

CAT Season: What you need to know about binding authority

As we approach CAT season, we're sharing the key information you need to navigate binding authority for Personal Property when severe events occur, so you can act quickly and support your clients when it matters most.

The same CAT restriction criteria also apply to Commercial lines. For Commercial submissions, binding is managed internally, and an underwriter will reach out if a submission cannot be processed due to a CAT-related restriction.

When binding authority is suspended

Binding authority for Personal Property is temporarily suspended when catastrophic conditions create immediate risk. This includes:

Civil authority alerts

Suspension applies when evacuation alerts or orders are issued by an authority (Environment Canada, Conservation Authorities, provincial ministries, municipalities) for a major weather or catastrophic event including but not limited to tornadoes, hurricanes, hail, or landslide.

Flooding

Binding is suspended for risks located in an area or waterway where flooding is occurring, when evacuation alert or order has been issued, or a risk of flooding has been announced by civil or government body.

Wildfires

Binding authority is suspended for risks:

- Within 50 km of an active wildfire
- Classified as a risk to property or public safety
- Under evacuation alert/order
- Includes requests to increase coverage on existing risks.

Earthquakes

Suspension applies within 100 km of an earthquake measuring 5.0 or more for 10 days after the event.

Activities restricted during a suspension

When a binding suspension is in place, the following activities are restricted:

- Binding existing quotes or issuing new ones
- Writing new business or adding new locations
- Increasing limits or adding new coverage
- Decreasing a deductible

For full details, please refer to the underwriting manuals available on [GoBroker](#).

Here to support you and your clients

Our teams are ready to support you and your client during CAT events.

- For claims assistance, reach our Claims Advisors at 1-844-974-GORE (4673)
- For broker assistance, contact claimsreporting@goremutual.ca for FNOL support

You and your clients are encouraged to keep an eye on local advisories as conditions evolve. For up-to-date wildfire information, visit provincial wildfire resources for [British Columbia](#), [Alberta](#), and [Ontario](#), and refer to the [Insurance Bureau of Canada](#) for additional guidance.