

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.



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.