



Aurora
UNDERWRITING SOLUTIONS

BROKER PRODUCT TOOLKIT

Aurora Underwriting Solutions is a proudly Canadian-owned and operated Managing General Agent (MGA) underwriting platform, delivering expert insurance solutions to retail brokers and clients across Canada. Specializing in a wide variety of industries and product lines, we provide tailored coverage and unmatched service nationwide.

THE BENEFITS OF AURORA

COMPREHENSIVE PRODUCT OFFERINGS

We offer a wide range of business classes and significant capacity with our ability to access multiple Lloyd's Syndicates. Each policy comes with detailed breakdowns of our carrier partners' share of risk, reinforcing our commitment to transparency and trust.

CROSS-CANADA SERVICE

With underwriting teams based in both Alberta and Ontario, we proudly serve brokers across all of Canada, providing expert support wherever you are.

UNMATCHED SERVICE EXCELLENCE

Our underwriting team is dedicated to offering personalized, prompt service to every broker, every time. With us, service excellence isn't just a goal - it's our standard.

AWARD-WINNING TEAM

Recognized as a 5-Star MGA, our team has earned industry accolades for consistently delivering top-tier service and innovative solutions.

IN-HOUSE CAPACITY

We offer in-house underwriting for large risks, providing greater control, faster response times, and increased flexibility without compromising on quality or coverage.

DATA PRIVACY & SECURITY

Your trust is invaluable. We prioritize the safety of your data with the latest security technologies, ensuring it's always secure and handled with the utmost care.

PRODUCT OVERVIEW



**COMMERCIAL
PROPERTY**



**FARM &
AGRICULTURE**



**ERRORS &
OMISSIONS**



**PHYSICAL
DAMAGE &
CARGO**



**SPECIALTY
PROPERTY**



**GENERAL
LIABILITY**



**POLLUTION &
ENVIRONMENTAL
LIABILITY**



**MEDIA &
TECHNOLOGY**



**FINE ARTS &
JEWELLERS
BLOCK**

COMMERCIAL PROPERTY

Protecting your customers' most valuable assets — their physical property. Aurora Underwriting delivers customizable, multi-line insurance solutions designed to meet your clients' needs efficiently and cost-effectively.

COVERAGE HIGHLIGHTS

- Customizable Package
- Extensions Available for Legal Expense, Crime & Equipment Breakdown
- Deductible Options: \$2,500 - \$100,000
- Flood, SBU & Water Damage Coverage Available
- National Underwriting Team

AVAILABLE LIMITS

- Property: \$8,000,000
- Liability: \$10,000,000

UNDERWRITING REQUIREMENTS

- Completed Application
- COPE Details
- Ownership Experience:
 - Tenant & Property Management Information (If Applicable)
- Loss History
- Interior & Exterior Photos Recommended
- Five-Year Loss History

WHAT WE LIKE...

- Commercial Realty
- Building Owners
- Office Buildings
- Rented & Vacant Dwellings

WHAT WE CONSIDER...

- Warehousing
- Manufacturing / Packaging
- Processing Facilities
- Condos (Ontario Only)
- Short-Term Rented Dwellings

WHAT WE DECLINE...

- Hospitality (Property)
- Motels
- Inflatable Domes
- Cannabis Productions
- British Columbia & Alberta Condos / Strata

GET A QUOTE

If you have any questions or would like to submit an application, please contact one of our dedicated underwriters listed below, or email news submissions@auroraunderwriting.ca.

Brian Morison

416-629-5222

bmorison@auroraunderwriting.ca

Cameron Buttrum

289-769-1000

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FARM & AGRICULTURE

Aurora Underwriting proudly supports Canada's farming and agriculture industry. Our experienced underwriting team provides coverage for a wide range of operations, including dwellings, commercial activities, equipment breakdown, and more. We provide farm and agri-business owners with peace of mind knowing that their assets are protected so they can concentrate on their operations.

COVERAGE HIGHLIGHTS

- Full Solutions With Extension Packages
- Coverage for Dwelling & Commercial Operation
- E&O Coverage Available for Seedman
- Optional Equipment Breakdown
- Coverage for Incidental US Sales
- National Underwriting Team

AVAILABLE LIMITS

- Property: \$7,000,000 Per Subject Area
- CGL: \$10,000,000
- Farm Liability: \$5,000,000
- E&O: \$5,000,000

UNDERWRITING REQUIREMENTS

- Completed Application
- COPE Detail for All Structures
- Equipment List
- Revenue Breakdown by Operation & Market (CND, US, ROW)
- Five-Year Loss History
- Pictures of All Buildings
- WETT Certificate (If Applicable)

WHAT WE LIKE...

