

ABEX INSURANCE SOLUTIONS

**Specialists
in Misunderstood Risks**



Welcome to ABEX!

Enclosed is a sampling of our product offerings.

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



The ABEX Team:

Jad McGregor

VP Business Development

Joyce Charman

Manager

Paul Mazzocca

Claims Manager

Craig Findlay

Underwriter

Lisa Geerlinks

Underwriter

Paige Hunking

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Bobbie McLaren

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Finance

Lidija Pasaricek

Administration

Debby Worton

Administration

For quotes email quotes@abexinsurance.com

For service requests email service@abexinsurance.com



ABEX INSURANCE SOLUTIONS



ABEX will provide you with competitive and innovative risk and insurance solutions every time.

CONSTRUCTION

Property, Residential and Commercial Builders Risks
Commercial Liability, Contractors, Log Home Builders

PROFESSIONAL LIABILITY

Errors & Omissions, Malpractice

DIRECTORS & OFFICERS

Non-Profit and For Profit

CYBER LIABILITY

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

COMMERCIAL PROPERTY "CAPACITY"

Manufacturing, Industrial, Institutional, Realty

RELIGIOUS & FAITH INSTITUTIONS

Churches, Schools, Stores, Residences

GENERAL LIABILITY

U.S. Sales, Hazardous Operations, Umbrella/Excess

PACKAGE POLICIES

Retail, Office, Service Industry

PERSONAL HIGH NET WORTH CLIENTS

High Value Homes (replacement cost starting at \$500,000),
Log Homes, Island Properties, Homes Registered in Company
Name, Properties owned by non-Canadian residents, Estates
& Trusts

VACANT PROPERTIES

Unoccupied, Residential, Commercial and Industrial
Capacity available in excess of \$20 million

RENTED DWELLINGS

Single or Multiple Family, Student Dwellings (Off-campus
Housing), Converted Houses (Duplex/Triplex), Seasonal
Properties

BUILDING OWNERS

Commercial and Industrial Occupants, Hospitality Occupants,
Misunderstood Risks (High Hazard Tenants)

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



Specialists in Misunderstood Risks

COURSE OF CONSTRUCTION INSURANCE



New Lower Rates for Custom Home Builders

Coverage also available for:

- Commercial/Industrial Projects
- Renovations
- Projects Already Underway
- Log Homes
- Residential Frame Developments



Specialists in Misunderstood Risks

HIGH VALUE RESIDENTIAL PROPERTY INSURANCE FOR MISUNDERSTOOD RISKS



ABEX is not a substandard market, but rather an alternate market that provides brokers with out-of-the-box solutions for misunderstood risks. Some of our acceptable residential property risks include:

- Stand alone seasonals / secondary homes
- Island properties
- Unprotected properties
- Properties owned by non-Canadian residents
- Homes registered in a company name
- Homes with boarders or renters
- Secondary properties with short term rentals



Specialists in Misunderstood Risks

1-888-643-2217 | quotes@abexinsurance.com | www.abexinsurance.com

KEEP IT RENTED, PROTECTED, COLLECTED AND QUIET!



The right Rented Property Insurance

for your client's peace of mind!

Rented Dwellings:

- Single or Multiple Family
- Student Dwellings (Off-campus Housing)
- Converted Houses (Duplex/Triplex)
- Seasonal Properties

Misunderstood Risks

- High Hazard Tenants

Building Owners:

- Commercial and Industrial Occupants
- Hospitality Occupants

ABEX "Solutions" based underwriting approach allows the flexibility to write all types of rental properties with a variety of unique needs and challenges. We write all types of residential rentals, from converted single family dwellings to student residence, as well as large and small commercial buildings, including those with high hazard tenants.



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SEASONAL & SHORT TERM RENTAL INSURANCE



Coverage Highlights:

- **Broad Form Coverage**
- **Replacement Cost**
- **Rental Income**
- **Sewer Backup**



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NEED TO INSURE A VACANT PROPERTY?



We can help!

For best in class risks we provide:

- Broad form coverage
- Replacement cost
- Vandalism
- Sewer back up

**Coverage is available for all types of vacant properties:
residential, commercial, industrial**



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OFF-CAMPUS STUDENT HOUSING INSURANCE



PROGRAM HIGHLIGHTS:

Competitive Pricing
Multi-Location Discount Available
Broad Form Coverage Available
Sewer Back Up Coverage Available
Replacement Cost Available
Flexible Deductible Options
Higher Liability Limits Available

We are very excited about this product: while most companies are willing to write ***Student Rentals***, coverage is usually limited to named perils. We understand that not all ***student rentals*** are the same so we are able to provide better, more competitive terms for superior risks.

