## SUM=



Try SUM for all your project specific insurance. We have assembled a suite of coverages addressing the Construction sectors needs, and our deeply experienced specialists can offer terms in real time, the only time that matters to you and your clients! SUM offers Wrap-Up Liability, Course of Construction (Builders Risk) and Project Specific EIL Covers.

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## WRAP- UP HABILITY:

Our wrap-up facility is written by some of the most experienced project underwriters in Canada, harnessing best of class capacity to our broad in-house expertise driven appetite, with few restricted classes. We specialise in building construction—including residential and condo/strata, commercial, industrial and institutional. We have the ability to write civil and infrastructure projects, including but not limited to bridge and road construction. We can offer limits up to 25M on any given project on a primary and/or excess basis, with competitive terms and conditions including liberal extended reporting periods.

**SECURITY:** Various first class licensed insurers

**CONTACT:** In Toronto: Dan Lopes, Brian Tompkins

In Montreal: Annick DeChamplain, Guillaume Saindon

## **COURSE OF CONSTRUCTION:**

We specialize in the unusual and smaller projects that most markets forget. We can offer up to \$5M in capacity using our domestic carrier pool for a wide array of projects, from sea to sea – including wood frame and remote locations. Sorry, we are unable to help on bridges, docks or wharves, wood frame over 4 stories or blanket COC's.

SECURITY: Aviva, Everest Canada, Sovereign General and

Trisura Guarantee Company

**CONTACT:** In Toronto: Bob Bousfield

In Montreal: Brigitte Roussel

## PROJECT SPECIFIC EIL:

Our best of class EIL underwriting team offers cover to a wide range of operations including general contracting, real estate developers, road construction and asbestos and mould remediation. Our offering is on a Claims made form, Occurrence form available on risk merits. We can offer up to \$10M in limits with minimum premiums starting at \$3,500 EIL form (Gradual) and \$2,500 PIL form (S&A) for terms up to 36 months (with an additional 36 month completed operations extension available on our EIL gradual product). Sorry, we exclude contracting outside of Canada.

**SECURITY:** Lloyds, Everest Canada, Sovereign General,

Definity Insurance Company and Liberty Mutual Canada

**CONTACT:** In Toronto: Christine Nauth

In Montreal: Guillaume Saindon