

Insurance Product Portfolio

[trisura.com](https://www.trisura.com)

Trisura Guarantee Insurance Company



TRISURA[®]
a step above

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Why Trisura?

When you work with Trisura you are dealing with experts. We know what we do best, that's why we have selected niche, specialty lines to focus on. Decisions are made locally by our collaborative team of expert underwriters and managers. We are local with a global perspective, remaining distinctly Canadian.

Our people

Our philosophy is to build long-term relationships with our brokers and their clients. Great relationships begin with listening; our team takes the time to understand the insured's story because it's not always about the numbers. Your account will remain with the same experienced underwriter from the moment you are contracted with us, to ensure your requests are always understood and streamlined.

We act as advocates for our brokers. We don't appreciate unpleasant surprises and we will work to ensure there are none for you either.

Our solutions

Off-the-shelf solutions aren't always a good fit, so we can tailor our policies to meet the needs of our brokers and their clients. As market leaders, we make it our priority to understand the key issues that clients face. We have an in-house, industry-leading claims team that understand the nuances of specialty lines coverages. Value is delivered quickly and accurately to your clients' claim situations. We're here to help you, any way we can.



Appetite/capacity

All risks are underwritten on an account-by-account basis. Guidelines for accounts in our niche area include:

- The global economy
- Accounts incorporated in Canada with global exposures, provided most of the assets and employees are in Canada
- For directors' and officers' (D&O) liability risks, we do not offer coverage to those listed on a US stock exchange with the exception of some OTC and Pink Market listings.

Our in-house underwriting capacity is \$20 million, with higher limit options upon request. Our capacity for property coverages is \$10 million.

We can provide limits in both CAD and USD.

Primary/excess

Trisura has a strong appetite for excess placements for all our products. In addition to our follow form excess wording, we can drop down over sub-limited coverages within the primary policy. Our lead side A difference in conditions (DIC) policy can sit excess of both private and public D&O towers.

Trisura participates on standard excess towers and has the experience and expertise to participate on quota share arrangements.

Value-added services

Legal assistance helpline

Available to all specialty insurance policyholders in English and in French, our complementary helpline provides valuable assistance for those attempting to navigate the legal system and avoid unexpected legal expenses. Trisura Legal Assistance Hotline connects our policyholders to lawyers who provide crucial information and clear next steps.

HR assist hotline

This service provides Trisura policyholders with access to certified human resources (HR) specialists that help them effectively manage their HR issues in both English and French.

Legal document review

Up to 12 times per policy period, Trisura policyholders can submit a legal document that is up to 8 single-sided pages in length to be reviewed and commented on by a lawyer.

Simple legal letter drafting

Up to 12 times per policy period, Trisura policyholders can request a simple legal letter be drafted on your behalf by a lawyer. Simple documents include demand letters, complaint letters, travel consent letters for a child, resignation letters, or warning letters to employees.

Legal document centre

Trisura policyholders will have unlimited access to an online library of legal document templates, which can be customized for their own legal situation and use. Examples of templates include wills and power of attorney documents, employment contracts and service agreements.

Claims team

At Trisura we take pride in the fact that we have one of the best claims teams in the industry. Our knowledgeable legal team handle all claims promptly and fairly, and are committed to guiding you through every step of the claims process.

Directors' and officers' liability

Products

- Public company management and corporate liability insurance
- Private company management indemnity package
 - » Directors, officers and corporate liability
 - » Employment practices liability
 - » Fiduciary liability
- Non-profit management and corporate liability insurance
- Employment practices liability insurance
- Fiduciary liability insurance
- Follow Form Excess liability insurance
- Lead Side A DIC liability insurance



Classes of business

Trisura uses our underwriting expertise to provide solutions to the entire Canadian D&O marketplace with a focus on the following classes of business:

Non-profit risks:

- Charitable fund raising
- Community groups
- Foundation
- Historical society
- Museum
- Performing arts organization
- Research/development institute
- Social/recreational club
- Sports club
- Trade/business association

Commercial risks:

- Agriculture
- Construction
- Insurance brokers
- Manufacturing and processing:
 - » Food
 - » Goods
 - » Medical
 - » Communications
 - » Metals
 - » Machinery mining/junior mining
- Oil and gas, including servicing companies
- Professional services
- Recreational
- Technology
- Transportation
- Wholesale

Professional liability

Products

- Miscellaneous professional liability insurance
- Comprehensive technology and cyber liability package
- Cyber liability
- Multimedia liability insurance
- Excess liability insurance

Classes of business

Miscellaneous professional liability

We consider any class outside of architects and engineers and invasive medical malpractice risks.

