



**Aurora**  
UNDERWRITING SOLUTIONS



# BROKER PRODUCT TOOLKIT

Aurora Underwriting Solutions is a commercial insurance wholesale broker serving retail brokers across Canada. Our underwriting team provides first-class insurance products to meet clients' ever-changing risk-management needs. We offer a wide range of products and work with brokers to provide the best coverage at competitive prices.

**Farm & Agri-Business:**

- Seed / Grain Farms
- Fertilizer & Chemical Dealership
- Livestock / Other Farm Operations
- Farm Homeowners Comprehensive Coverage
- Cash Crop and Fruit and Vegetable
- Hobby Farms
- And More...

**Contractors:**

- Roofers (no heat application)
- Welders (on and off site)
- HVAC
- Plumbers
- Demolition
- Janitorial / Cleaning Services
- Quarrying / Rock Cutting
- And More...

**Errors & Omissions:**

- Staffing Agencies
- Accountants
- Seedman
- Agricultural Consultants
- Design Build E&O for Contractors
- Architects and Engineers
- Consultants
- Property Management
- Surveying Firms

**Fine Arts:**

- Jewelers Block
- Furrier Block
- Corporate Collections
- Exhibition
- Dealer's Museum
- Private Collection

**Freight Services:**

- Freight Forwarders
- Road Haulers
- Warehouse Keepers
- Agents
- And More...

**Cyber Liability:**

- Agricultural
- Construction
- Not For-Profit
- Architects and Engineers
- Manufacturing
- And More...

**Legal Expense:**

- Unlimited General Legal Helpline
- Employment Disputes
- Tax Protection
- And More...

**General Liability:**

- Commercial General Liability (CGL) / Umbrella
- Wrap-Up Liability
- Excess Liability
- Environmental Impairment
- And More...

**Property:**

- Commercial Building Owners
- Complex Property
- Midsize Mercantile / Non-Manufacturing Operations
- Commercial Condo Corporations
- And More...

**Trucking and Transportation:**

- Auto Physical Damage
- Cargo
- CGL
- Deductible Buydown
- And More...

# COMPREHENSIVE COMMERCIAL PROPERTY

Aurora helps protect your customers largest assets, their physical property. We offer customizable multi-line solutions that meet your clients needs in an efficient and cost effective way.

## Highlights

- Customizable package
- Extensions available:
  - Legal Expense Insurance
  - Crime
  - Equipment Breakdown
- Deductible options: \$5,000 - \$100,000
- National underwriting team
- Flood, SBU and Water Damage coverage available

## Sample Appetite

- Commercial building owners
- Office buildings
- Resorts and Hotel/Motel\*
- Strip malls
- Commercial complexes
- Light manufacturing and warehousing
- Vacant buildings (3 and 6 month terms)

\*In protected and semi-protected FUS zones

## Underwriters Requirements

- Commercial P&C application
- Including COPE details, Ownership experience:
  - Tenant and property management information (if applicable)
- Loss history
- Five-year loss history

## Available Limits

- Property: \$12,000,000
- Liability: \$10,000,000

## Example Of Accounts Written

### Example 1:

- Retail Hardware store with lumber delivery - Package policy (including stock and contents)
- 100% share of the property and liability lines
- Premium: \$25,000

### Example 2:

- Food Processing facility - Package policy
- 100% of property and liability including BI and LEI
- Premium: \$12,000

## Contact Us

### Please send new submissions to:

[news submissions@auroraunderwriting.ca](mailto:news submissions@auroraunderwriting.ca)

### Rob Woolvett | Underwriter

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### Brian Morison | Underwriter

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# FARM

Aurora offers solutions for farm and agri-businesses. We are committed to helping the industry grow with full and flexible solutions. We help customers get their products from field to market.

## Highlights

- Full solutions with extension packages
- Coverage for dwelling and commercial operation
- E&O coverage available for seedmen
- Optional equipment breakdown
- Coverage for incidental US sales
- National underwriting team

## Sample Appetite

- Cash crop and fruit and vegetable
- Wineries
- Livestock and feed operations
- Hobby Farms
- Horse and equine operation (boarding and own use)
- Nurseries

## Available Limits

- Property: \$6 million per subject area
- CGL and Farm Liability: \$8 million
- Errors and Omissions: \$5 million

## Example Of Accounts Written

### Example 1:

- Seed cleaning and merchant with incidental US sales
- Property and CGL package, Seedmens E&O
- Premium: \$25,000

### Example 2:

- Grain Farmer and seed merchant with incidental US sales
- Property and CGL package
- Premium: \$41,000

### Example 3:

- Livestock and poultry with Canadian processing and sales
- General liability
- Premium: \$8,500

## Underwriters Requirements

- Farm Application; including:
  - COPE detail for all structures
  - Equipment list
  - Revenue breakdown by operation and market (CND, US, ROW)
- Five-year loss history

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# ERRORS AND OMISSIONS AND PROFESSIONAL INDEMNITY

Our team of underwriters at Aurora Underwriting Solutions will craft modular policy solutions to meet your professional clients needs.

