

WILDFIRE DEFENCE SYSTEMS CANADA

Broker FAQ

Everything You Need to Know About Our Partnership with WDS Canada

For Broker Use Only | June 2026 | SPG Canada / Cansure

ABOUT THIS DOCUMENT

This FAQ is designed to equip you with the information you need before your clients receive their policyholder letter about the WDS Canada partnership. We are sharing this with you **first** so you are prepared for any questions.

This FAQ is shared with brokers first — before the policyholder letter goes out. You are fully equipped to handle any client questions.

1 THE PARTNERSHIP

Q: What is Wildfire Defence Systems Canada (WDS Canada)?

A: WDS Canada, part of the Wildfire Defense Systems (WDS) Response Network, is an experienced world leader in wildfire loss intervention and suppression services. They monitor wildfire activity and threats to properties 365 days a year and deploy field personnel to protect eligible properties during active wildfire events.

Q: What is SPG Canada's partnership with WDS Canada?

A: SPG Canada has partnered with WDS Canada to provide enhanced wildfire intervention services to eligible policyholders. When an active wildfire threatens an eligible property, WDS Canada dispatches response resources to help protect it. SPG Canada is the first MGA in Canada to establish this kind of partnership with WDS Canada.

Q: Is SPG Canada the first to work with WDS Canada?

A: SPG Canada is the first MGA in Canada to partner with WDS Canada. However, WDS Canada is already partnered with several insurance carriers, so this type of service is not new to the industry. It is new for MGA-distributed business.

Q: Why is SPG Canada doing this?

A: Wildfire risk in Canada is increasing. This partnership adds an additional layer of protection for policyholders in fire-prone regions, complements existing insurance coverage, and reflects SPG Canada's commitment to proactive risk management.

2 ELIGIBILITY & COVERAGE

Q: Which policyholders are eligible?

A: This service is currently available only to active Cansure policyholders for our rollout this year.

Q: Will this expand to other brands in the future?

A: The current rollout is limited to Cansure policyholders. Any future expansion to other legacy brands will be communicated separately as decisions are made.

Q: Which provinces are covered?

A: Properties must be located in Alberta, British Columbia, Manitoba, Saskatchewan, or parts of Western Ontario. Properties must also be accessible by established roads, bridges, or daily ferry.

The following Forward Sortation Areas (FSAs) in Western Ontario are currently approved by WDS Canada for response:

POT, POV, POW, POX, POY, P7A, P7B, P7C, P7E, P7G, P7J, P7K, P7L, P8N, P8T, P9A, P9N

Q: Does every property in those provinces qualify?

A: No. Eligibility is determined by several factors including:

- A valid, locatable street address (required for WDS Canada to respond)
- Property must be accessible by established roads, bridges, or daily ferry
- Structures must be 3 storeys or less to allow for WDS Canada intervention tactics
- The policy must be 100% covered by SPG Canada with no external subscribers
- Property construction and defensible space characteristics
- Policy type and coverage level
- Certain occupancy types are eligible while others are excluded based on operational or safety considerations

Q: Can eligibility be confirmed at the time of quote or policy purchase?

A: No. Eligibility is evaluated after the policy is issued based on property type, location, building characteristics, and policy structure. Brokers cannot promise or confirm WDS Canada coverage at the point of sale. If a property meets the criteria and is threatened by wildfire, WDS Canada will be notified automatically.

Important: Eligibility cannot be confirmed until after the policy is issued.

Q: What are the eligibility requirements for Personal Lines (Homeowners)?

A: Most single-family homes with comprehensive coverage will qualify. The following property types are generally not eligible:

- Individual condominium units
- Townhomes
- Co-ops
- Renter's policies (tenant-only, no building coverage)
- Mobile or manufactured homes with gaps between the structure and foundation

Q: What are the eligibility requirements for Commercial properties?

A: Commercial eligibility depends on occupancy type, building characteristics, and height (3 storeys or less). Properties near concentrations of flammables, chemicals, hazardous materials, or biohazards are excluded for firefighter safety.

Generally Eligible	Generally Ineligible
Retail and mercantile	Chemical and petroleum processing
Office buildings	Natural gas facilities
Restaurants, bars, taverns	Manufacturing (heavy and light)
Hotels, motels, resorts	Mining operations
Apartment buildings and condominium complexes (common areas)	Airports, terminals, marinas
Religious buildings, day care centres, nursing homes	Government and municipal buildings, correctional facilities
Fitness centres, veterinary clinics, salons	Utilities, nuclear facilities, dams
Mini warehouse and self-storage	Wind and solar farms, sawmills, grain elevators
Farming operations	

These lists are not exhaustive. If a broker has questions about a specific property, they should contact their SPG Canada underwriter.

Q: What about the 100% SPG Canada policy requirement?

A: The policy must provide building coverage and be 100% covered by SPG Canada without any external subscribers. If a placement is shared with another carrier or has external subscribers, the property is not eligible for WDS Canada services.

Q: Do policyholders need to register or sign up?

A: No. There is no registration, no sign-up, and no action required from the policyholder. WDS Canada monitors wildfire activity automatically and dispatches resources to eligible properties when a threat is identified.

Q: Is there a cost to the policyholder?

A: No. This service is provided at no additional cost to eligible policyholders.

Q: Does this affect premiums?

A: No. This partnership does not result in any premium changes for policyholders.

3 HOW THE SERVICE WORKS

Q: What does WDS Canada actually do when a wildfire threatens a property?

