

# Commercial Property & Casualty Insurance

An overview for licensed brokers

At Gore Mutual, we continue to provide your customers with commercial insurance solutions that's suited to their needs. Backed by a team of underwriters who understand your customers' business exposures, we're focused on delivering excellent service.

# About Gore Mutual

Built on a foundation of financial strength for more than 180 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver, we are a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities.

Insurance that does good – this is our Purpose. Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us – which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.



## We've revitalized our business with a refreshed brand

Building on our legacy and history, our refreshed brand symbolizes our transformation while reflecting our ambition to scale as a purpose-driven national insurer.



## Fueled by investments in talent and technology

We're targeting to complete our initial strategic transformation with the launch of our commercial insurance business in Guidewire.



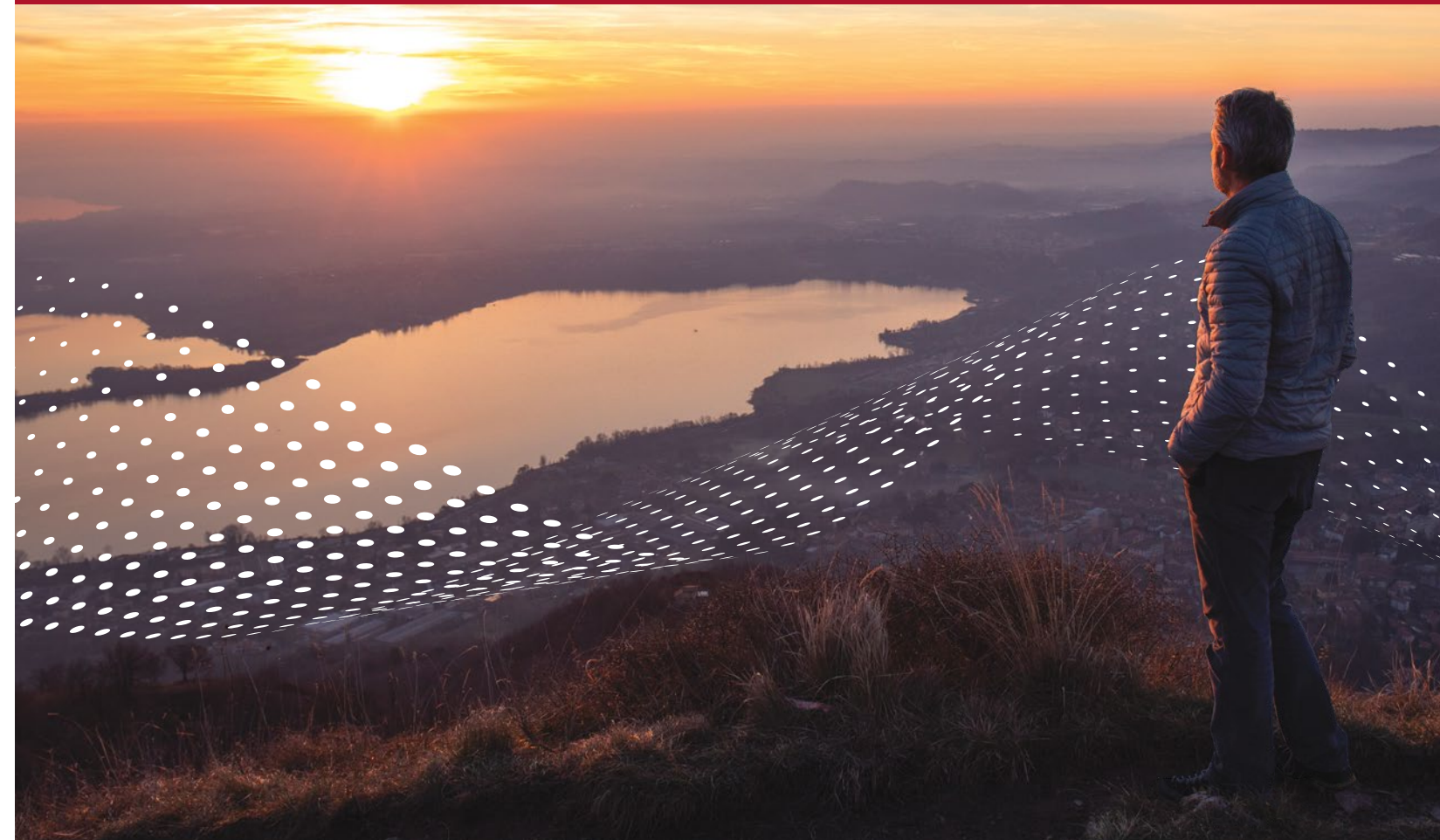
## Increasing our presence

With over 600 employees and counting, we're operating in three flagship offices – Cambridge, Vancouver and Toronto. We continue to support our people, with a focus on purpose and wellbeing, equity, diversity and inclusion.