## Highlights

- National underwriting team
- In-house authority
- Modular policies- coverage extensions for legal expense, property, CGL, cyber, and E&O
- Primary and excess layers available

## Sample Appetite

- Consultants
- Technology and Media
- Accountants
- Architects and Engineers
- Employment/Recruitment Agencies
- Full list of target risks available

## Underwriters Requirements

- Completed application
- Confirmation of experience (loss history and/or principles CV)
- Underwriting information for additional coverages

## Capacity

- \$1,000,000 - \$10,000,000

## Example Of Accounts Written

### Example 1:

- Training Safety Certification – various industries
- Professional package (inc. CGL, LEI, property)
- Premium: \$70,000

### Example 2:

- Management Consultant / Financial Diligence
- Professional indemnity package (inc. CGL, LEI, property, cyber)
- Premium: \$5,500

### Example 3:

- Structural Engineer
- Monoline professional indemnity
- Premium: \$23,000

## Contact Us

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## Low Hazard

- Addressing / Circularising Services
- Arbitrators / Mediators
- Archaeologist
- Archivist
- Art Consultant / Directors
- Biologist
- Business Consultants / Advisors
- Business Training
- Careers 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
- Logistic, Traffic & Transport Consultants
- Management Consultants
- Map Drawers / Cartographers
- Marriage Guidance
- Meteorological Consultants
- Photography
- Proof Reading
- Recruitment Consultants
- Secretarial Services / Clerical Services
- Secretarial Training
- Tourist Information
- Training Consultants
- Translators
- Wedding Planner Wildlife Consultants
- Wildlife Consultants

## Medium Hazard

- Access / Disability Consultants
- Accident / Theft Investigators
- Auctioneers
- Book Keeper
- Business Analyst
- Calibration Consultancy
- Compliance Consultant
- Conference Organizer
- Ecologists
- Energy Assessors / Consultants
- Event Organizers
- Food Hygiene Consultancy
- Food Industry Consultancy
- Forestry Consultant
- Garden Design
- Interior Design
- Landscape Architect
- Leisure Industry Consultants
- Lighting Design
- Low Carbon Consultants
- Media Consultants & Design
- Portable Appliance Testers
- Private Investigator
- Procurement Consultant
- Quality Assurance Consultant
- 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 Consultancy
- Claims Adjuster
- Company Formation
- Company Search Agent
- Corrosion Consultant
- Costs Lawyer
- Debt Collectors / Recovery Consultancy / Bailiffs / Collection Agents
- Fire Consultants Fire Risk
- Health & Safety Consultants
- Health & Safety Inspection Service
- Immigration Consultants
- Land Surveyors
- Lifting Equipment Tester
- Literary / Authors Agents
- Loss Adjuster / Assessor
- Non-Destructive Testing
- Payroll Administration
- Political Consultancy
- Private Investigator
- Safety Consultants
- Shipping & Freight Forwarding Consultants
- Testing / Calibration Laboratories
- Timber Treatment Consultants

# AUTO PHYSICAL DAMAGE & CARGO

Accidents happen. Aurora is offering auto physical damage, cargo coverage, commercial general liability to support the Canadian transportation and trucking industries.

We service brokers and clients across Canada from our offices in Alberta and Ontario.

## Highlights

- Valuation based on actual cash value
- Deductible option of 4%
- All Perils coverage
- Optional coverage for refrigerated loads and mechanical breakdown
- Debris removal
- Trailer interchange and unintended truck coverage

## Sample Appetite

### Physical Damage

- Truckers/Transportation – short or long haul
- Gravel haulers
- Auto carriers
- Waste disposal fleets
- Household movers (APD Only)
- School bus/passenger fleets
- Commercial driving schools (Dual Controls)

### Cargo

- Non-owned goods
- Refrigerated and dry goods
- Heavy equipment
- Pharmaceuticals and Petro chemicals

## Available Limits

- Cargo: up to \$1,000,000
- Physical Damage: \$500,000 per unit
- CGL: Up to \$5,000,000 (up to 40% US)

## Example Of Accounts Written

### Example 1:

- 20 power units – High Canadian exposure
- Cargo: Reefer load of pharmaceuticals and seafood
- Premium: \$200,000

### Example 2:

- 30 power units – High US exposure
- Cargo: Dry van containing tires and dogfood
- Premium: \$400,000

### Example 3:

- 20 power units – High US exposure
- Cargo: Building material and dry goods
- Premium: \$300,000

## Underwriting Requirements

- Our application
- List of equipment and ACV
- Loss report
- List of drivers and MVR's
- Minimum of two-years experience

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**Shirley Dumbleton | Underwriter**  
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# COMPLEX PROPERTY

Aurora is focused on helping Canadian industry. Our solutions allow clients to find a solution that works for them. Customizable solutions can be put into effect so clients can manage their insurance costs effectively.