- Cash Crop
- Fruits & Vegetables
- Dairy
- Poultry
- Hobby Farms
- Nurseries
- Seed Growing & Cleaning
- Horse Farms

WHAT WE CONSIDER...

- Fertilizer Plants
- Grain Elevators
- Feedlots
- Custom Farming
- Mushroom
- Equine Operations (Boarding & Own Use)
- Feed Manufacturing
- Wineries

WHAT WE DECLINE...

- Greenhouse
- Fish Farming
- Hog Farms
- Biodigester

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ERRORS & OMISSIONS

Aurora Underwriting supports consultants, accountants, and engineers with insurance solutions tailored to their professional and contractual needs. Our underwriting team offers professional indemnity coverage with capacity ranging from \$1,000,000 to \$10,000,000.

COVERAGE HIGHLIGHTS

- 24-Hour Underwriting Turnaround Time
- Modular Policies - Coverage Extensions for Legal Expense, Property, CGL, Cyber, D&O
- Primary & Excess Layers Available
- National Underwriting Team

UNDERWRITING REQUIREMENTS

- Completed Application
- Confirmation of Experience
- Loss History & / or Principals Resume
- Underwriting Information for Additional Coverages
- Client's Standard Contract

AVAILABLE LIMITS

- E&O: \$5,000,000
- CGL: \$10,000,000
- Cyber: \$2,000,000
- D&O: \$2,000,000
- Legal Expense: \$500,000

WHAT WE LIKE...

- Consultants
- Technology & Media
- Management Consultants
- Energy Assessors / Consultants
- Employment / Recruitment Agencies

WHAT WE CONSIDER...

- Immigration Consultants
- Non-Destructive Testing
- Testing / Calibration Laboratories
- Claims Adjuster
- Agricultural Consultants

WHAT WE DECLINE...

- Financial Institutions
- Payment Processing
- Fintech
- Medical Malpractice
- Property Managers

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E&O TARGET CLASSES

LOW HAZARD

- Addressing / Circularizing Services
- Arbitrators / Mediators
- Archaeologists
- Archivists
- Art Consultant / Directors
- Biologists
- Business Consultants / Advisors
- Business Training
- Career Advice Complaint Handling
- Dispute Resolution
- Economics Consultants
- Expert Witness
- Fisheries Consultancy
- Fork Lift Training
- Fuel Efficiency Consultant
- Funeral Directors
- Genealogists Graphology
- Home Automation Consultants
- Librarian
- Life Coach
- Logistics, Traffic & Transport Consultants
- Management Consultants
- Map Drawers / Cartographer
- Marriage Guidance
- Meteorological Consultants
- Photography
- Proof Reading
- Recruitment Consultants
- Secretarial / Clerical Services
- Secretarial Training
- Tourist Information
- Training Consultants
- Translators
- Wedding Planners
- Wildlife Consultants

MEDIUM HAZARD

- Access / Disability Consultants
- Accident / Theft Investigators
- Auctioneers
- Book Keepers
- Business Analysts
- Calibration Consultancy
- Compliance Consultant
- Conference Organizer
- Ecologists
- Energy Assessors / Consultants
- Event Organizers
- Food Hygiene Consultants
- Food Industry Consultancy
- Forestry Consultant
- Garden Design
- Interior Design
- Landscape Architect
- Leisure Industry Consultants
- Lighting Design
- Low Carbon Consultants
- Media & Design Consultants
- Portable Appliance Testers
- Private Investigators
- Procurement Consultants
- Quality Assurance Consultants
- Social Media Consultants
- Technology-Hardware / Software Consulting
- Town Planner
- Trade Association
- Yacht Broker

HIGH HAZARD

- Adoption / Foster Agencies
- Agricultural Consultants
- Agronomists
- Arboriculturists / Tree Surgeons
- Architects & Engineers
- Aviation Consultancies
- Claims Adjusters
- Company Formation
- Company Search Agents
- Corrosion Consultants
- Costs Lawyers
- Fire Consultants Fire Risk
- Health & Safety Consultants
- Health & Safety Inspection Services
- Immigration Consultants
- Land Surveyors
- Lifting Equipment Tester
- Literary / Authors Agents
- Loss Adjuster / Assessors
- Non-Destructive Testing
- Payroll Administration
- Political Consultancy
- Private Investigator
- Recovery Consultancy / Debt Collectors / Bailiffs / Collection Agents
- Safety Consultants
- Shipping & Freight Forwarding Consultants
- Testing / Calibration Laboratories
- Timber Treatment Consultants

DESIGN-BUILD CONTRACTORS

Aurora Underwriting supports design-build contractors with insurance solutions for every stage of construction. Our underwriting team provides design-build E&O coverage — from initial groundworks to project completion.

