



The Excess Team – About Us

Excess Underwriting is a multidisciplinary MGA that has been meeting the insurance needs and requirements of Canadian businesses and consumers since 2008. Based in Markham, Ontario, our team of underwriting experts has one goal in mind – to help our Canadian Broker Network protect their clients through innovative insurance solutions.

Commercial Realty Insurance

Our realty products support a broad range of commercial and residential realty risks including commercial condominiums and strata complexes, residential condominiums, residential apartment buildings, and townhomes. Our products are custom built to meet the business's needs with options that can include business interruption, equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Commercial building; commercial condominiums; vacant properties; buildings under renovations; subscription (lead or follow).

WILL CONSIDER

Heritage properties; hotels; woodworking operations; plastic operations; recyclers.

OUTSIDE OF APPETITE

Farm risks; building undergoing structural renovations; cannabis.

PROPERTY CAPACITY

Up to \$20M.

LIABILITY CAPACITY

Up to \$10M (umbrella and excess limits available).

COVERAGE FORMS

All risks, named perils.

ADDITIONAL COVERAGES

Business interruption; equipment breakdown; crime; terrorism; cyber.

U/W REQUIREMENT

Commercial package application.

Cyber Insurance

From stolen laptops, misrouted emails, careless website updates, employee error, viruses, network failures to data breaches, these incidents may have consequences, which can have a crippling effect on an organization. Our Cyber policies are tailored to cover costs triggered by these exposures against businesses and provides a 24-hour hotline for insureds to report an incident and obtain immediate support to minimize damage to their business.

TARGET APPETITE

Realty; construction; professional services; hospitality; retail; wholesalers; auto dealerships.

WILL CONSIDER

Healthcare; financial/banking services; manufacturers; power and utility; franchises.

OUTSIDE OF APPETITE

Payment processors; cryptocurrency; government owned entities; municipalities; schools/universities; technology/telecommunications companies; casinos; gas stations; dating sites; adult entertainment; airlines.

CAPACITY

\$25,000 - \$1,000,000 (higher limits available pending class).

ADDITIONAL COVERAGES

Business interruption; contingent business interruption; cyber extortion; incident response expenses; security and privacy liability; regulatory defense and penalties; multimedia liability; PCI fines and expenses.

U/W REQUIREMENTS

Cyber application.



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GameDay Insurance

Our GameDay products, supporting sports and recreation risks, have been created to address the insurance needs for amateur sports associations and groups/individuals that offer sport and recreation activities. Whether you are an association, organization, instructor, or participant, GameDay has the product to ensure your event and athletes are covered as well as options that can include business interruption, equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Amateur sports; sports associations; sports facilities; sports clubs and leagues; sports camps; municipalities user groups; camps (after school, day, overnight); agricultural fairs and special events (includes banquets, corporate events, fundraisers, social gatherings, receptions, trade shows, charitable events, celebrations, holiday events and parades); fitness professionals and trainers; guides and tours; specialty programs – martial arts; yoga studios; fitness instructors; short term sporting events; user groups.

WILL CONSIDER

Axe throwing; dog walkers; gun clubs; hunting; inflatables; paintball operations; rodeos; rope courses (high and low); rugby (contact); white water rafting.

TERRITORY

All of Canada (excluding Quebec); Canadian entities with up to 25% incidental related exposure in the USA.

LIABILITY CAPACITY

Up to \$5M, up to \$250K abuse.

PROPERTY CAPACITY

Up to \$2M.

SPORTS ACCIDENT CAPACITY

Up to \$50K.



D&O CAPACITY

Up to \$5M.

E&O CAPACITY

Up to \$5M.

RISK MANAGEMENT REQUIREMENTS

- Waivers signed by participants or by their legal guardian if minor aged.
- First aid and CPR provisions available on-site.
- GameDay NOA coverage is contemplated for private passenger vehicles only; no coverage is contemplated for shuttle buses or extended vans.
- Liquor servers certified with respective provincial servers-awareness training.

