



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, requiring admitted coverage. Coverage is available for multiple business lines nationally. It's handled by a local Canadian cross-border team that provides 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

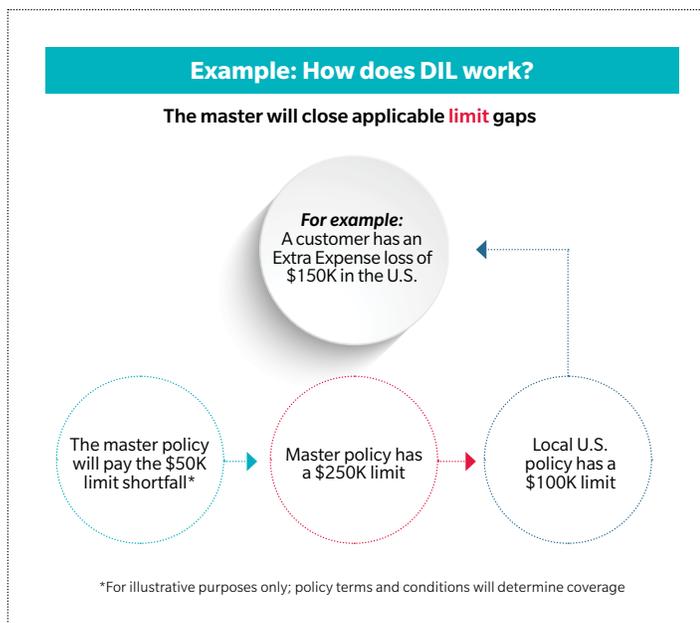
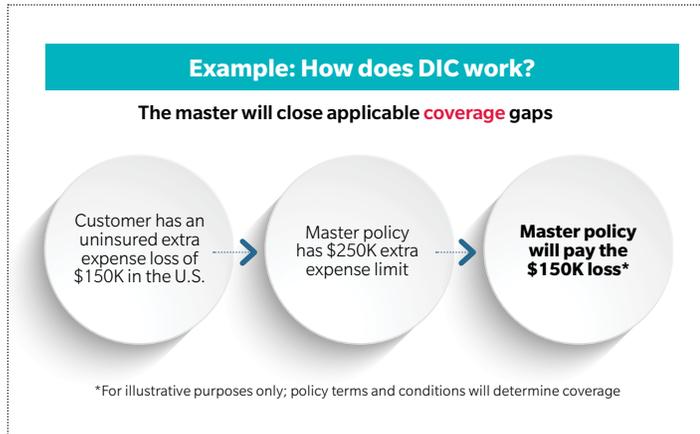
- Commercial Property
- Commercial General Liability (including Umbrella)
- Equipment Breakdown
- Inland Marine
- Automobile (Non-owned, owned and garage)
- Workers Compensation



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. Customers seeking a cross border solution can be confident knowing that coverage on the U.S. exposure will mirror what is provided in Canada as closely as possible.

How it works



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 customer's cross border needs.
- The choice to maintain a preferred relationship with a U.S. based brokerage or to use our in-house agency: Specialty Advantage Insurance Services (SAIS)

Customer benefits

- A master-policy approach with DIC/DIL offers customers 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 customers, and is available in all U.S. states

Access to U.S. broker/agent representation

Brokers may use their own preferred U.S. broker, or they may use Specialty Advantage Insurance Services (SAIS), our 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 1-877-248-3455, in accordance with the reporting procedures on the U.S. policy.

Send your cross border submissions to:
cross.border@intact.net

Visit intactspecialty.ca

