



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.

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.