U/W REQUIREMENT

Sports and recreation application, copies of waivers.

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Health Care Insurance

Our medical malpractice insurance is professional indemnity insurance for healthcare professionals. Our solutions cover a wide range of healthcare professionals from chiropractors and physiotherapists to walk-in clinics and long-term/senior care homes and can include options for business interruption, equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Spas; wellness clinics; salons; cosmetic clinics; home health care/support workers; occupational therapists; massage services; digital health; massage therapists; acupuncture; physiotherapy; osteopathic practitioner; traditional Chinese medicine; chiropractors.

WILL CONSIDER

Private hospital/clinics.

OUTSIDE OF APPETITE

Tattoos.

ADDITIONAL COVERAGES

Property; casualty; business interruption; equipment breakdown; medical malpractice; D&O; terrorism.

PROPERTY CAPACITY

Up to \$5M, with higher limits considered.

LIABILITY CAPACITY

Up to \$5M, with higher limits considered.

E&O/MED MAL CAPACITY

Up to \$5M, with higher limits considered.

D&O CAPACITY

Up to \$5M, with higher limits considered.

RISK MANAGEMENT

All regulated health professionals must carry their own E&O insurance, where applicable.

U/W REQUIREMENTS

Signed healthcare application.



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Hospitality Insurance

Our hospitality products provide coverage for family and quick serve/fast food restaurants along with best-in-class solutions for hotel risks. We can provide coverage for liquor liability with receipts up to 25% or higher for fine dining establishments. Our products are custom built to meet the business's needs with options that can include business interruption, equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Family restaurants; fast food; fine dining; catering; cafes; coffee shops; food trucks.

WILL CONSIDER

Bed & breakfast; hotels; licensed restaurants open past midnight.

OUTSIDE OF APPETITE

Bars; pubs; DJs or dance clubs; karaoke; banquet/legion halls; lounges.

PROPERTY CAPACITY

\$5M, with higher limits considered.

LIABILITY CAPACITY

Up to \$10M (umbrella and excess limits available).

LIQUOR LIABILITY SUB-LIMIT

\$2M (liquor revenues < 25%) – higher liquor revenues can be considered.

RISK MANAGEMENT REQUIREMENTS

- Wet chemical fire suppression systems.
- 6-month maintenance and cleaning of all ducts and systems.
- Min. 3 years in business or management experience.

ADDITIONAL COVERAGES

Property; business interruption; equipment breakdown; crime; liability; umbrella; terrorism; cyber.

U/W REQUIREMENT

Hospitality application.

Manufacturing Insurance

Our manufacturing solutions offer a broad range of coverages for Canadian manufacturers. Our products are tailored to provide combined coverages for liability and property with options that can include business interruption, equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Clothing; food and beverage; fabric and textiles; cosmetics (non-medical); metal products; auto parts (non-critical); China & ceramics; glassware products; electrical products; video and audio products.

WILL CONSIDER

Manufacturing risks including: recycling; chemicals; plastics; wood products; pharmaceuticals; fireworks (property only); tires (property only).

OUTSIDE OF APPETITE

Electrical products (manufactured in China); critical auto parts; medical equipment; railway/aviation products; sporting goods (protective equipment).

PROPERTY CAPACITY

\$5M with higher limits considered.

