



# Insurance Solutions



We look  
at risks  
differently

**ABEX Affiliated Brokers Exchange Inc.**

**Specialists in Misunderstood Risks**



We would like to  
hear from you

## Contact Us

Enclosed is a sampling of our product offerings.

If you have any further questions please do not hesitate to contact our office.

**ABEX Affiliated Brokers Exchange Inc.**

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For service requests email [service@abexinsurance.com](mailto:service@abexinsurance.com)





A kaleidoscope of  
products to service  
your clients' needs



## Our Products

ABEX is not a substandard market, but rather an alternate market that provides brokers across Canada with a wide range of out of the box solutions for standard and misunderstood risks.

ABEX's solution based underwriting approach allows us the flexibility to provide better, more competitive terms for superior risks.

### Products we offer

- Building Owners
- Construction
- Commercial Casualty & Excess Liability
- Cyber Liability
- Directors & Officers
- Personal Lines
- Package Policies
- Professional Liability
- Student Housing & Rented Properties
- Vacant Properties

If you are having difficulty placing a risk, contact us. We are always happy to "Look at Your Risk Differently".



We have the flexibility to fit  
your clients' needs



## Building Owners

Our solution based underwriting approach allows us the flexibility to accept those risks that don't always fit the domestic appetite. Whether it is an older building, a wood frame unprotected property, a high risk tenant, or you are in need of capacity, ABEX has a solution.

### Target Classes

- Misunderstood Risks
- High Hazard Tenants
- Additional Capacity available to fill subscription policies
- Ability to write the whole accounts from small limits to in excess of \$20mm
- Wood frame unprotected properties



Our keen approach  
keeps us ahead  
of the game



## Construction

Over the years ABEX has developed an in depth understanding of the construction industry and expertise in the unique challenges that come with placing Builder's Risk coverage.

ABEX utilizes the IBC Broad Form Policy, providing high limits and broad coverages. In addition, ABEX now offers new, lower rates for custom home builders.

### Target Classes

- Residential/Executive Builders Risk
- Log Home Builders
- Commercial Builders Risks
- Blanket Builders Risk
- Renovation Projects, including Heritage Buildings
- Projects Underway
- Wrap Up Liability
- Commercial Liability

### Coverage Highlights

- Broad Form Coverage
- Flood & Earthquake Available
- Annual Adjustable Policies



We offer a  
broad range  
of protection



## Commercial Casualty & Excess Liability

Our solution based underwriting approach allows us the flexibility to accept those risks that don't always fit the domestic appetite.

### 1. Commercial General Liability Target Classes

- U.S. Sales
- Hazardous Operations
- Combined CGL and E&O for CGL driven accounts with some E&O exposure
- Abuse cover available
- Sudden and Accidental Pollution cover available

### 2. Excess Cover

- Standalone XS cover available

### 3. Owners Landlords and Tenants (OL&T)

- Premises liability – when coverage for operations is not required



We offer  
protection from  
cyber risks



## Cyber Liability

Our coverage has been designed with the future in mind. It is a modular policy which allows your clients to tailor the cyber, privacy and media coverage they buy to the risks they face.

### Target Classes

- Website Operators and E-tailers
- Healthcare Providers
- Leisure and Entertainment Companies
- Retailers
- Manufacturers and Wholesalers
- Professional Service Companies

### Coverage Highlights

- Comprehensive media liability, including coverage for user generated content
- Advertising and personal injury
- Defamation, including libel and slander
- Intellectual property rights infringement
- Invasion of privacy
- Breach of contract
- Cyber liability, privacy liability and privacy breach notification costs
- Employer's liability and public liability
- Property and business interruption, including cyber perils
- Professional liability available





We focus on your  
client not their  
financial footprint



## Directors & Officers

Our streamlined underwriting approach allows us to efficiently handle your clients' D&O requirements without all of the "red tape" that traditionally comes with placing this class of business. We are often able to quote and bind without having to review Financial Statements or Bylaws.

### Target Classes

- Non-Profit
- For Profit – both public & private

### Coverage Highlights

- Comprehensive definition of 'Director', 'Officer' and 'Company'
- Cover for damages and costs awarded against the Directors, Officers and Entity
- Cover for Employment Practices Liability (Entity)
- Cover for Fiduciary Liability (e.g. arising from managing Pension Plans)
- Advancement of Defense Costs
- Cover for costs incurred in investigations and disciplinary proceedings
- 72 months run-off cover for retired Directors and Officers
- Comprehensive cover for 'Not for Profit' Outside Directorships
- Cover for liabilities faced by Spouses, Estates and Legal Representatives
- World-wide jurisdiction (in respect of U.S.A. – sales only)





We see  
excellence  
where others don't



## Personal Lines

### **Misunderstood High Value Homeowners (replacement cost starting at \$1,000,000)**

Our solution based underwriting approach allows us the flexibility to accept those risks that don't always fit the domestic appetite. Our high value home insurance offering includes the Lloyd's Excellence Policy Wording, providing superior limits and coverages necessary to protect clients' misunderstood risks.

