

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.

STUDENT HOUSING & RENTED PROPERTIES

- Building Value < \$10,000,000 per location
- 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
 - Mixed Occupancy/Mercantile with Residential
 - Rented Condos
 - Tenant's Package
 - Homeowners
- Willing to participate on larger risks
 - Can participate on building values up to \$50,000,000

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 \$10,000,000
 - Access to larger limits available

PREMISES LIABILITY

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

VACANT PROPERTIES

- Building Value < \$10,000,000 per location
- Willing to participate on larger vacant buildings

COMMERCIAL GENERAL LIABILITY

- Canadian incorporated and domiciled business with worldwide sales exposure (no US locations, no US manual work)
- Property capacity \$10,000,000 on a per location basis (best in class and fully protected, e.g. fire resistive)
- We can entertain property schedules in excess of \$100,000,000 on a per location basis
- Casualty capacity of \$10,000,000 available on a primary and/or excess basis, or combination thereof
- Focus on SME business with revenues < \$25,000,000 (including up to 50% US sales, depending on class of business)
- Higher revenues/limits available on a prior submit basis
- Businesses with a minimum 3-year operating experience or related industry experience

Classes include but not limited to:

- Manufacturing
- Retail/Wholesale
- Hospitality (licensed and unlicensed Family Restaurants) including Fine Dining
- Hospitality to include food vendors/trucks/carts
- Pet Care risks (excluding equine and security work)
- Trades and Contractors (including but not limited to):
 - Oil & Gas Contractors
 - Welders
 - Demolition Contractors
 - Residential Plumbers (3 stories max)
 - Project Managers
- Business & Professional Services
- Beauty Products and Therapies
- Not for Profit Organizations
- Sports & Recreation

UMBRELLA/EXCESS LIABILITY

- Willing to entertain most CGL classes
- Excess coverage over other liability insurance carried by insured
- \$10,000,000 in limits available
- Prefer to sit over \$2,000,000 primary limits regarding U/L Auto
- Not a market for excess auto/transportation/long haul business
- Limited appetite for US auto exposure

SPORTS & RECREATION

- Coverages include CGL, D&O, Abuse Liability and Property
- Sports clubs & associations
- Special events (weddings, sports tournaments, festivals)
- Arenas
- Martial arts
- Adventure tourism

CONTACT US

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