



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.



**COMMERCIAL
PROPERTY**



**FARM &
AGRICULTURE**



**ERRORS &
OMISSIONS**



**PHYSICAL
DAMAGE &
CARGO**



**SPECIALITY
PROPERTY**



**GENERAL
LIABILITY**



**LEGAL
EXPENSES**



**MEDIA &
TECHNOLOGY**



**FINE ARTS &
JEWELLERS
BLOCK**

COMMERCIAL PROPERTY

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

AVAILABLE LIMITS

- Property: \$6,000,000
- Liability: \$10,000,000

UNDERWRITING REQUIREMENTS

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

WHAT WE LIKE...

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

WHAT WE CONSIDER...

- Warehousing
- Manufacturing / Packaging
- Processing Facilities
- Custom Farming
- Condos (Ontario Only)

WHAT WE DECLINE...

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

KEY CONTACTS

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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: \$10 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 Operations (Boarding & Own Use)
- Feed Manufacturing

WHAT WE DECLINE...

- Greenhouse
- Fish Farming
- Hog Farms
- Biodigester

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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 Expense, 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
- 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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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
- Logistics, 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

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

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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COMMERCIAL PHYSICAL DAMAGE

Accidents happen. Aurora offers commercial physical damage coverage 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 Six Months 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
- School Bus / Passenger Fleets
- Commercial Driving Schools (Dual Controls)

WHAT WE DECLINE...

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

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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 Six 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 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

- TIV > \$1.5 Million

WHAT WE CONSIDER...

- Cold Storage
- Abattoirs
- Lobster Ponds

WHAT WE DECLINE...

- Fishing Processing Plants
- Greenhouse
- Aquaculture

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GENERAL LIABILITY

Business owners need CGL and excess liability coverage. For higher and more complex business coverage needs, Aurora Underwriting can provide excess liability coverage. We are here to serve you.

COVERAGE HIGHLIGHTS

- Policy Form – Occurrence & Claims Made
- Non-Owned Automobile (NOA)
- 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 Limit: Up to \$15,000,000
- Excess Liability: \$15,000,000
- Minimum Premium: \$1,000

WHAT WE LIKE...

- Manufacturers, Wholesalers & Packaging
- Accounts with U.S. 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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CONTRACTORS

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

MANUFACTURERS

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

DISTRIBUTORS / WHOLESALE

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

PREMISES

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

MISCELLANEOUS

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

HOSPITALITY

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

COMMERCIAL TRANSPORTATION

- Short & Long Haul Fleets

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)

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FINE ARTS & JEWELLERS BLOCK

Aurora provides extensive Fine Arts and Jewellers Block coverages. Get protection in case of loss or damage to fine art or jewellery collections. Contact our team to discuss 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 Limit: \$2,500,000
- Liability Limit: \$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 Goods & Porcelains
- Precious Stone, Bullion

Fine Arts:

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

WHAT WE CONSIDER...

Jewellers Block:

- Pawn Brokers
- Single Personal Jewelry
- Cash In Transit

Fine Arts Collections:

- Wine Collections
- Fine Art Packers
- Rare Book & Maps
- Sports Memorabilia
- Musical Instrument
- Specialty Collections

WHAT WE DECLINE...

Jewellers Block:

- Pawn Brokers
- Storage Risk

Fine Arts:

- Classic Car

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