

# SNOW REMOVAL CONTRACTORS



## Tailored Coverage for Peace of Mind

We provide comprehensive liability coverage and solutions for Snow Removal Contractors across Canada. With our specialized in-house underwriting experience, we offer customized Casualty and Property protection. This includes a wide range of coverage for alternate seasonal operations such as commercial and residential snow removal, landscaping, arborists, brick-laying, driveway paving, and more. Additionally, we offer specialized coverage and rating for both minimal and large revenue operations.

## Good Practice

- Detailed list of all snow clearing/winter maintenance locations and clients.
- Logbooks records of snow removal management a/o for larger operations: Electronic/GPS data records.
- Contracts used during the snow removal/winter maintenance operations.
- Loss mitigation practices.
- Carrier issued loss history.

## Coverage / Limits

- Commercial General Liability occurrence form and wordings. Products and Completed Operations.
- \$1,000,000 up to \$5,000,000 in overall occurrence limits. Additional limits can be offered under Excess Liability limits.
- \$5,000 Bodily Injury deductible minimum with and \$2,500 deductible for other operations.
- Non-Owned Automobile inclusive limit.
- Enhancements: Employee Benefit, Employment Practices Liability, Faulty Workmanship, etc.
- Blanket Additional Insured.
- In-house exclusive Snow Removal rating.
- Specialty underwriting experience for high risk operations and exposure.
- Optional Legal Expense Insurance Add-On:

Protect your business from costly legal challenges with our Commercial Legal Expense Insurance, available as an add-on to your insurance policy. Coverage includes legal costs for contract disputes, employment issues, criminal defence, property or tax disputes, licence protection, privacy and anti-spam legislation matters, plus unlimited telephone legal advice.

Limits up to \$200,000. Higher limits can be provided on an offer and accepted basis.

## Partner with SWG Specialty!

Powerful Insurance Partnerships  
Financial Integrity and Robust Oversight  
Access to Exclusive Products  
Flexible Coverage Options