## Focus on financial strength

We continue to deliver solid financial results, with industry-leading premium growth, and profitable underwriting results in 2021.





# Offering our broker partners excellent service



**We're ready to quote more business faster and more accurately than ever before**

Powered by leading technology, we leverage the information from your submission to provide you a quick response and a competitively priced insurance solution for your customer.



**Taking the guesswork out of our underwriting appetite**

We've identified our target industry segments and classes of business to help you focus on growing your business with us.



**Competitive insurance solutions**

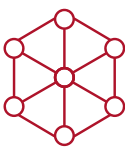
We offer insurance solutions suited to your customers' operations at competitive prices, with our Extended Coverage Bundle and other additional coverages included in every quote.



**Dedicated claims team**

You'll deal with the same advisor and receive regular updates so that there are no surprises.

# Offering your customers coverage suited for their business



**Insurance solutions for a wide range of operations**

From contractors to manufacturing, wholesale and other industries, our offering is flexible and responsive to suit your customers' insurance needs.



**Additional coverages**

A broad range of additional coverages for even more protection such as Padlock Cyber & Data Protection, Legal Expense Insurance, Equipment Breakdown coverage and more.



**Extended Coverage Bundle**

A broad grouping of additional coverages bundled into one, with four limit options to choose from. It's easy to increase limits as your customers' business grows.



**Exceptional claims service**

Experienced claim advisors who understand various operations will take care of your customers so they can get their businesses up and running quickly after a claim.

A woman with dark hair, wearing a pearl earring, is shown in profile, focused on her work. She is sitting at a desk, typing on a laptop. In the background, other people are blurred, suggesting a busy office or public space.

# Brokers and customers benefit from expert claims service

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## Knowledgeable claims advisors who understand businesses

Our advisors have experience in adjusting various commercial claims. From realty, strata/condominiums and manufacturing, to fleet vehicles and garages and many other operations, our in-house team of advisors work hard to help your customers get their businesses up and running as quickly as possible.

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## Dedicated to you and your customer

Our claim advisors are commercial specialists who are dedicated to helping you and your customers from beginning to end of the claim. We'll make sure to start a claim quickly. From the moment a claim is assigned to the time it is closed, and everything else in between, you and your customers deal with the same advisor.

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## Get updates throughout the claim

We provide timely updates to you and your customers – status updates, actions we've taken, any work outstanding and key contacts, so that there are no surprises.

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## Choice of specialists

We work with a network of specialists that provide specialized machinery and equipment for any emergency repairs after a claim. For repair work, your customer has the option to use their own contractor.

They also have access to trusted vendors through our network that comes with a workmanship guarantee\* for as long as they own the property.

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## Proactive emergency response

When natural disasters happen, our Mobile Response Team is ready to take care of customers.

Experiencing a loss caused by floods, wildfires or any other insured natural disaster event requires special claims handling. We often proactively contact you and your customers even before a claim is made to check in and provide guidance and assistance to help ensure the safety of their property.

And in the event of a claim due to a natural disaster, our contractors work exclusively with us to fast-track repair work and get your customers back to normal.





# Commercial Property & Casualty Insurance at a glance

## A seamless process for quick service from a dedicated underwriting team

Send your submissions to the appropriate email address; whether it's new business, mid-term changes or renewals, your request will go to the right team for quick and efficient service.

## Product highlights

A commercial insurance policy with Extended Coverage Bundle and/or Contractors Extended Coverage Bundle for enhanced protection, plus additional coverages that offers our most comprehensive coverage at a competitive price.

