

The background of the slide is a photograph of a mountain range under a night sky with the aurora borealis. The image is framed by a large, dark blue geometric shape that resembles a stylized 'A' or a series of overlapping triangles. The aurora is a vibrant green and blue, and the mountains are dark and rugged, with some snow visible. The water in the foreground is dark and reflects the light from the sky.

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.

COMPANY OVERVIEW



**COMMERCIAL
PACKAGE**



**FARM &
AGRICULTURE**



**ERRORS &
OMISSIONS**



**AUTO & CARGO
SERVICES**



**SPECIALITY
PROPERTY**



**GENERAL
LIABILITY**



**LEGAL
EXPENSES**



**MEDIA &
TECHNOLOGY**



**FINE ARTS &
JEWELLERS
BLOCK**

CONTRACTORS

Aurora helps contractors manage their risks and protect their business so they can focus on growing and managing their operations. We offer complete solutions with extension packages for various contractors, including welders, plumbers, demolitions, janitors, and many 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 Two 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 Million
- Floater / Tool: \$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
- Snow Removal - Private & Commercial (Incidental Only)

WHAT WE DECLINE...

- Crane Operations
- Operations / Work in The U.S.
- Civil Projects (Bridge, Dams & Tunnels)

CONTACT US

Please Send New Submissions to: news submissions@auroraunderwriting.ca

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SPECIALTY PROPERTY

Aurora has customized solutions to meet your Canadian clients' needs. Our national underwriting team offers 100% primary/first loss layer and subscription options. Industries we serve include cold storage, recyclers, woodworking, sawmills, molders and more. Let us serve you and your clients today.

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

- Property: \$6 Million

WHAT WE LIKE...

- Building Owner - High Hazard Tenants
- Wood / Sawmill Operations
- Scrap / Recycling Operations
- Plastic Mold Injection Facilities

WHAT WE CONSIDER...

- Cold Storage
- Abattoirs

WHAT WE DECLINE...

- Fishing Processing Plants
- Greenhouse
- Aquaculture

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MOTOR TRUCK CARGO

Our cargo and commercial liability coverage protects products in transit in Canada, or the U.S. Aurora Underwriting Solutions offers all-perils coverage, optional coverages, and trailer interchange and unattended truck coverage for a variety of haulers.

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 Twelve to Twenty Four Months Depending on Policy Type

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...

- Cannabis

CONTACT US

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AUTO PHYSICAL DAMAGE

Accidents happen. Aurora offers auto physical damage to support the Canadian transportation and trucking industries. We provide all-perils coverage, debris removal coverage, valuation based on actual cash value and more.

COVERAGE HIGHLIGHTS

- Valuation Based on ACV
- Deductible Option 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
- Minimum of One-Year Experience in Canada

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
- Auto Carriers
- School Bus / Passenger Fleets
- Commercial Driving Schools (Dual Controls)

WHAT WE DECLINE...

- Less Than Five Power Units

CONTACT US

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DESIGN-BUILD CONTRACTORS

We help design-build contractors get insurance coverage through each stage of their construction projects. Count on us for help with design-build E&O insurance from the dig and footings 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 Three Recent Projects
- Loss History
- Principals Resume (If New Venture)

AVAILABLE LIMITS

- Limits up to \$5 Million

WHAT WE LIKE...

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

WHAT WE CONSIDER...

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

WHAT WE DECLINE...

- Industrial Contractor
- Developer (Condo)

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ARCHITECTS & ENGINEERS

Aurora provides extensive errors and omissions coverage and solutions for small and medium-sized engineering and architecture companies. Our E&O insurance covers a range of risks that may arise from claims of mistakes, negligence or other problems.

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 Million

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

WHAT WE DECLINE...

- Civil Engineers (Dam, Bridges, Water Break)

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FARM & AGRICULTURE

Aurora supports Canada's farming and agriculture industry. Our underwriting team works to support most types of operations with coverage for dwellings and commercial operations, equipment breakdown and more. We help farm and agri-business owners get their products from field to market.

COVERAGE HIGHLIGHTS

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

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

AVAILABLE LIMITS

- Property: \$6 Million Per Subject Area
- CGL & Farm Liability: \$8 Million
- Errors & Omissions: \$5 Million

WHAT WE LIKE...

- Cash Crop
- Fruit & Vegetables
- Wineries
- Dairy
- Poultry
- Hobby Farms
- Nurseries
- Seed Growing & Cleaning

WHAT WE CONSIDER...

- Fertilizer Plants
- Grain Elevators
- Feedlots
- Custom Farming
- Mushroom
- Horse & Equine Operation (Boarding & Own Use)

WHAT WE DECLINE...

- Greenhouse
- Fish Farming
- Hog Farms
- Peat Moss Production
- Biodigester

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COMMERCIAL PACKAGE

Helping protect your customers' largest and most valuable assets - their physical property. Aurora offers customizable multi-line solutions to meet your clients' insurance needs efficiently and cost-effectively.

COVERAGE HIGHLIGHTS

- Customizable Package
- Extensions Available for Legal Expense, Crime & Equipment Breakdown
- Deductible Options: \$5,000 - \$100,000
- Flood, SBU & Water Damage Coverage Available
- National Underwriting Team

UNDERWRITING REQUIREMENTS

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

AVAILABLE LIMITS

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

WHAT WE LIKE...

- Commercial Realty
- Building Owner
- Office Buildings
- Rented & Vacant Dwelling

WHAT WE CONSIDER...

- Warehousing
- Manufacturing / Packaging
- Processing Facilities
- Custom Farming
- Condos

WHAT WE DECLINE...

- Hospitality (Property)
- Motel
- Inflatable Domes
- Cannabis Production
- BC & AB Condos

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ERRORS & OMISSIONS

Our underwriters help consultants, accountants, and engineers meet insurance and contract needs. Our professional indemnity capacity ranges from \$1 million to \$10 million.

COVERAGE HIGHLIGHTS

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

UNDERWRITING REQUIREMENTS

- Completed Application
- Confirmation of Experience
- Loss History & / or Principles CV
- 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

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

CONTACT US

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TARGET CLASSES - E&O PACKAGE

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