

# 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

## UNDERWRITING REQUIREMENTS

- Completed CGL Application
- Breakdown of revenue by product & US Sales
- 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 75%)
- 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 Manufacturers
- Wrap-Up Liability
- Marine Liability
- Safety Critical Auto Parts / Equipment

## CONTACT US

Please Send New Submissions to: [newsubmissions@auroraunderwriting.ca](mailto:newsubmissions@auroraunderwriting.ca)

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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