LIABILITY CAPACITY

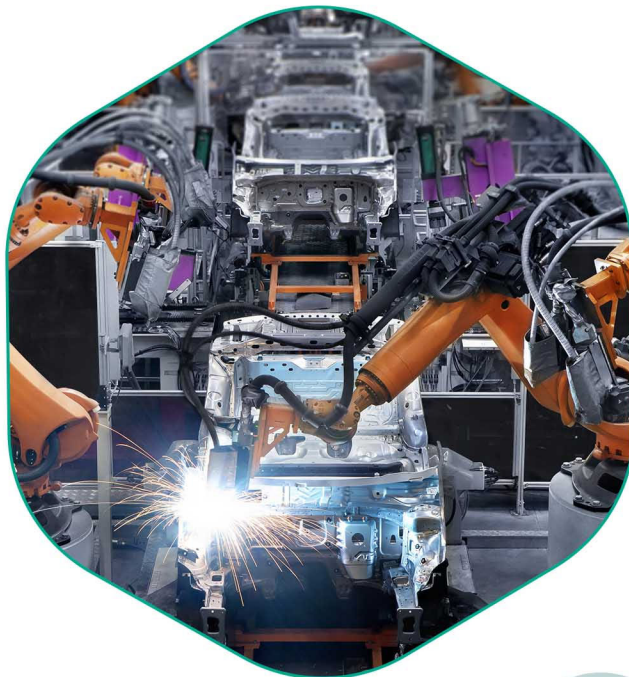
\$5M with higher limits considered (umbrella and excess limits also available).

ADDITIONAL COVERAGES

Property; business interruption; equipment breakdown; crime; liability; umbrella; terrorism; cyber.

U/W REQUIREMENTS

Manufacturing application or broker submission.



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Personal Lines Insurance

Our broad range of personal lines products provide coverage for home and condominium owners as well as tenants and renters. We offer building, contents and additional living coverage along with personal liability and tenant's legal liability. We are also able to provide additional coverage for jewelry and other scheduled items, as well as, the perils of flood, and sewer backup.

TARGET APPETITE

Primary dwellings; tenants package; seasonal dwellings (in conjunction with primary dwelling); student and rooming houses; secondary homeowners; rented dwellings; short term rentals (min. 4-night stay); vacant risks; condominium unit (owner occupied, rented, seasonal, vacant); properties under renovation; builder's risk/small residential COCs; property in storage.

WILL CONSIDER

Heritage homes; hobby farms.

OUTSIDE OF APPETITE

Mobile homes; manufactured homes; farms; structural renovations; converted commercial buildings; more than three mortgages or total mortgage values exceeding 80% of the resale value of the building/personal dwelling.

PROPERTY CAPACITY

Up to \$5M.

LIABILITY CAPACITY

Up to \$5M.

ADDITIONAL COVERAGES

Business; equipment breakdown; crime; terrorism.

U/W REQUIREMENTS

Personal lines application, and/or latest inspection, if available.



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Professional Liability Insurance

Professional liability insurance protects insureds such as architects, engineers and other professionals against allegations of negligence, errors or omissions committed in the performance of professional services. Incorrect advice, failure to perform or meet clients' expectations could lead to significant financial loss – our products are designed to cover insureds for defence costs, judgment and settlement resulting from these allegations.

TARGET APPETITE

Architects and engineers:

- Land surveyors; land use planners;
- Electrical; mechanical/HVAC engineers;
- Civil engineers;
- Geologists/hydrologists;
- Architects; landscape architects,
- Interior designers;
- Non-destructive testing; lab/material testing;
- Project/construction managers; and more.

Miscellaneous E&O:

- Environmental impact assessment/consulting;
- Business/management consultants;
- Translators/interpreters;
- Counselling/advice services;
- Photographers; printers;
- HR consultants/recruitment and staffing agents;
- Bookkeepers; and more.

WILL CONSIDER

Architects and engineers:

- Structural; geotechnical/soil engineers;
- Mining engineers; oil & gas/pipeline consultants;
- Construction E&O; design/build;
- Single projects.

Miscellaneous E&O:

- Property managers;
- Health/safety consultants;
- Excess lawyers/accountants.



OUTSIDE OF APPETITE

Architects and engineers:

- Building envelope consultants;
- Cladding engineers.

Miscellaneous E&O:

- Home inspectors; valuers;
- Life/real estate agents;
- Mortgage/insurance brokers;
- Franchisors.

CAPACITY

Up to \$5,000,000 (primary/excess).

