



Comprehensive Insurance Coverage



Program Advantages

Long-Term Stability

- Endorsed by the Canadian welding Association.
- Broker: Hub International is the largest insurance brokerage in Canada with offices in every province.
- Insurer Lombard write 2.5 billion in annual premium.

Comprehensive Protection

- Policy customized for welding based activities
- Integrated policy for all coverage's with one insurer, Lombard
- Fewer coverage exclusion
- Coverage exclusions tailor to needs of CWA

Risk Management Services

- Self protection checklist sent to all participants
- Property evaluation services
- Insurer inspection capability

Cost Effective

- Maximized leverage and economies of scale

Easy Access

- Contact HUB International

INQUIRIES

HUB International Limited

Denise Spafford

1-877-643-WELD(9353)

denise.spafford@hubinternational.com

The Canadian Welding Association

1-800-844-6790

info@cwbgroup.org

What is Covered

PROPERTY

- Replacement cost for direct physical loss or damage to buildings, contents and personal effects.
- Loss of business income and extra expense

BOILER & MACHINERY (EQUIPMENT BREAKDOWN)

- Loss resulting from an accident to an object on the premises (combined property damage, business income and extra expense)

CRIME

- Employee dishonesty (fraud), loss of money and securities inside and outside the premises, money order and counterfeit paper currency, depositors forgery, incoming cheque forgery, credit card forgery, computer fraud.

COMMERCIAL GENERAL LIABILITY

- Bodily or personal injury, property damage or advertisers' liability
- Products and completed operations
- Errors and omissions
- Tenants legal Liability
- Non-owned automobile
- Employee benefits liability
- Voluntary compensation
- Medical payments
- Blanket contractual
- Occurrence form basis

UMBRELLA

- Higher limits of liability available

DIRECTORS' AND OFFICERS' LIABILITY

- Alleged wrongful acts by directors, officers and employees
- Claims made basis