## Coverages available

Property coverage for building, equipment, stock and more

Commercial General Liability up to \$10 million depending on the class of business

Extended Coverage Bundle and/or Extended Contractors Coverage Bundle

Equipment Breakdown

Business Interruption on ALS basis

Legal Expense Insurance

Contractors Equipment, Tools, Miscellaneous Property, Motor Truck Cargo and more

Builder's Risk

Umbrella

Miscellaneous Professional Liability and Contractors Errors and Omissions available for select classes of business

Padlock Cyber & Data Protection

Please contact your underwriter for more information.





# Target segments

with examples of types of businesses

## Construction/install

Must be licensed to operate by appropriate authorities

E&O available for select classes

- Building construction or renovation
- Building contractors (drywall, flooring, framing, installation for windows, doors, siding or eaves, insulation and masonry)
- Concrete workers
- Electricians (residential or commercial)
- HVAC contractors
- Landscaping
- Painting contractors
- Sign installation

## Manufacturing

Products' end use will be carefully reviewed

- Light metal products, including: machine shops, metal stamping and tool and die shops
- Printers or book binding
- Slate milling, cutting, stone polishing or grinding

## Wholesale

Direct importing will be carefully reviewed

- Bakeries
- Clothing or accessories
- Floor coverings
- Grocery
- Non-alcoholic beverages
- Notions or housewares

## Business/personal

Must be licensed to operate by appropriate authorities

E&O available for select classes

- Accountants, bookkeepers or financial planners
- Beauty salons or barber shops
- Building or landscape architects
- Household electronic or appliance repair
- Insurance brokers
- Interior designers
- Janitorial service or duct cleaning Lawyers
- Real estate agents offices
- Residential inspectors or appraisers
- Tailors or seamstresses
- Veterinarians
- Window cleaning

## Automobile trade

OAP#4 and P&C combined

Heavy vehicle repair will be carefully reviewed

Tire storage will be carefully reviewed

- Auto appraisal services
- Oil or lube shops
- Repair garages

## Health services

Providers must be certified and licensed

Professional liability available for:  
Optometrists Opticians, Audiologists,  
Hearing aid services

- Audiologists or hearing aid services
- Dentists, orthodontists, periodontists, dental laboratories or denturists
- Dermatologists
- Doctors, surgeon specialists, registered nurses or anesthetists
- Obstetrician-gynecologists (OB/GYNs)
- Optometrists, opticians or ophthalmologist
- Paramedical services (acupuncturists, chiropractors, registered massage therapists, psychologists, podiatrists, etc.)

Please contact your underwriter for more information.



# Extended Coverage Bundle

Our Extended Coverage Bundle is a broad grouping of additional coverages that's responsive and flexible. With four limit options to choose from, it is one bundle of coverages that can be increased to suit your customers' operations.



		Limit options			
Coverages		1	2	3	4
Accounts Receivable	Blanket limit	250,000	500,000	750,000	1,000,000
Automatic Fire Suppression Recharge Expenses					
Brands and Labels					
Building Damage by Theft					
Exhibition Floater					
Expediting Expenses					
Fire Department Charges					
Leasehold Interest (Rents)					
Master Key Insurance					
Personal Property of Officers, Employees and Volunteers					
Proof of Loss Preparation Costs					
Reward Coverage					
Sign Floater					
Sales Representatives					

Please contact your underwriter for more information.

		Limit options			
Coverages		1	2	3	4
Accrued Storage Charges	Blanket limit	50,000	100,000	250,000	250,000
Consequential Loss Including off Premises Power Failure					
Deferred Payment Plan Stock					
Fines or Damages for Breach of Contract					
Mobile Inventory Management Equipment					
Mortgage Rate Guarantee					
Production Moulds and Patterns					
Professional Fees					
Property Temporarily Away from Premises					
Roadways, Walkways & Parking Lots					

Please contact your underwriter for more information.