#### **Target Classes**

- \$1,000,000 minimum building limits
- Must be built or fully updated post 1995 (including new electrical/plumbing)
- Up to 2 boarders
- Owner occupied up to 4-plex
- Semi protected & unprotected risks
- Homes registered in company name
- Properties owned by non-Canadian residents
- Stand alone secondary properties
- Secondary & seasonal residences
- Estates & trusts
- Log homes
- Annual policy
- Overland Water available



Package policies  
for you  
and your clients



## Package Policies

ABEX offers a variety of package insurance policies, designed to provide both liability and property coverage, so that your clients can keep running their business successfully. Our solution based underwriting approach allows us the flexibility to accept those risks that don't always fit a domestic market.

### Target Classes

- Retail
- Office
- Service industry
- Not for profit
- Unusual occupancies
- Construction/Trades



Professional liability  
covered



## Professional Liability

ABEX offers a variety of package insurance policies, designed to provide both liability and property coverage, so that your clients can keep running their business successfully. Our solution based underwriting approach allows us the flexibility to accept those risks that don't always fit a domestic market.

ABEX provides a broad range of Professional Liability options. These products cover those in corporate businesses and the registered professions, ranging from single practitioner operations to multinational, multidisciplinary firms.

### Target Classes

#### ◆ Errors & Omissions

- Consultants & Miscellaneous Professionals
- Technology
- Architects & Engineers
- Media and Social Media Companies
- Recruitment, Employment and Staffing Agencies
- Long Term Care Providers:
  - Assisted Living Facilities
  - Independent Living Facilities
  - Other Long Term Care
- Allied Health & Medical Professionals
  - Complementary Medical Practitioners from Acupuncturists to Yoga Instructors
- Health and Wellness Organizations
- Accountants, Bookkeepers and Auditors
- Estate Agents, Surveying Firms and Property Management Companies
- Design and Construction Companies
- Patent Infringement
- Online Retailers & Web Publishers
- Insurance Agents/Brokers
- Fitness Club & Instructors
- Research and Development
- Manufactures and Distributors

#### ◆ Lawyers Excess Liability



We cover all types of  
rental properties



## Student Housing & Rented Properties

ABEX's solution based underwriting approach allows us the flexibility to write all types of rental properties from converted single family dwellings to purpose built student residences. While many companies are willing to write student rentals, coverage is often limited to named perils. We understand that not all student rentals are the same, so we are able to provide superior coverage for superior risks. Our broad appetite allows us to consider risks that aren't fully updated and have multiple mortgages.

### Target Classes

#### 1. STUDENT HOUSING

- Single Dwellings
- Condominium Units
- Converted Houses (Duplex/Triplex)
- Large Student Housing Complexes

#### 2. RENTED PROPERTIES

- Single or Multiple Family
- Converted Houses (Duplex/Triplex)
- Seasonal Rental Properties
- Short Term Rental Properties including Air B&Bs
- Rooming Houses
- Condominium Units

#### 3. LARGE RENTAL COMPLEXES

### Coverage Highlights

For Best in Class Risks we offer:

- Broad form coverage
- Replacement cost
- No restrictions on age of the building
- On premises pollution (property only)
- 60 day vacancy or un-occupancy
- Can be undergoing minor renovations
- Contents limit of \$20,000\*
- Vandalism by tenants sublimit of \$25,000, minimum \$1,000 deductible
- Sewer backup coverage sublimit of \$25,000\*, minimum \$2,500 deductible
- Flood and earthquake can be requested separately

*\*can be increased for a charge*



Vacancy  
made easy



## Vacant Properties

ABEX has the ability to accommodate a variety of unique commercial property exposures and hazards, with capacity available in excess of \$20 million. Whether it is a vacant dwelling, vacant commercial or industrial space, our products are custom tailored to variety of risks.

### Target Classes

- Newly vacant
- Residential
- Commercial/Industrial
- Vacant Land/Premises liability
- Can be undergoing minor renovations

### Coverage Highlights

For Best in Class Risks we offer:

- Broad Form
- Replacement Cost
- Sewer Backup
- Vandalism
- No restrictions on age of the building
- On premises pollution (property only), for qualifying risks



support  
when it's needed  
the most



## Claims

Navigating the Lloyds market in the event of a claim can be complicated. Our claims manager has over 30 years of claims handling experience. We work closely with our adjusting partners in order to expedite the claims process and settle each claim on the best terms possible. Our dedicated, proactive claims handling approach will help you keep up and stay ahead.

### How to Report a Property or Liability Claim

#### REGULAR BUSINESS HOURS

Monday to Friday, 8:30 a.m. EST - 5:00 p.m. EST, except for holidays  
Email your completed CSIO Notice of Loss to [claims@abexinsurance.com](mailto:claims@abexinsurance.com)  
Or fax to 1-855-821-7060

#### AFTER HOURS

Our afterhours claims are handled directly by Crawford Adjusters.  
They can be reached by phone 1-877-313-2585  
or email [newabexclaims@crowco.ca](mailto:newabexclaims@crowco.ca)

### How to Report a Cyber Claim

Please visit the Claims section of our website at [www.abexinsurance.com/claims](http://www.abexinsurance.com/claims) for information on how to report a cyber claim.