assistance throughout Canada and the continental United States

Appetite/Target Classes:

Private Pleasure Use Policy. Units up to 50 years of age. Bike must be in good working order and accepted based on the driver's experience and claims history.

Visit www.beacon.insure for more information about Beacon and our products

Quote, bind, and Issue today on:
portal.spgcanada.ca



Special Events

Beacon offers short term liability coverage for social, entertainment, business, sporting and many other kinds of events. Whether it's a one day or multi-day event, our protection makes your client's event is special. We offer full Commercial General Liability coverage.

Features:

- Up to \$5M Liability Limits
- Non-Owned Auto
- Tenants Legal Liability
- Medical Expenses
- Volunteers are Additional Insureds
- Host Liquor Liability available

Appetite/Target Classes:

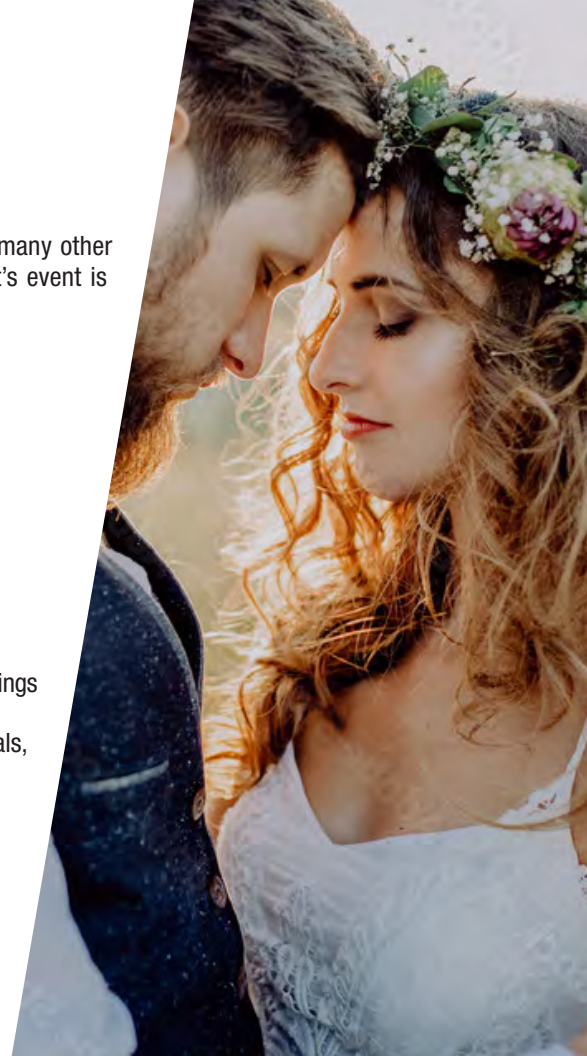
Social Events: Barbecues, Birthday a/o Anniversary a/o Christmas Parties, Reunions, Auctions, Weddings

Sporting Events: Baseball, Tournaments, Slow Pitch, Hockey/Camps, Martial Arts, Bonspiels

Entertainment Events: Dog Shows, Hay Rides, Fashion Shows, Concerts, Art/Craft Festivals, Rodeos, Car Shows, Music Festivals

Business Events: Trade Shows, Conventions, Food Vendors

Visit www.beacon.insure for more information about Beacon and our products





Beacon Club

Welcome to our new policyholder-focused website www.beacon.club which will provide articles, industry links and other resources we believe will resonate with our customers. We're building mutually beneficial relationships with vendors, non-profit organizations, and content providers to help create a community, centered around our customers.

Contact us at Beacon if you have content you'd like to share or if there are partnerships you think we should be considering. This is very much meant to be an inclusive environment where we connect with one another not just as consumers and suppliers but as people with shared passions.

Features:

As a Beacon Club member:

- You receive our competitively priced standard and niche insurance products
- You have access to exclusive discounts and offers from our affinity partners
- You have a resource with articles with the latest advice on your Toys – Motorcycles, Off-Road Vehicles and Pleasurecraft all one website!

We understand our customers have a lot of other options available to them. Our goal is to make sure our broker clients remain confident in choosing Beacon as their preferred insurance supplier.

Every Policyholder is a Beacon Club Member! Visit: www.beacon.club

Quote, bind, and Issue today on:
portal.spgcanada.ca

Fastrack with our Portal

Quote, Bind, & Issue Policies 24/7



SPGC Portal

SPGC allows brokers to quote, bind and issue insurance policies on demand, 24/7 through our Portal

Easy Quoting and Binding

- Effortless quoting, whether you're at your desk or conquering the world on the move
- Our user sales dashboard provides a snapshot of your open quotes, policies bound, and upcoming renewals

Instant Policy Perks

- Complete policy documents are delivered to you instantly upon binding in digital format for quick download into your BMS or sending to your clients

Team Access

- Brokers in the same office can access all portal policies bound and in flight quotes, for client management collaboration
- Our new Policy Assign feature allows you to delegate, assign, and manage portal business together!

Cont'd ...

Visit us at:
portal.spgcanada.ca

SPGC Portal

Request information for upcoming demo sessions by contacting businessdevelopment@spgcanada.ca. We're not just giving you the tools; we're here to guide you. Take advantage of our comprehensive portal training to ensure your success. Our training sessions include a demo of the quote to issuance process, product education, and a demo of the platform's features that support your sales process.

Products currently available

- Course of Construction including Wrap-Up
- Stand-alone Commercial General Liability
- Personal EQ Deductible Buy-down
- Hole-in-One Insurance
- Off-Road Vehicles (BC, SK & MB)
- Personal Contents in Storage
- Pleasurecraft
- Personal Watercraft
- Ridesmart Motorcycles (BC)
- Special Event Liability
- Tenants
- XS Strata Water Damage Deductible Buy-Down





SPECIALTY
CLAIMS CANADA

Specialty Claims

Canada's Most Reliable Claims Service Provider





Specialty Claims Canada

Specialty Claims Canada is the in-house claims management department of Specialty Programs Group Canada. We pride ourselves on managing claims on behalf of the Cansure, Beacon and I3 brands. We handle claims for both our Canadian and London based market partners under a delegated authority.

Specialty Claims is consistently making significant investments in claims management to under-pin a growth strategy aimed at achieving a sustainable brand identity known for quality, responsiveness, and integrity in the Canadian insurance marketplace. This strategy requires that SPGC take responsibility and accountability for the major functions such as claims management via Specialty Claims.

It is the intent of Specialty Claims to provide top-level claims service, to respond quickly to inquiries, and to resolve outstanding claims as soon as practicable. Specialty Claims believes that the investment in a Claims management team and the efficiency of scale, combined with the integration of data, knowledge, and training with the underwriting operations will greatly benefit all stakeholders including our broker partners.

Contact Us:

During business Hours: We are here to help. Contact us directly from 8:30am-4:30pm PST

Email us: claims@specialtyclaims.ca

After our regular business hours: Please call Coast to Coast Claims: Tel: 1-855-535-0554

Email: claims@coasttocoastclaims.ca

Send your queries to:
claims@specialtyclaims.ca

Head Office

Suite 1488, 700 W Georgia Street,
Vancouver, BC Canada V7Y 1K8

Toll Free: 1.877.685.6533

www.spghanada.ca



IB011.1 (April 2024)

SPGC | **SPECIALTY**
PROGRAM GROUP CANADA

We are insurance entrepreneurs partnered to aggregate strengths for the betterment of our customers, staff, and suppliers; achieving our business vision serving brokers as a first-choice insurance supplier in Canada.