



We look
at risks
differently



ABEX Target Classes

Our focus is on best-in-class risks below but we will also look at other risks. Please send your submissions to our underwriting team at quotes@abexinsurance.com.

COMMERCIAL INSURANCE

STUDENT HOUSING & RENTED PROPERTIES

- Building Value < \$8,000,000
- In addition to standard student rentals and residential rentals, we can accommodate:
 - Rooming Houses – 4 or less unrelated individuals living in a single-family home
 - Seasonal/Short-Term Rentals
 - Bed & Breakfast
- Willing to participate on larger risks
 - Cannot participate on building values over \$30,000,000

BUILDERS RISKS

- Acceptable types include:
 - Ground Up
 - Already Started
 - Renovations
- Coverage options:
 - Wrap-up Liability with the COC or stand alone
- Limits available:
 - In house property authority limit up to \$8,000,000
 - Access to larger limits available (quoted limits in excess of \$200,000,000)

PREMISES LIABILITY

- Purely vacant land
- Premises with buildings, vacant or occupied

VACANT PROPERTIES

- Building Value < \$8,000,000.
- Willing to participate on larger vacant buildings
 - Cannot participate on building values over \$30,000,000

COMMERCIAL GENERAL LIABILITY

- Bakeries
- Dance Instructors
- Delicatessens
- Escape Rooms
- Fitness Instructors
- Food Trucks
- Massage Therapy, Reiki Healers, Meditation, Reflexology
- Mobile / Cart Vendors, Hot Dog Stands, Kiosks
- Not-for-profits
- Pet Care (specifically dogs and cats, excl. Equine, Security Work)
- SME Food Manufacturers
- SME Retailers
- Spa/Nail Parlours (no laser)
- Take Out Restaurants (No Liquor)
- Tree Removal with or without Slash & Burn
- Yoga Instructors



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EXCESS LIABILITY

- Willing to entertain most CGL classes
 - Recently bound on a hotel chain \$40,000,000 XS \$10,000,000
 - All terms are on a prior-submit basis

OTHER THINGS TO NOTE

- Heritage Buildings (façade only)
- Best in Class Mercantile Occupancies
- Our policies include
 - Broad Form
 - Replacement Cost
 - Vandalism

PERSONAL INSURANCE

TENANTS PACKAGE (Named Perils Only)

This is a no-frills policy, please follow these underwriting considerations:

- Each tenant needs their own policy (unless married or common-law)
- No options other than those shown on the application are available
- No current or open claims at time of binding
- No first-year students
- No frat houses
- Maximum \$1,000,000 liability limit
- No cancel for non-pay
- Premium is 100% earned