Limit options					
Coverages		1	2	3	4
Bailee's Customer	Individual limit	2,500	10,000	25,000	25,000
Blanket By-Laws (incl. in TIV)		Included	Included	Included	Included
Blanket Glass (incl. in TIV)		Included	Included	Included	Included
Breakdown of Refrigeration or Heating Equipment on a Vehicle		5,000	25,000	50,000	50,000
Catch All Clause		25,000	50,000	50,000	50,000
Civil Authority		25,000 / 14 Days	25,000 / 14 Days	25,000 / 14 Days	25,000 / 30 Days
Co-Insurance Waiver		5% / Min 10,000	5% / Min 10,000	5% / Min 25,000	5% / Min 25,000
Computer Equipment & Media & Breakdown		25,000	50,000	100,000	100,000
Contents at Insured or Insured's Employee's Residence		5,000	5,000	10,000	10,000
Condominiums - Common Elements contents or Common Area Contents		50,000	75,000	100,000	100,000
Condominiums - Common Expense (Incl. in TIV)		Included	Included	Included	Included
Condominiums - Trustee Fees		50,000	75,000	100,000	100,000
Confiscation or Seizure of Property		2,500	5,000	10,000	10,000
Contamination Coverage		25,000	25,000	25,000	25,000
Courier & Parcel Post		10,000	25,000	25,000	50,000
Emergency Vacating Expenses		25,000	25,000	25,000	25,000
Extra Expense		25,000	50,000	100,000	100,000
Fine Arts		10,000	25,000	50,000	100,000
Functional Pro-Environmental Replacement Cost (Green Cover)		10,000	10,000	25,000	50,000
Furs, Fur Garments, Jewels and Jewelry		2,500	5,000	10,000	10,000

Limit options					
Coverages		1	2	3	4
Growing Flowers, Plants, Shrubs or Trees in the open	Individual limit	25,000	25,000	50,000	50,000
Infestation Coverage		25,000	25,000	25,000	25,000
Installation Floater		10,000	25,000	50,000	50,000
Land and Water Pollutant Clean-Up Expenses (Aggregate)		25,000	25,000	50,000	100,000
Lost Lease		25,000	25,000	25,000	25,000
Negative Publicity Coverage		25,000	25,000	25,000	25,000
Newly Acquired Building - 90 Days		500,000	500,000	1,000,000	2,000,000
Newly Acquired Locations - 60 Days (Equipment Limit)		50,000	50,000	250,000	500,000
Newly Acquired Locations - 60 Days (Stock Limit)		10,000	10,000	10,000	25,000
Off Premises Power (48 Hr. Waiting Period)		25,000	25,000	25,000	25,000
Peak Season Stock Increase		25%	25%	25%	25%
Precious Metals		2,500	10,000	25,000	25,000
Property in Transit		10,000	30,000	50,000	50,000
Property extension to incidental Storage Locations		10,000	10,000	25,000	25,000
Removal (Incl. in TIV)		Included	Included	Included	Included
Tenant Relocation Expenses		25,000	25,000	25,000	25,000
Unscheduled Tool Floater (\$2,500 / tool)		10,000	25,000	25,000	25,000
Upgrade Value - Blanket Equipment		5,000	25,000	50,000	50,000
Valuable Papers and Records		50,000	50,000	100,000	100,000
Work Damage to Stock		25,000	25,000	50,000	50,000



# Contractors Extended Coverage Bundle

This bundle is available for the contractors segment in addition to the Extended Coverage Bundle.

Coverages	Limit options		
	1	2	3
Automatic Acquisition Extension (60 Day Reporting)	25,000	50,000	100,000
Catch All Clause	10,000	10,000	10,000
Contractor's Equipment - Permission to Rent Contractors Endorsement	Included	Included	Included
Contractors Loss of Income	10,000	25,000	50,000
Contractors Rented, Leased or Borrowed Equipment	25,000	50,000	100,000
Fines, Damages or Penalties for Breach of Contract	5,000	10,000	25,000
Installation Floater	25,000	50,000	100,000
Property while Waterborne or on Aircraft	5,000	5,000	10,000
Rental Reimbursement Expenses	10,000	25,000	50,000
Unscheduled Contractor's Equipment	25,000	25,000	50,000
Unscheduled Tool Floater (\$2,500 / tool)	10,000	15,000	25,000

Please contact your underwriter for more information.





# PADLOCK

Cyber & Data Protection



## Essential, affordable cyber coverage

Connect your customers to breach response services and coverage for the business, liability and eCrime – a first line of defence that responds to common cyber risks that small businesses face.



## Expert help with data breach response

A dedicated team works with specialist service providers to deliver a timely and thorough breach response.



## Exceptional claims service

A claims team that understands the complexities of a cyber attack will work with your customer to secure the best outcome in the event of a claim.





