

## A deeper look at our target segments: Business and Personal Services

### Business and Personal Services

These services are typically provided to other businesses and often involve specialized knowledge or expertise, like financial planners, or are rendered directly to individuals, typically involving a high degree of personal interaction and customization, like barber shops.

### Appetite at a glance

Business Category	Examples
Animal Services	<ul style="list-style-type: none"> <li>• Veterinarians</li> <li>• Kennels &amp; Boarding</li> <li>• Pet Sitting &amp; Walking</li> </ul>
Financial & Professional Services	<ul style="list-style-type: none"> <li>• Finance &amp; Investment Institutions</li> <li>• Insurance Companies &amp; Brokers</li> <li>• Accountants, Bookkeepers</li> <li>• Mortgage Brokers</li> <li>• Financial Planners</li> </ul>
Consulting Services	<ul style="list-style-type: none"> <li>• Management, Business, HR, Immigration, Marketing, Energy, Environmental, Meteorology</li> <li>• Educational, Employment, Retirement</li> </ul>
Real Estate & Legal Services	<ul style="list-style-type: none"> <li>• Real Estate Agents</li> <li>• Lawyers, Paralegals, Notaries</li> <li>• Land Surveyors</li> <li>• Appraisers, Inspectors</li> </ul>
Creative & Media Services	<ul style="list-style-type: none"> <li>• Photography Studios</li> <li>• Videography</li> <li>• Graphic &amp; Web Design</li> <li>• Public Relations</li> </ul>
Personal & Beauty Services	<ul style="list-style-type: none"> <li>• Barber Shops</li> <li>• Beauty Salons</li> <li>• Tailors/Seamstresses</li> <li>• Dry Cleaning Depots</li> </ul>
Education & Career Services	<ul style="list-style-type: none"> <li>• Driving Schools</li> <li>• Travel Agencies</li> <li>• Employment Agencies</li> <li>• Resume &amp; Career Advisory Services</li> </ul>
Cleaning & Maintenance Services	<ul style="list-style-type: none"> <li>• Janitorial (Residential &amp; Commercial)</li> <li>• Duct Cleaning</li> <li>• Window Cleaning</li> <li>• Chimney Sweeps</li> </ul>
Repair & Technical Services	<ul style="list-style-type: none"> <li>• Electronic &amp; Appliance Repair</li> <li>• Furniture Refinishers</li> <li>• Locksmiths, Small Engine Repair</li> </ul>

## General underwriting considerations

**Specialized coverage needs:** Evaluate whether the insured requires specialized coverage such as Errors & Omissions or a Professional Liability Extension. While this is often sourced through specialty markets, Gore may offer this extension for select classes, including beauty salons, optometrists, and audiologists.

**Client-specific exposures:** Consider the unique needs of the business. For example, a lawyer may require additional coverage for valuable papers, or a business may need tailored business interruption coverage depending on the presence of specialized equipment or ease of relocation.

**Professional certifications:** Confirm that the insured holds any required professional designations, such as those for accountants or lawyers. Many professional associations include professional coverage as part of their membership benefits and thus exposure is more closely related to an office exposure.

**Geographic scope:** Gore only writes businesses based in Canada. If there is incidental work or sales outside of Canada, such as destination photography, discuss the details with your underwriter.

**Submission quality:** Clearly outlining the scope and nature of services in your submission supports a smooth underwriting review and faster turnaround, improving your overall experience.

**Specificity of services:** Clearly identify the exact services offered. For example, offerings like tattooing or microblading may fall outside Gore's appetite.

**Premises condition and age:** For businesses operating out of older buildings (40+ years), ensure that key systems (electrical, plumbing, heating, and roofing) have been updated and that the premises are well maintained.

**Emerging risks:** Stay alert to evolving exposures such as drone use in photography or other technology-driven services. These may require additional review.

## Real-world example: why we wrote this account

- **Client profile:** Law firm – Office exposure only
- **Established:** 2022
- **Locations:** 5 offices across Canada
- **Annual revenue:** \$15M
- **Avg. insured value per location:** \$3.5M
- **Risk highlights:**
  - Claims-free history
  - Continuous coverage
  - Buildings are older but fully updated (electrical, plumbing, HVAC, roof)
  - Snow removal contracts in place
  - Professional liability (E&O) placed elsewhere