

# LICENSED CONTRACTORS



## Tailored Coverage for Peace of Mind

We provide comprehensive insurance solutions for licensed contractors across Canada. Backed by specialized in-house underwriting expertise, we deliver tailored Casualty, Property, and specialty coverage designed to address the real-world risks contractors face every day. Our programs support a broad range of contracting operations, helping licensed professionals protect their business, their people, and their projects – no matter the scope or complexity of the work.

## We Cover

- Boiler/Pressure Vessel Contractors
- Electrical Contractors
- Elevator Contractors
- Gas Contractors
- HVAC Contractors
- Plumbing Contractors
- Refrigeration Contractors
- Sprinkler System Installers (fire suppression)
- Steamfitting/Pipefitting Contractors
- Welding Contractors
- And More

## Coverage / Limits

- Commercial General Liability – occurrence form and wordings. Products & Completed Operations.
- \$1,000,000 to \$5,000,000 in limits. Additional limits can be offered under Excess Liability.
- Minimum Bodily Injury & Property Damage Deductible of \$2,500.
- Non-Owned Automobile inclusive limit.
- Enhancements, such as Employee Benefit, Employment Practices, Faulty Workmanship.
- Additions, such as Tool, Equipment, Installation Floater.
- Blanket Additional Insured.
- 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