COVERAGE HIGHLIGHTS

- Competitive & Broad Terms
- Professional Liability Coverage
- Ability to Offer Project Specific Coverage
- Minimum Deductible of \$3,500
- Minimum Premium of \$5,000
- National Underwriting Team

UNDERWRITING REQUIREMENTS

- Completed Application Including 3 Recent Projects
- Loss History
- Principals Resume (If New Venture)

AVAILABLE LIMITS

- Limits up to \$5,000,000

WHAT WE LIKE...

- General Contractors
- Construction Management Firms
- Design-Build Contractors
- Electrical Contractors
- Concrete Contractors
- Carpentry Contractors

WHAT WE CONSIDER...

- Historic Restoration Contractors
- Demolition
- Remodeling (Non-Residential)

WHAT WE DECLINE...

- Industrial Contractor
- Developer (Condo)

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ARCHITECTS & ENGINEERS

Aurora Underwriting supports small and medium-sized engineering and architecture firms with comprehensive Errors and Omissions coverage. Our E&O solutions help protect against risks arising from alleged mistakes, negligence, and other professional liabilities.

COVERAGE HIGHLIGHTS

- Competitive & Broad Terms
- Primary & Excess Terms
- Multi-Media & Advertising Coverage
- Ability to Offer Project-Specific Coverage
- Minimum Deductible of \$2,500
- Minimum Premium of \$5,000
- National Underwriting Team

UNDERWRITING REQUIREMENTS

- Completed Application
- Loss History
- Principals Resume (If New Venture)

AVAILABLE LIMITS

- Limits up to \$5,000,000

WHAT WE LIKE...

- Architects
- Electrical Engineers / Inspectors
- Oil & Gas Engineering
- Structural Engineering

WHAT WE CONSIDER...

- Civil Engineers (Road Work, Retaining Walls)
- Chemical Engineering
- Automation Engineers
- Geotechnical Engineers

WHAT WE DECLINE...

- Civil Engineers (Dam, Bridges, Water Break)

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COMMERCIAL PHYSICAL DAMAGE

Aurora Underwriting supports Canada's transportation and trucking industries with commercial physical damage coverage. Our solutions include all-perils protection, debris removal, Actual Cash Value valuation, and more — because accidents happen.

COVERAGE HIGHLIGHTS

- Valuation Based on ACV
- Deductible Options of 4%
- All Perils Coverage
- Parked Rates Available
- Canada or US Hauling
- Debris Removal
- Higher Towing & Storage Limits Available
- Package Policy Available

UNDERWRITING REQUIREMENTS

- Completed Application
- List of Equipment & ACV
- Loss Report
- List of Drivers - Including DOB, Experience & MVR's

AVAILABLE LIMITS

- \$500,000 per unit

WHAT WE LIKE...

- Truckers / Transportation - Short or Long Haul
- Gravel Haulers
- Waste Disposal Fleets
- Heavy Equipment

WHAT WE CONSIDER...

- Household Movers
- School Bus / Passenger Fleets
- Commercial Driving Schools (Dual Controls)

WHAT WE DECLINE...

- Less Than 5 Power Units
- Auto Carriers
- Recreational Vehicle Carriers

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MOTOR TRUCK CARGO

Aurora Underwriting supports Canadian and cross-border haulers with cargo and commercial liability coverage that protects products in transit throughout Canada and the US. Our solutions include all-perils protection, optional coverages, and trailer interchange and unattended truck coverage.

COVERAGE HIGHLIGHTS

- All Perils Coverage
- Optional Coverage for Refrigerated Loads & Mechanical Breakdown
- Trailer Interchange & Unattended Truck Coverage
- Canada or US Hauling
- Can Consider New Ventures
- Package Policy Available

UNDERWRITING REQUIREMENTS

- Completed Application
- List of Equipment & ACV
- Loss Report
- List of Drivers & MVR's
- Minimum of 6 Months

AVAILABLE LIMITS

- Up to \$1,000,000 Limit Depending on Types of Cargo / Fleet Size
- Primary & Excess Limits Available
- Livestock Hauling: Up to \$100,000

WHAT WE LIKE...

