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# Snow Removal

Product Brochure | Canada

## About Vailo

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Vailo Insurance Services Ltd, is an independent, Canadian-owned MGA (Managing General Agent) providing innovative underwriting solutions to a select broker network across Canada.

Formed in 2019, Vailo began with the bold vision of re-imagining the way brokers, companies and individuals alike prepare for change. With over 100 years of combined underwriting and MGA experience, a vetted leadership team, and a strong digital foundation, Vailo offers commercial protection across both standard and non-standard lines, backed by the world's leading insurance providers.

## Overview

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Vailo writes snow removal contractors – property and casualty.

Litigation can have a serious financial impact to your bottom line, not to mention that it could hurt your reputation. Casualty Coverage for a snow removal contractor can help to defend your business against claims and, if you are found legally responsible, can pay for losses your business incurs for injuries sustained by others or damage to property owned by others.

In an increasingly litigious society, the need for the right coverage, and the right limits, is critical. Casualty exposures can vary and Vailo's CGL policy provides broad coverage with the flexibility to add various coverage extensions to meet the needs of your clients. Even if you are not liable, the costs associated with defense are part of the supplementary payments, which are NOT generally included in the limit of liability.

Our Commercial General Liability wording is one of the broadest in the industry. We can tailor-make your client's policy to include a range of property coverages, including buildings and contents, business interruption, crime coverage (including 3D coverage for third party), tool and equipment floaters, cyber, legal expenses.

## Features + Highlights

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Commercial General Liability limits up to \$5,000,000 (higher limits may be available).

The following extensions of coverage with varying sub-limits:

- Broad Named Insured Clause
- Bodily Injury & Property Damage
- Products & Completed Operations
- Personal & Advertising Injury Liability
- Medical Expense (\$25,000 Per Person / \$25,000 Per Occurrence)
- Tenants Legal Liability: \$1,000,000 Limit
- SPF 6 Non-Owned Automobile – Policy Limit
- SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement: \$75,000 Limit
- SEF 96 Contractual Liability Endorsement
- SEF 99 Excluding Long Term Leased Vehicles
- Employee Benefits Liability Extension: \$1,000,000 Limit
- Limited Pollution Coverage – 120hr: \$1,000,000 Limit
- Forest Fire Fighting Expense - \$1,000,000 Limit
- Broad Form Completed Operations
- Broad Form Property Damage
- Contingent Employers Liability
- No General Aggregate
- No Coverage for Work on Public Roads or Highways
- Logbook Conditions Apply
- A Full List of the Insured's Snow Removal Contracts may be Required

## What We Like

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- Snow removal contractors where snow removal revenue comprises < 25% of total revenue
- Contractors with overall revenues exceeding \$750,000 (no limitation on proportion related to snow removal)

## What We Ordinarily Decline

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- Licensed vehicles including ATVs

## Contact Us

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From our innovative approach to our core products, Vailo is re-imagining the underwriting process. Our team of experts is always eager to hear from you. Contact us today to explore what a partnership might look like.

### CONTACT INFO

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