Some of our niche areas include:

- Alternate dispute resolution services
- Bookkeepers
- Claims adjusters
- Court reporters
- Employee benefits consultants
- Forensic accountants
- Human resource consultants
- Management accountants
- Management consultants
- Personal counsellors/social workers
- Placement agencies
- Property managers
- Tax preparers
- Third-party administrators
- Translators

Technology liability (including cyber)

Our professional and technology liability insurance policy is combined with cyber liability insurance to provide robust third-party liability coverage in our Comprehensive Technology and Cyber Liability Package wording. This policy provides superior protection for cyber threats that are not limited to data breaches and other

security vulnerabilities. Our product is designed for businesses that provide the following services to the private and the public sector:

- Application software programming
- IT consulting
- Information retrieval
- Web development and design
- General computer programming
- Network solutions
- Software: consulting, sales, implementation/integration, design analysis, development of packaged software, custom software, training and data processing
- Hardware: consulting, sales, installation/integration, design/analysis, support/maintenance
- Networking
- Social media consultation
- Communications systems, including design, analysis, installation and support

Multimedia

Multimedia liability insurance offers protection from claims arising from alleged defamation, invasion of privacy, infringement of copyright and trademark and errors or omissions arising from the content produced by media companies. We apply our underwriting expertise to all multimedia risks, including:

- Advertising agencies
- Authors
- Book publishers
- Freelance writers
- Internet media activities
- Magazine publishers
- Newspaper publishers
- Personal appearance accounts
- Radio broadcasters
- Television broadcasters

Cyber liability

Products

- Cyber liability policy
- Excess liability

Classes of business

We apply our underwriting expertise to all risks and consider any classes of business. Some of our niche areas include:

- Accounting firms
- Advertising agencies/media consultants
- Agriculture
- Construction
- Entertainment
- Human resources firms
- Law firms
- Manufacturing
- Media firms
- Non-Profit organizations
- Professional services firms
- Publishing firms



Commercial crime and financial institution bonds

Products

- Comprehensive commercial crime insurance policy for all types of commercial entities
- Financial institution bond, Form No. 14, for stockbrokers, securities dealers, investment bankers, commodity brokers and dealers in securities
- Financial institution bond, Form No. 14 Prime, for mutual fund managers/dealers, investment counsellors, portfolio managers and introducing brokers
- Financial institution bond, Form No. 24, for banks and trust companies
- Financial institution bond, Form No. 25, for insurance companies
- Excess follow form crime insurance policy, for crime and financial institution bonds
- Computer crime policy for financial institutions
- Kidnap and ransom
- Mail policy

Classes of business

We apply our underwriting expertise to all risks and consider any classes of business. Some of our niche areas include:

- Construction
- Employment agencies
- Financial institutions
- Forestry
- Insurance brokers
- Lawyers
- Manufacturing
- Media risks
- Ministry/government
- Oil and gas
- Professional service firms
- Technology
- Third-party administrators
- Utilities
- Various business/consumer services





Commercial package

Products

- Commercial general liability (CGL)
- Property*
- Equipment breakdown**
- Umbrella and excess liability
- Commercial crime**

* Only available with CGL coverage

** Only available with property coverage

Classes of business

We apply our underwriting expertise on a variety of industry classes, including but not limited to:

- Professional business services
- Finance risks: insurance agents and brokers, insurance companies, investment institutions
- Manufacturing
- Non-profit organizations
- Technology
- Wholesale/distribution
- Retail
- Commercial real estate
- Multimedia

Association and affinity business

Trisura knows associations and affinity groups

Many large groups and associations can benefit from a customized insurance solution. This requires an insurance company with experience in this niche, and the creativity and flexibility needed to craft an ideal solution. Our association and affinity business team works collaboratively to develop insurance programs that serve the group's unique needs.

Claims and legal services

Trisura's Claims Team has the resources and expertise to provide unparalleled support and advocacy for our Association business. Our lawyers are subject-matter experts and are supported by a team of claims professionals.

Our Enhanced Legal Services Package is available seven days per week to all valid policyholders. Our Package includes:

- Legal information helpline with HR assist
- Legal document review
- Simple legal letter drafting
- Online legal document centre

Classes of business

Professional liability

We focus on many classes of professional liability and/or errors and omissions (E&O) and can add options for CGL and/or office package. Types of professionals include:

- Health and medical professionals
- Fitness and athletic professionals
- Mental health professionals
- Therapeutic professionals
- Bookkeepers and accounting professionals
- Human resources and management consultants
- Trainers and instructors
- Various certified or regulated professionals

Non-profit D&O

We write programs for virtually all classes of non-profit organizations, and can add options for CGL and/or office package.

About Trisura

Trisura is a leading North American specialty insurer that provides a range of products and expertise within the Surety, Corporate Insurance, Fronting and Warranty business lines of the market. At Trisura, we believe that insurance can be done better and strive to achieve this in all we do.

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