

A deeper look at our segments: Wholesale

Gore’s wholesale appetite centres on well-managed, low-hazard risks manufactured to North American standards, supported by proactive maintenance and stable performance. For clients who value stability, risk mitigation, and long-term resilience, we’re the insurer that recognizes — and rewards — disciplined risk management.

Partner with us to place business that benefits from a true standard-market experience: consistent, efficient, and built for longevity.

Appetite at a glance

Preferred categories	Key considerations
<ul style="list-style-type: none"> • Apparel & footwear • Kitchen and bath surface materials • Electronics & electrical • Food and beverage (non-perishable) • Food (perishable) • Hobbies, media & stationery • Home & decor • Restaurant commercial equipment • Optical accessories • Low-hazard sporting goods (non-protective) 	<ul style="list-style-type: none"> • North American sourcing or comparable quality assurance (e.g., Western Europe, Japan, G8 countries) • Fully sprinklered premises • Documented quality-control processes and product-recall procedures • Strong premises security measures • Good housekeeping and storage/warehousing practices • CSA/ULC-listed • Perishable goods stored under proper refrigeration with monitored alarms • Demonstrates clear understanding of the product’s intended use and has a proven record of reliable performance

Specialized coverage considerations*

- **Product recall expense endorsement:** Delivers targeted protection for wholesalers facing the high costs of recalling defective or potentially harmful products. It covers communication, shipping, staffing, and storage, so you can act fast, limit supply-chain disruption, and maintain customer confidence when a recall is required.
- **Functional pro-environmental replacement cost:** Gives wholesalers the ability to replace damaged property with newer, energy-efficient, and environmentally friendly equipment without bearing the full upgrade cost. This supports sustainability goals, lowers long-term operating expenses, and helps businesses rebuild with smarter, greener technology in a cost-efficient manner after a loss.
- **Consequential loss including off-premises power failure:** Protects wholesalers against losses caused by temperature or humidity changes resulting from on-site equipment failure or off-premises power outages. This helps safeguard refrigerated and climate-sensitive inventory and maintain business continuity when utility disruptions occur.
- **Negative publicity coverage:** Helps wholesalers protect revenue and reputation when a serious on-premises incident — such as contamination in stored goods, a warehouse safety incident, or a hazardous materials event — draws public attention or triggers a regulatory shutdown. It covers lost income and essential expenses, supporting a fast return to operations and preserving customer trust.

**Subject to the terms and conditions of the policy*

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Submission quality

High-quality submissions help expedite underwriting and enhance the overall experience. Provide information that addresses the key considerations required for accurate risk assessment.

Real-world example: Why we wrote this account

- **Client profile:** Dry Goods, piece goods, wool
- **Established:** 1922
- **Annual revenue:** \$10 million
- **Risk highlights:**
 - All products non-perishable, with no processing or repackaging
 - Formal quality control and recall program in place
 - Well-maintained, newer build, sprinklered premises with alarm systems
 - Revenue distribution: 75% Canadian, 15% USA, and 10% foreign
 - Established company with continuous insurance coverage
 - Claims-free history