- Non-Owned Goods
- Refrigerated & Dry Goods
- Heavy Equipment
- Bulk Agriculture
- Containerized Freight

WHAT WE CONSIDER...

- High & Of Electronics
- Liquor (Beer & Wine)
- Pharmaceuticals & Petrochemicals
- Bulk Liquid
- Livestock
- Seafood

WHAT WE DECLINE...

- Car Haulers

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SPECIALTY PROPERTY

Aurora Underwriting offers customized insurance solutions to meet the unique needs of your Canadian clients. Our national underwriting team provides 100% primary/first-loss layer and subscription options. We serve a range of industries, including cold storage, recycling, woodworking, sawmills, molders, and more.

COVERAGE HIGHLIGHTS

- Customizable Package
- Offering 100% Primary / First Loss Layer
- Quota Share / Subscription Options Available
- National Underwriting Team

UNDERWRITING REQUIREMENTS

- Completed Commercial Property Application
- COPE Details for Each Building
- Statement of Values
- Recent Loss Inspection / Survey (24 months) on Main Structures
- Pictures (Inside & Outside)
- Loss History

AVAILABLE LIMITS

- Primary: \$6,000,000

WHAT WE LIKE...

- Building Owner - High Hazard Tenants
- Wood / Sawmill Operations
- Scrap / Recycling Operations
- Plastic Mold Injection Facilities
- TIV > \$1,500,000

WHAT WE CONSIDER...

- Cold Storage
- Abattoirs
- Lobster Ponds

WHAT WE DECLINE...

- Fishing Processing Plants
- Greenhouse
- Aquaculture

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GENERAL LIABILITY

Aurora Underwriting supports business owners with commercial general liability (CGL) and excess liability coverage. For higher-limit or more complex risks, our underwriting team delivers tailored excess liability solutions to meet evolving business needs.

COVERAGE HIGHLIGHTS

- Policy Form - Occurrence & Claims Made
- Non-Owned Automobile
- Limited Pollution
- Employers' Liability
- Employee Benefits Liability
- Extensions for E&O, Product Recall, EPL

UNDERWRITING REQUIREMENTS

- Completed CGL Application
- Breakdown of Revenue by Product & Geographies
- Loss History

AVAILABLE LIMITS

- Commercial Liability: Up to \$15,000,000
- Excess Liability: \$15,000,000
- Minimum premium of \$1,000

WHAT WE LIKE...

- Manufacturers, Wholesalers & Packaging
- Accounts With US Sales (Up To 85%)
- Contractors
- Agricultural & Farming Liability
- Trucking / Transportation

WHAT WE CONSIDER...

- Special Events / Adventure Liability
- Incidental Snow Removal
- Liquor Liability

WHAT WE DECLINE...

- Cannabis / Cannabis By-Products / Vape Shops
- Vaccine / Pharmaceutical
- Wrap-Up Liability
- Marine Liability
- Safety Critical Auto Parts / Equipment

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CGL TARGET CLASSES

CONTRACTORS

- Agri / Custom Farming
- Concrete & Paving
- Crane Operators
- Drilling & Blasting Building
- Electrical
- Elevator
- Erection / Structural Steel
- Excavation & Grading
- General
- Glass & Window
- Hydro, Telecommunication & Power Generation
- Installers
- Landscaping
- Logging
- Millwrights
- Mining / Exploration
- Oil & Gas
- Painting
- Pest Control & Extermination
- Pipefitting
- Plumbing, Heating, HVAC
- Project Managers & Consultants
- Pressure Washing
- Renovation & Restoration
- Roofers - Cold Application Only
- Scaffolding
- Security Equipment Installation
- Shoring & Underpinning
- Snow Removal - Incidental
- Tree Removal & Arborists
- Welders

MANUFACTURERS

- Agricultural Equipment
- Agri / Farming
- Building Products
- Chemicals & Cleaning
- Electrical Components
- Food & Beverage
- Industrial Equipment
- Metal Products
- Oil & Gas Products
- Plastics
- Sawmills

DISTRIBUTORS / WHOLESALE

- Animal Feed
- Building Supply Centers
- Chemical Products
- Construction & Safety Equipment
- Electronic Products
- Food Products
- Industrial Product Machinery
- Oil & Gas Products
- Plastics
- Wood / Lumber / Remanufacturing

PREMISES

- Adventure / Educational
- Farm / Agri Liability
- Residential Realty - Apartment & Multi-Family Dwelling
- Vacant Land / Building

