



Roofing Contractors

Your Clients Protect Canadians from the Elements, We Protect Your Clients from the Unexpected

It's no secret, securing comprehensive and stable liability coverage for your hot-application roofing contractors is no easy feat. Between increasingly severe weather events and the ever-present risk of fire, hot-application roofers are a 'hot-button' for many insurers. At Totten, we have the in-house expertise and industry experience needed to handle the difficult challenges presented by the roofing industry. Working with our insurers, in both the Domestic and Lloyd's markets, we've put together a robust coverage program that is specifically tailored to meet the unique needs of the Canadian roofing industry.

Highlights:

- Capacity: \$10,000,000 in-house, up to \$25,000,000 total.
- Security: Subscribed Pool Arrangement (involving the Domestic and Lloyd's markets).
- Deductible that is applicable only to "Compensatory Payments".
- 'Contractor-Friendly' Application of Heat Warranty that requires only a 1-hr fire watch to be performed.
- Broad base package that includes coverage for Faulty Workmanship, Limited Pollution, Limited Fungi or Spores, Contractors Errors & Omissions, Forest Fire Fighting Expenses and Employee Benefits Errors & Omissions.
- Coverage available for Wrap-Up Difference-in-Conditions, Difference-in-Limits and Difference-in-Deductibles.
- Excess or Umbrella coverage (over both CGL and Auto) available up to \$25,000,000 limits.
- A highly experienced underwriting team that is readily available to answer questions and provide assistance.

We are proud to make this program available to all quality Roofing Contractors, including, but not limited to, those involved in the following operations:

- Torch-On Roofing (no maximum percentage limitation).
- Hot Tar Roofing (no maximum percentage limitation).
- Hot-Air Welded Roofing.
- Cold Applied Flat Roofing Systems.
- Shingles, Shakes & Tiles.
- Sheet Metal Fabrication & Installations.
- Other Roofing Related Operations (Waterproofing, Eaves Troughs, etc., etc.).

Basic Underwriting Considerations:

- Minimum Premiums:
 - \$2,500 cold-application roofers.
 - \$10,000 hot-application roofers.
- Minimum Deductibles (applicable to "Compensatory Payments" only):
 - \$5,000 cold roofing.
 - \$10,000 hot works.

For more information, please contact:

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