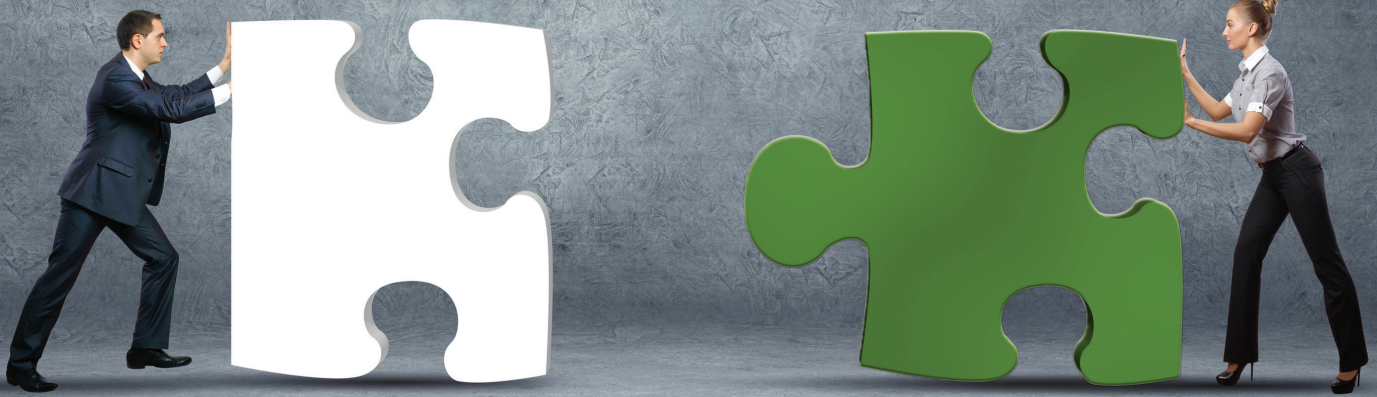


PROPERTY AND CASUALTY SOLUTIONS



At Trisura, we understand that there are many different types and sizes of commercial enterprises, and so, our suite of commercial property and casualty insurance products are designed to provide comprehensive protection with flexible coverage options.

Trisura offers your clients a robust Commercial Package Policy to support our specialty insurance lines of business. Occasionally, losses occur when there is no clear indication of where the coverage provided by the Commercial Package Policy ends, and where a stand-alone specialty product starts. By choosing Trisura's policy in combination with our Specialty Insurance Solutions products, the issues surrounding the interpretation of coverage and limits, as well as grey areas relating to the loss settlement, are avoided. Coverage will continue in a seamless fashion from one policy to the next.

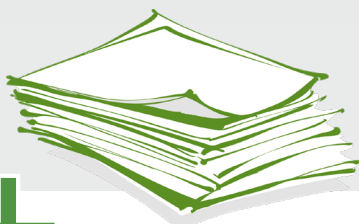
For an extra layer of business liability coverage, Trisura can offer your clients umbrella and excess liability policies to protect against catastrophic losses and potential coverage gaps.

COMMERCIAL PACKAGE POLICY

COMMERCIAL GENERAL LIABILITY (CGL) *

- Bodily injury and property damage arising from premises, operations and products/completed operations
- Employer's bodily injury coverage extension
- Employee benefits liability
- Personal and advertising liability
- Medical payments
- Tenant's legal liability
- Non-owned auto

* Standard IBC wording and endorsements



PROPERTY – only available with CGL coverage

- Business interruption
- Crime
- Inland marine
- Equipment breakdown (only available with property coverage)

COVERAGE HIGHLIGHTS

Bundled property extensions of coverage, featuring a basket limit, **includes:**

- Accounts receivable
- Debris removal and windstorm debris removal
- Fire department service charges
- Interruption of service
- Lease bonus payments
- Leasehold interest
- Outdoor growing plants, trees, shrubs or flowers
- Property of employees
- Rents prepaid by insured
- Valuable papers and records
- Improvements and betterments (undamaged)
- Fine arts
- Glass
- Rents

... and individual limits for another 19 coverages

UMBRELLA AND EXCESS LIABILITY

Umbrella and Excess Liability provide **additional limits of insurance** above the limits contained **in the primary CGL policy**. In the current environment of spiraling legal costs and high liability judgements, even well-managed businesses need strong liability insurance more than ever.

- Trisura does not need to be the primary insurer. We can write unsupported umbrella and excess business.
- Worldwide coverage
- No minimum premium thresholds
- Minimum attachment point: **\$2 million**

IN-HOUSE UNDERWRITING CAPACITY

Property **\$10 million**

Casualty **\$20 million**

APPETITE

We underwrite all risk on an account-by-account basis, taking into consideration the unique risk characteristics of each applicant. Guidelines for accounts in our niche areas include:

Size: Small to medium size enterprises

Global exposure: We understand the global economy and underwrite accounts incorporated in Canada with global exposures, provided the majority of their assets and employees are located in Canada. Our focus does not include applicants who are listed on a US stock exchange.

US exposure: Able to underwrite accounts incorporated in Canada with US exposures, provided the majority of their assets and employees are located in Canada

Type: We do not need to be the primary insurer. We can write unsupported umbrella and excess business.

Currency: Can provide limits in both CAD and USD

Classes: We apply our underwriting expertise to a variety of industry classes, including but not limited to:

- Professional business services
- Manufacturing
- Technology
- Non-profit organizations
- Wholesale/distribution

THE TRISURA ADVANTAGE

At Trisura we offer many years of experience in underwriting and claims handling in the GL/property line of business. Our underwriters will take time to meet with clients in order to better understand the risk profile associated with their business and we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client.

Our complimentary Legal Helpline features HR Assist—available to all Specialty Insurance policyholders in English and French. The Legal Helpline provides invaluable assistance for policyholders who are attempting to navigate the legal system and avoid unexpected legal expenses. There is no limit to the duration of calls or the number of times a call can be placed to the Legal Helpline, and in emergency situations, our policyholders have access to a lawyer 24/7.

ABOUT TRISURA

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU."



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For more information please visit our website at trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.

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