## Breach response services

**Specialist service providers to help your customers manage a data breach successfully:**

**Privacy counsel** – a lawyer to provide necessary legal advice

**Forensics** – an investigator to investigate an actual or suspected data or security breach

**Notification services** – a service that notifies individuals whose personally identifiable information has been impacted

**Call centre services** – a service that responds to inquiries about the data breach

**Credit monitoring** – credit monitoring service for those affected by the breach

**Crisis management and public relations costs** – a service that provides public relations and crisis management to protect the business's reputation



## Protection for the business

**Business interruption loss** – loss of income if operations are interrupted due to a data or security breach discovered during the policy period

**Cyber extortion loss** – payments made to prevent or respond to a cyber extortion threat discovered during the policy period

**Data recovery costs** – costs to regain access to, replace or restore the business's data as a direct result of a security breach

**Reputational loss** – income lost due to the damage to the business's reputation caused by an actual or reasonably suspected cyber attack



## Protection for the business's legal liability

**Data and network liability** – damages and claims expenses if the business is legally liable for breach of personal information due to the failure of system security

**Regulatory defence and penalties** – damages and claims expenses if the business undergoes a regulatory proceeding due to a data or security breach

**Payment card liabilities and costs** – costs, expenses and fines levied due to a data breach under the terms of a merchant services agreement

**Media liability** – damages and claims expenses if the business is legally liable for using material that results in defamation, infringement, violation of the right to privacy of another and more



## Protection for financial loss

eCrime coverage to help pay for the business's financial loss due to fraud resulting from fraudulent instruction and fund transfer, or telephone fraud

# Legal Expense Insurance

Covering a range of legal issues

We've partnered with ARAG Legal Solutions Inc. to offer **Legal Expense Insurance** underwritten by HDI Specialty SE. An add-on available to our Core Mutual commercial property insurance policy that provides coverage for general legal assistance services and a range of legal costs that your customers' business may face.

## How it works

### Legal Helpline

Unlimited telephone access to lawyers for any general legal questions your customers may have - whether it's a personal matter or one that affects their business.

### Expert help

In the event of a claim, your customers can get the help they need such as a lawyer, accountant and other qualified professionals.

### Coverage to help pay for legal costs

From lawyer's fees to additional expenses and disbursements such as court fees, police reports, and more, ARAG Legal Expense Insurance coverage offers an insurance solution that helps manage your customers' business legal risks and costs.

### Employment disputes



Defend legal rights arising from an employment dispute with a current or former employee

### Legal defence



Defend legal rights relating to a criminal prosecution or an occupational health and safety investigation

### Property protection



Legal costs coverage to pursue civil action as a result of physical damage, nuisance or trespass on your customers' property

### Statutory licence protection



Legal representation to appeal the alteration of terms, suspension, non-renewal or cancellation of your customers' business licence

### Small claims court



Defend legal rights in a contract dispute and debt recovery

### Bodily injury



Legal costs coverage to pursue civil action following a sudden accident that causes bodily injury or death

### Tax protection



Representation to respond to a tax appeal or audit

Please contact your underwriter for more information.



# Payment plans

A number of options to suit your customers' needs

## One Pay Plan

**No administrative fee**

- Single installment due at the beginning of the policy term.
- Pay via credit card, online/telephone banking, cheque or money order.

## Three Pay Plan

**No administrative fee**

- Three installments due on the first, second and third month of the policy.
- Pay via credit card, online/telephone banking, cheque or money order.

## Monthly Recurring EFT Plan

**No payments in advance of the policy effective date (service charge applies)**

- Monthly withdrawals from a chequing or savings account.
- Customers can choose the withdrawal date.
- Completed Flex Plan Application form is required.







# Contact us

**Send your submissions and policy correspondence**

[commercial@goremutual.ca](mailto:commercial@goremutual.ca)

**To talk to your underwriter or a billing representative**

[1-844-974-GORE\(4673\)](tel:1-844-974-GORE(4673))

**Claims reporting**

[1-844-974-GORE\(4673\)](tel:1-844-974-GORE(4673))

[claimsreporting@goremutual.ca](mailto:claimsreporting@goremutual.ca)

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For any other questions or concerns, contact your business development representative.

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\* Terms and Conditions: Gore Mutual Insurance Company will investigate and resolve any legitimate repair issues over and above the Contractor's or Auto Repair Facility's warranty. The Contractor will meet generally accepted standard for proper and safe repairs as recognized in the property repair industry. The Auto Repair Facility will meet generally accepted standard for proper and safe repairs as recognized in the automobile repair industry.