A: WDS Canada provides policyholders with an additional layer of protection against wildfire-related damage by taking proactive steps to make the property more survivable during a nearby wildfire. For eligible properties threatened by an active wildfire, WDS Canada field personnel may:

- Move combustible materials from around the property (firewood, propane tanks, outdoor furniture)
- Secure the property by covering exterior vents and closing all exterior doors, windows, and garage doors to prevent ember intrusions
- Deploy temporary sprinkler systems to create a protective water barrier around the property
- In extreme threat situations, apply fire-blocking gel to the home's exterior and/or fire-retardant barriers to surrounding vegetation

Following the wildfire event, WDS Canada will make all reasonable efforts to return to the property to restore relocated items and remove any fire-blocking materials.

Q: Does WDS Canada cut down trees or bushes?

A: No. WDS Canada will not cut down trees or bushes on the property.

Q: Is service guaranteed for every eligible property?

A: No. While WDS Canada makes every effort to reach eligible properties, service deployment depends on:

- Active fire proximity and behavior
- Evacuation orders and road access
- Available personnel and resources
- Emergency services coordination
- Firefighter and civilian safety

Rapidly changing conditions may prevent access to some areas during peak fire activity.

Q: Does this replace the policyholder's own wildfire preparedness?

A: No. This is a supplemental protection service. It does not replace the need for comprehensive insurance coverage or personal wildfire preparedness. All property owners in fire-prone areas should maintain defensible space and have an evacuation plan regardless of WDS Canada eligibility. SPG Canada and WDS Canada fully support FireSmart™ practices.

4 YOUR ROLE AS THE BROKER

Q: Are we going around brokers to contact policyholders directly?

A: No. While SPG Canada is sending a letter directly to eligible policyholders to inform them of this service, brokers remain the primary point of contact for all policy-related questions. We are sharing this information with you first, before the policyholder letter goes out, so you are fully equipped to handle any questions your clients may have.

Q: What will policyholders receive?

A: Eligible policyholders will receive a letter from Cameron Copeland, President & CEO of SPG Canada, explaining the WDS Canada partnership and how the service works. This letter is going out in the coming days. A copy of the letter is attached so you can review exactly what your clients will see.

Q: What should I tell my client if they call about the letter?

A: Key points to communicate:

- This is a free service provided as part of their Cansure policy — no additional cost
- Cansure is part of the SPG Canada brand of MGAs, which is why the letter is branded SPG Canada
- No action is required on their part — WDS Canada monitors and responds automatically
- Not all properties qualify — eligibility depends on location, access, construction, and other factors
- This does not replace their own wildfire preparedness or their insurance coverage
- For more information, they can visit wdscanada.ca
- For policy questions, they should continue to contact you, their broker

Q: What if my client's property is not eligible?

A: Not all properties qualify for WDS Canada services. Eligibility depends on several factors. If a client's property does not qualify, reassure them that their insurance coverage remains unchanged and encourage them to review their wildfire preparedness plan and maintain FireSmart™ practices.

Q: What if a client is with a non-Cansure legacy brand and asks about this?

A: This service is currently available to legacy Cansure policyholders only. Policyholders under Totten, i3, Beacon, or Anderson McTague are not eligible at this time. You can let them know that SPG Canada continues to evaluate opportunities to expand services across all brands.

Q: What if my client does not want to participate in this service?

A: If WDS Canada services are activated and attends an eligible property where the owner requests that they do not provide service, WDS Canada will advise SPG Canada that services were declined for that property. We will advise you, the broker, that your client has declined service in order to provide you with an opportunity to review risk management best practices where appropriate.

5 CLAIMS & OPERATIONAL QUESTIONS

Q: If WDS Canada responds to a property and there is still damage, how does the claim process work?

A: The standard claims process through Specialty Claims Canada applies. WDS Canada's service is a supplemental protection measure — it does not change anything about the claims process, policy terms, or coverage.

Q: Does WDS Canada involvement affect the claim outcome?

A: No. WDS Canada's service is separate from the insurance claim process. Whether or not WDS Canada was able to respond does not affect the policyholder's coverage or claim eligibility.

Q: What if WDS Canada causes damage to a property during their response?

A: WDS Canada carries its own professional liability coverage. Any concerns about damage caused during a WDS Canada response should be directed to SPG Canada for coordination.

Q: Does WDS Canada coordinate with local fire departments?

A: Yes. WDS Canada coordinates with local fire authorities and emergency services. Firefighter and civilian safety always comes first. WDS Canada operates as a supplement to — not a replacement for — public emergency response.

6 MARKETING & COMMUNICATIONS

Q: Can I use this partnership in my own marketing to clients?

A: We recommend letting the SPG Canada policyholder letter serve as the primary communication. If you wish to reference the partnership in your own materials, please ensure messaging is consistent with SPG Canada's communications. Contact Denise Russell, Chief Sales & Marketing Officer to discuss marketing collaborations: drussell@spgcanada.ca

Q: Where can I direct clients for more information?

- A:**
- **WDS Canada website:** wdscanada.ca
 - **SPG Canada policyholder resource page:** spgcanada.ca/myspg/general-services/wildfire-defence-services/
 - For policy-specific questions: direct clients to contact you, their broker

Note: The mySPG resource page contains the same information your clients will see, including eligibility details, how the service works, and eligible/ineligible occupancy lists. Reviewing this page will help you anticipate the questions your clients may ask.

Q: Is there a live webinar or Q&A session planned?

A: We are coordinating a live Q&A session with WDS Canada for brokers. Details on timing and registration will be shared separately once confirmed.

Q: Where can I find the policyholder letter?

A: A copy of the policyholder letter is attached. It is also available on the SPG Canada broker resources page at spgcanada.ca.

If you have questions not covered in this FAQ, please contact the SPG Canada Business Development team at businessdevelopment@spgcanada.ca. We are here to support you.