



## Cross Border Solution

Coverage customers can rely on, north and south

Intact's **Cross Border Solution** offers best-in-class service to Canadian based clients with U.S. exposure. Coverage is available for multiple business lines nationally, and is handled by a local Canadian cross-border team that works closely with our Commercial Lines underwriters, to provide clients with efficient, seamless service, featuring products with coverage that addresses cross border gaps and aligns limits with the Canadian policy.

### Coverage highlights

- Broad coverage and appetite available for both the Canadian and U.S. policies, through a master policy program
- A Canadian based cross border team with the expertise to write U.S. risks
- A simple process where the entire account is managed with just one point of contact
- Choice of U.S. broker or access to our own U.S. based agency
- In-house claims service offered in both Canada and the U.S.

### Available for multiple business lines

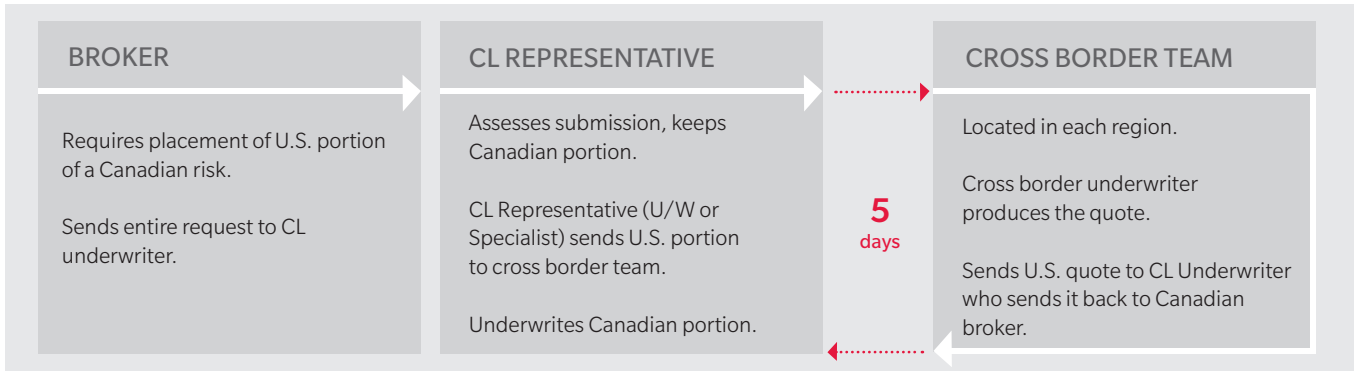
- Commercial Property
- Commercial General Liability (including Umbrella)
- Equipment Breakdown
- Automobile (non-owned, owned, garage)
- Workers' Compensation



## Coverage customers can rely on, north and south

Intact is pleased to provide a 'master policy approach', by offering Difference in Conditions and Difference in Limits (DIC/DIL) on applicable coverage, to customers seeking a cross border solution, providing assurance that the coverage on the U.S. exposure mirrors what is provided in Canada as closely as possible.

### Process



### Broker benefits

- Access to the Intact cross-border solution provides a competitive advantage that offers the opportunity to grow more business.
- This extensive offering comes with the specialized expertise of a dedicated Canadian team.
- A simple process is in place to handle all of a client's cross border needs.
- The choice to maintain a preferred relationship with a U.S. based brokerage or to use OneBeacon's Specialty Advantage Insurance Services (SAIS) agency.

### Customer benefits

- A master-policy approach with DIC/DIL offers clients assurance that coverage on the U.S. exposure mirrors what is provided on the Canadian policy as much as possible.
- Broad coverage offers more options to clients, and is available in all U.S. states

### Access to U.S. broker/agent representation

If access to a licensed U.S. broker is required, brokers may use their own preferred U.S. broker, or they may use Specialty Advantage Insurance Services (SAIS), OneBeacon's wholly-owned agency that is licensed in all 50 states.

### Claims

In the event of a claim, customers may call 1-866-464-2424 to speak with a representative and start the process of getting back on track. U.S. claims should be reported to OneBeacon at 1-877-248-3455, in accordance with the reporting procedures on the U.S. policy.

Contact your Commercial Lines Underwriter to learn more and get a quote today!

— Visit [intactspecialty.ca](http://intactspecialty.ca)