## Highlights

- Customizable solutions tailored to your clients
- Offering 100% primary / first loss layer
- Quota share / subscription options available
- National underwriting team

## Sample Appetite

- Sawmills
- Cold storage
- Recyclers (wood, paper, metal, cardboard, or rubber)
- Plastic injection molders
- Woodworking
- Buildings with high-hazard tenants

## Available Limits

- Property: \$6 million MPL
- Schedules up to \$100 million

## Example Of Accounts Written

### Example 1:

- Wood moulding manufacturer-Furniture and wall covering
- Property-Quota-share: 7% of loss limit
- Premium: \$70,000

### Example 2:

- Sawmill
- Property-Quota-share: 40% of single limit
- Premium: \$35,000

## Underwriting Requirements

- Completed Application
  - COPE details for each building
  - Statement of Values
- Recent loss inspection / survey (24 months) on main structures
- Pictures (inside and outside)
- Loss history

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# CONTRACTORS

Aurora helps contractors grow. Our solutions help contractors manage their risks and protect their business so they can focus on their operations.

## Highlights

- Full solutions with extension packages
- EPL and PLL sublimit available
- E&O coverage available on select classes of business
- National underwriting team
- Options available for clients with less than two years of operations

## Sample Appetite

- Welders (on and off site)
- Plumbers
- Roofers with limited heat application
- Demolition
- Janitorial/cleaning services
- Quarrying rock cutting
- And More...

## Available Limits

- CGL: \$5 million
- Errors & Omissions: \$2 Million (select classes)
- Floater/Tool: \$70,000

## Example Of Accounts Written

### Example 1:

- Plumbing and sprinkler contractor
- CGL package
- Premium: \$7,000

### Example 2:

- Welder and fabrication (50% off site)
- CGL package with tools
- Premium: \$5,000

### Example 3:

- Demolition and rock cutting
- CGL with umbrella placement
- Premium: \$14,000

## Underwriting Requirements

- Completed Application, including:
  - Equipment list
  - Revenue breakdown by trade
  - Example of recent jobs
- Loss history

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# DEDUCTIBLE BUYDOWN

Accidents happen. Aurora is offering deductible transportation buydown solutions. Deductible buydown is an effective tool that can help manage a client's cashflow while controlling their truck insurance premium.

## Highlights

- Valuation based on actual cash value
- Buydown as low as \$1,000
- All Perils coverage
- Optional coverage for refrigerated loads and mechanical breakdown

## Sample Appetite

- Fleet and individually rated units
- Trucking and transportation
- Other haulers (S&G, container haulers, cargo haulers)
- Canadian and US exposure

## Example Of Accounts Written

### Example 1:

- 30 power units - Buydown from \$10,000 to \$5,000 without infill
- Premium: \$840 per unit

### Example 2:

- Six power units - Buydown from \$50,000 to \$10,000 with infill
- Maritimes based with US exposure
- Premium: \$6,480 per unit

## Underwriting Requirements

- Our application
- List of equipment ACV
- Fleet request must be minimum 10 vehicles
- Loss report
- Minimum 3 years experience
- List of drivers & MVR's

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# CYBER LIABILITY

Aurora offers cyber solutions for several Canadian industries. We are committed to providing clients with the required protection for today's and tomorrow's cyber risk. We aim to make Cyber Insurance easy.

## Highlights

- Full solutions with extension packages
- First- and third-party coverage available
- Regulatory fine and infringement coverage
- Coverage for cybercrime and social engineering
- Primary and excess payment available
- National underwriting team

## Sample Appetite

- Construction
- Hospitality
- Engineering
- Transportation
- Agriculture
- And more...

## Available Limits

- Cyber: \$3 million
  - Sublimits for social engineering and ransomware

## Target Risk Characteristics

- **Revenue:** \$250,000 and \$50,000,000
- **PII Count:** Between zero and 50,000
- **MFA:** Client should have MFA in place for all email users, privileged users and VPN
- **Claim history:** No claims or all claims must be closed.

## Underwriters Requirements

- Cyber Liability application;
  - Last and current (projected) years revenue
  - Number of PII and confirmation of MFA
  - Revenue breakdown by operation and market (CND, US, ROW)
  - Five-year loss history

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# SHIPPERS LIABILITY & FREIGHT SERVICES LIABILITY

Aurora's Marine Cargo Shippers Interest and Freight Services Liability (FSL) Facility is helping clients simplify. Two policies, one process. We help streamline your clients' needs in an efficient and cost-effective way.

## Highlights

- Tailored for All Risks or Specified Perils for ocean, air and truck conveyances
- A wide range of insurable cargoes including general cargoes, machinery, heavy equipment and frozen foods
- Guaranteed defence against claims (available for FSL policies)
- Extensions include Consequential Loss, Duty, On-Forwarding Costs, and Warehouse Legal Liability.
- Coverage available for transit across conflict zones

## Sample Appetite

- Freight Forwarders
  - Road Haulers
  - Warehouse Keepers
  - Agents
- \*Minimum Premium: \$10,000*

## Underwriters Requirements

- Freight services application
- Client's standard trading conditions and sample Bills of Ladings the proposer may issue
- Confirm the limit's of liability and limit currency
- Five-year claims history
- Target price

## Available Limits

- Freight Forwarder / Shippers interest: Up to \$5,000,000
  - Marine Cargo / Stock-Throughput Facility: Up to \$55,000,000
- \*CND currency

## Contact Us

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