MISCELLANEOUS

- Architects & Engineers
- Design & Construction
- Food Trucks
- Garbage Collection
- Hauling
- Municipal & Educational Risks (Excess Only)
- Non-Profit Organizations
- Photography / Videography
- Recycling Operations
- Scrap Metal
- Security & Private Investigators

HOSPITALITY

- Breweries, Distilleries & Wineries
- Cafes & Coffee Shops
- Hotels / Motels
- Restaurants - High-End / White Tablecloth

COMMERCIAL TRANSPORTATION

- Short & Long Haul Fleets

****We Can Consider Up To 85% USA & Foreign Products Exposure****

CONTRACTORS

Aurora Underwriting helps contractors manage risk and protect their business, allowing them to focus on growth and operations. We offer comprehensive solutions with extension packages tailored to a variety of contractors, including welders, plumbers, demolition teams, janitorial services, and more.

COVERAGE HIGHLIGHTS

- Full Solutions With Extension Packages
- EPL & PLL Sublimit Available
- E&O Coverage Available on Select Classes
- Options Available for Clients With Less Than 2 Years of Operations
- National Underwriting Team

UNDERWRITING REQUIREMENTS

- Completed Application
- Equipment List
- Revenue Breakdown by Trade
- Example of Recent Jobs
- Loss History

AVAILABLE LIMITS

- CGL: \$10,000,000
- Floater / Tools: \$70,000

WHAT WE LIKE...

- Welders & Equipment
- Plumbers / HVAC
- Demolition
- Janitorial / Cleaning Services
- Quarrying / Rock Cutting
- Tree Removal
- Agri-Contractors
- General Contractors

WHAT WE CONSIDER...

- Roofers Without Heat Application
- Incidental Snow Removal - Private & Commercial

WHAT WE DECLINE...

- Crane Operations
- Operations / Work In The US
- Civil Projects (Bridges, Dams & Tunnels)

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POLLUTION & ENVIRONMENTAL

Aurora Underwriting provides pollution liability coverage to safeguard businesses against environmental exposures and contamination-related claims. With adaptable solutions and expert insight, we help clients manage risk with confidence.

COVERAGE HIGHLIGHTS

- Third-Party Claims Including Clean Up Costs
- Emergency Costs
- Minimum Deductible of \$2,500
- In-House Underwriting Authority

UNDERWRITING REQUIREMENTS

- Completed Application
- Loss History

AVAILABLE LIMITS

- Policy Form: Claims Made
- Limit: \$2,000,000

WHAT WE LIKE...

- Trucking & Logistics
- Commercial Property
- Agribusiness (Including Aerial Application)
- Contractors
- Warehousing & Logistics
- Oilfield Services
- Mould & Asbestos Abatement

WHAT WE CONSIDER...

- Above & Underground Storage Tanks
- Bulk Storage of Fuels & Chemicals
- Garages / Repair Shops
- Emergency Spill Response

WHAT WE DECLINE...

- Offshore Oil & Gas
- Mining
- Hydraulic Fracturing Operations
- Dredging & Marine Works

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FINE ARTS & JEWELLERS BLOCK

Aurora Underwriting offers comprehensive Fine Arts and Jewellers Block coverage to protect against loss or damage to valuable collections. Our team is ready to discuss tailored solutions to meet your clients' specific needs.

COVERAGE HIGHLIGHTS

- Includes All Risk of Physical Loss Whilst At Permanent Locations, Temporary Locations, On Loan, or In Storage
- Transit Coverage
- Primary & Excess Placements
- Multi-Line Package Policies Available
- Locally Underwritten & Issued Documents

UNDERWRITING REQUIREMENTS

- Completed Fine Arts & Jewellers Block Application
- Security Parameters

AVAILABLE LIMITS

- Property: \$2,500,000
- Liability: \$5,000,000

WHAT WE LIKE...

Jewellers Block:

- Jewellers (Retail / Wholesale / Manufacture)
- Personal Jewellery & Watch (Single Items <\$100,000 CAD Can Be Considered)
- Luxury Goods Including Leather & Porcelain
- Precious Stone, Bullion

Fine Arts:

- Private & Corporate Collections
- Memorabilia Collections
- Museum Collections
- Artist, Restorers & Conservators

WHAT WE CONSIDER...

Jewellers Block:

- Single Personal Jewellery
- Cash In Transit

Fine Arts:

- Wine Collections
- Fine Art Packers
- Rare Books & Maps
- Sports Memorabilia
- Musical Instruments
- Specialty Collections

WHAT WE DECLINE...

Jewellers Block:

- Pawn Brokers
- Storage Risks

Fine Arts:

- Classic Cars

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