ADDITIONAL COVERAGES

Worldwide coverage; first dollar defence and costs in addition to the limit available; office package and cyber coverage available for most classes.

U/W REQUIREMENT

Professional liability application; broker submission.

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Retail Insurance

Our retail products support a broad range of retailers from individual entrepreneurs and online businesses to large commercial enterprises. Our products are custom built to meet the business's needs with options that can include business interruption, equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Convenience stores; independent grocery stores; clothing stores; bakeries; cosmetic stores; electrical products; cookware and glass products; footwear stores; liquor stores; dry goods; health food stores; butchers; jewelry stores.

WILL CONSIDER

Auto parts (non-critical); large open area stores; fish and seafood stores; tires; gas bars and service stations; sporting goods including firearms.

OUTSIDE OF APPETITE

Furriers; farm machinery; ATV/snow machines.

PROPERTY CAPACITY

Up to \$5M, with higher limits considered.

LIABILITY CAPACITY

Up to \$10M (umbrella and excess limits available).

ADDITIONAL COVERAGES

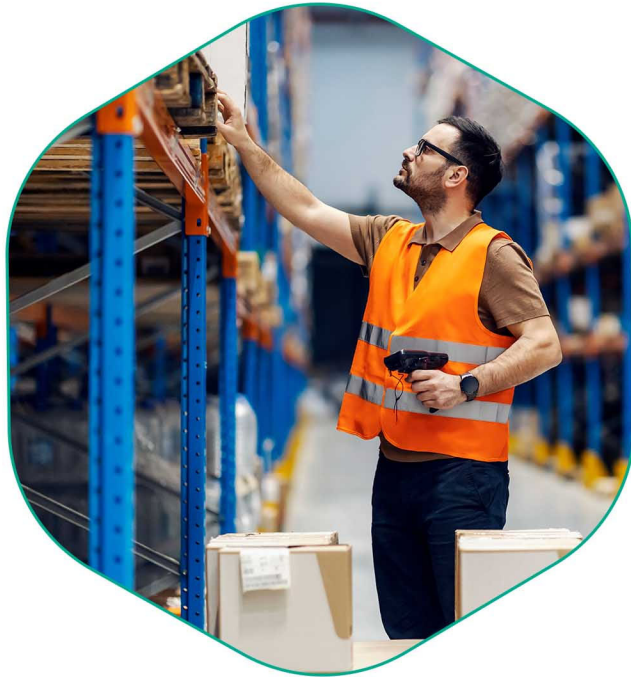
Property; business interruption; equipment breakdown; crime; liability; umbrella; terrorism; cyber.

U/W REQUIREMENT

Commercial package application or broker submission.



EXCESS
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Wholesale, Distribution, and Warehousing Insurance

Our wholesale, distribution, and warehousing packages offer to support a broad range of businesses. Our products are designed to meet the business's needs providing coverage for your building, contents, liability, and business interruption. We also provide options that can include equipment breakdown, cyber, and terrorism.

TARGET APPETITE

Dairy and food products; confectionery; non-alcoholic beverages; cosmetics (low hazard and non-medical); hardware supplies; machinery; paper products; costume and novelty; importers (goods coming from China); dry goods and fabrics; household goods; electronic media; marine supplies or parts.

WILL CONSIDER

Recycling operations; tires (property only); cold storage; storage facilities; grain elevators.

OUTSIDE OF APPETITE

Toys; pharmaceuticals; cannabis and vape related products; electrical goods if manufactured in China; medical equipment; chemicals (high hazard); critical auto parts; firearms; farm machinery; aircraft supplies or parts; fuel dealers.

PROPERTY CAPACITY

Up to \$5M, with higher limits considered.

LIABILITY CAPACITY

Up to \$10M (umbrella or excess limits also available).

ADDITIONAL COVERAGES

Property; business interruption; equipment breakdown; crime; liability; umbrella; terrorism; cyber.

U/W REQUIREMENT

Commercial package application; broker submission.



EXCESS
UNDERWRITING

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