



## Smart Solutions for Knowledge-Based Industries

**Commercial General Liability and Umbrella** - For classes that are more difficult to place such as Manufacturing, Wholesale/Distribution, Retail and Real Estate accounts:

- No cap on US sales (for most classes)
- No General Aggregate
- Written on "A" paper
- Companies with worldwide revenues—our specialty
- Claims made or Occurrence
- Supporting property coverage for limits up to \$10m

**Coverages offered:** CGL, Umbrella and Excess Liability - **Minimum Premium – CGL \$1,500**

**Employment Practices Liability** - Stand alone EPL coverage for businesses up to 500 Employees. Coverage available for a myriad of classes e.g. Law Firms, Auto Dealers, Restaurants, Contractors, and Manufacturing Companies.

**Coverages offered:** Full EPL coverage, Third Party coverage, Toll-free Hotline, Employee Handbook template  
**Minimum premium - \$400**

**Directors and Officers Liability** - We write D&O for Emerging Technology, Mainstream and Non-Profit risks. Platinum wordings, the latest coverage enhancements **limits up to \$15m.**

**Architects & Engineers** – Consulting Engineers – Mechanical & Electrical, Industrial, Process. Geophysicist / Hydrogeologist, Project / Construction Management. Testing Labs, Civil, Forensic, Environmental Consulting - **2-Year Policy** for Engineers now available.

**Miscellaneous** – Call Centres, Management Consultants, Employment Agencies, HR Consultants, Translators, Tax Prep/Book Keepers, Training providers, etc.

**Hospitals** - Professional Liability, D&O and Property coverage.

**Medical Malpractice** - Holistic Medical Providers, Nurses, Medical Clinics, Counseling Services, Treatment Centres, Homecare Services, Medical Clinics, Spas, Medispas, Rehabilitation Clinics, Assessment Centres & Ambulance Services.

**Emerging Technologies** - Leading provider of IT products since 1999, we insure many classes for Emerging Technologies including, but not limited to, Software Developers, System Integration, Application Service Providers, Web Site Development – Management and Hosting.

**Tekpac and TekpacPlus** - Package policies available for start-ups to mid-size companies, combining E&O, CGL and Property coverage at affordable prices.

**Life Sciences - Pharmaceuticals** – Generic or Branded (OTC), Medical Devices (all classes), Vitamins, Minerals, Food Supplements and Natural Health products including Nutraceuticals, Cosmetics. Biopac policy designed for R&D companies. Clinical Trials with ability to write on admitted paper.

**Sports & Leisure** Special Events, Fairs, Tournaments, Parades, Individual & Team Sports, Recreational Leagues and Associations.

**Property** - All risk property coverage including Business Interruption, Inland Marine, Crime, Flood and Quake. Boiler and Machinery (Equipment Breakdown). Limits up to \$15m per location. We can also insure U.S and Overseas Locations.

### Think Creechurch Intelligent Insurance

The content of this document is for illustrative purposes only and does not constitute an insurance policy. Please refer to the policy wording for terms, conditions and exclusions. All submissions are subject to individual underwriting criteria.