



Specialty Solutions

Non-Standard Risks

Customers whose personal or business properties fall outside of standard insurance offerings may have a difficult time getting the coverage they need — and that's where Intact Insurance Company can help.

Specializing in property-focused risks with deficiencies in construction, occupancy, protection and/or exposure (C.O.P.E), loss experience or class of business, we can offer your customers a basic insurance solution when other market options have been exhausted.

Intact Insurance Advantage

- 17% commission rate
- Continuity of insurance with the same company – no need to move a risk elsewhere if it deteriorates or improves
- Dedicated and experienced underwriting team and expert claims adjusters
- Direct contact with underwriters – no intermediaries
- Experienced loss prevention team to help identify and minimize business risks
- Flexible billing options including Intact easipay
- 24/7 claims service
- No inspection or policy fees





Coverage Highlights

Depending on the risk type our Non-Standard Risks department can offer:

- Broad form and replacement cost
- Commercial General Liability and Owners, Landlords, and Tenants Liability
- Standard Intact Insurance commercial wordings
- Contents coverage on short-term rentals
- Flood coverage
- Equipment breakdown
- Sewer back-up coverage
- 3, 6 and 12 month policies available for vacant properties

When to Refer to Non-Standard Risks

Certain types of risks that would normally be written with our Commercial or Personal Lines teams can be referred to Non-Standard Risks if they have any of the following deficiencies:

- Poor loss history
- Water damage claims
- Knob and tube wiring
- Multiple lenders/mortgagees
- 60 amp electrical
- Older buildings with no updates
- Risks previously cancelled for payment issues
- Frame and unprotected risks
- Wood heat

Sample Appetite

Our appetite is constantly expanding. Some examples of what we write are:

- Vacant buildings: commercial or residential
- Rooming houses and group homes
- Short term rentals including Airbnb
- Student rentals
- Rented dwellings & condominiums
- Owner occupied dwellings
- Multi-family residential properties
- Older commercial buildings including apartment buildings, duplexes, office buildings, retail buildings etc.
- Seasonal occupancies
- Restaurants
- Motels and hotels
- Building owners with bar or pub tenants

Intact Insurance is Canada's largest home, auto and business insurance company protecting over 4 million customers. Our coast-to-coast presence, along with our strong relationship with insurance brokers, means we can provide the outstanding service, comfort and continuity you deserve.

For more information, contact us at **1-844-427-7903** or **niche.centralatlantic@intact.net**