ABEX also insures other types of rental properties, including Commercial, Retail and Industrial, as well as vacant buildings.



Specialists in Misunderstood Risks

ERRORS HAPPEN.

HOW MUCH COULD THEY COST YOUR CLIENT?



The right Errors & Omissions Insurance for peace of mind!

- Target Classes:
 - ⇒ Architects & Engineers
 - ⇒ Financial Services & Real Estate Related
 - ⇒ Insurance Agents/Brokers E&O
 - ⇒ Medical Professionals & Healthcare
 - ⇒ Medmal
 - ⇒ Consultants & Miscellaneous Professionals
 - ⇒ Technology Accounts
 - ⇒ Manufacturers Designing their own product(s)
 - ⇒ Security Consultants
- Simple application process
- Stand alone E&O or on a package basis
- No financial statements and no extensive supporting documentation is required in most cases
- Broad errors & omissions coverage including claims for financial injury made by third parties

New! ABEX now offers an excellent product designed specifically for recruitment, employment and staffing agencies. It is a blended package policy including E&O, personnel dishonesty, cyber and privacy liability, alongside CGL, employee benefits liability and property cover.



Specialists in Misunderstood Risks

NO ONE IS IMMUNE TO LAWSUITS. HOW MUCH COULD THEY COST YOUR CLIENT?



The right Directors & Officers Insurance for peace of mind!

- Cover for: public, private and not-for-profit organizations
- Simple application process
- No financial statements and no extensive supporting documentation required in most cases
- 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)



Specialists in Misunderstood Risks

CYBER LIABILITY INSURANCE - KEY TO YOUR PROTECTION



Media and technology are revolutionizing the way we communicate, yet traditional insurance policies have not kept up with this evolving landscape. Our coverage has been designed with the future very much 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.

COVERAGE

- 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
- Blanket professional liability
- 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

TARGET MARKET

- Website operators and e-tailers
- Healthcare providers
- Leisure and entertainment companies
- Retailers
- Manufacturers and wholesalers
- Professional service companies
- Educational institutions

Protect yourself from an E&O exposure and protect your clients from a cyber crime exposure by providing them with cyber liability insurance.



Specialists in Misunderstood Risks

STAND ALONE PERSONAL UMBRELLA



- Primary policies do not have to be underwritten by Lloyds
- Limits available up to \$5,000,000
- Can cover up to 2 secondary USA properties*
- Quick turnaround on quotes

*USA properties require a minimum underlying liability limit of \$1,000,000



Specialists in Misunderstood Risks

ABEX CLAIMS SERVICE

INSURANCE CLAIM FORM

Failure to complete this form in its entirety may result in a delay in processing this claim.

FILING CLAIM FOR (check all that apply):
☐ Accidental Injury Only ☒ Injury With Disability ☐ Injury With Hospitalization ☐ Deceased - Date Deceased: / /

Accident Policy Number	Short-Term Disability Policy Number	Hospital Indemnity Policy Number	Hospital Intensive Care Policy Number	Life Policy Number	Specified Health Event Policy Number
11-11-11-11-1	22-22-22-22-2	33-33-33-33	44-44-44-44-44	55-55-55-55	66-66-66-66-6

INSTRUCTIONS:

- Complete **Section A: Policyholder/Patient Information**.
- Have your doctor complete **Section B: Physician's Statement**. If you are filing for disability, have your doctor also complete and sign **Section C: Employer's Disability Statement**.
- If you are filing for disability, have your employer complete and sign **Section D: Employer's Disability Statement**.
- Be sure to sign your claim form at the bottom of Page 1.

ADDITIONAL NOTES:

- Submit all bills related to this claim such as ambulance, follow-up visits, physical therapy, etc. All bills should be itemized and should include the diagnosis, services rendered and actual charges for the service.
- If you were treated in the emergency room, send us a copy of the emergency room report.
- We require a copy of the police accident report for all motor vehicle accident claims and other incidents investigated by any law enforcement agency.
- Send a copy of your hospital bill that lists the number of days confined.
- We require a copy of your hospital bill that shows charges and the number of days you spent in the intensive care.
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DECLARATION: I hereby declare that the information provided on this claim form is true and correct to the best of my knowledge.

SIGNATURE: _____

DATE: _____

CLAIM HANDLING DONE RIGHT!

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



How to report a claim:

- During regular business hours, email your completed CSIO Notice of Loss to sevice@abexinsurance.com, or fax to 519-880-8844.
- Our afterhours claims are handled directly by Crawford Adjusters. They can be reached at 1-888-224-5677.