



# Contractor Liability

A Digital Solution for Modern Businesses



## Multi-Iso Rating

Whether your client has 1 operation or 10+, Foxquilt's rating matrix can handle it.



## Commercial & Residential

Commercial, residential or a mix of exposure is acceptable here.



## No Sub Contractor Cap

Foxquilt supports your clients in how they want to grow - owner/operator, sub contractors or employees.



## US & Canada Revenue

Foxquilt accepts any combination of Canada & US sales.

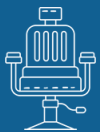
## About Foxquilt

Foxquilt is a digital insurer focused on helping small businesses get affordable insurance in a modern method. We support brokers & agents by building efficient processes to help you quote, bind, and manage your smaller client's needs with ease. Foxquilt's products are designed for the modern-day business. Who better to create a digital insurance solution for a digital business model?

## What Makes Us Different

- Revenue threshold of \$15M
- Primary Non-Contributory Included
- BAI & WOS Included
- Terrorism Included
- Option to Agent-Assisted Bind or Client Bind
- No Underwriting Holds
- Immediate Document Delivery

## Our Product Suite



### Personal Services

- General Liability
- E&O
- Drone



### Contractors

- General Liability
- E&O
- Drone



### eCommerce

- General Liability



With Partner:





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## Top Classes 250 Classes!

- Plumbing - Residential & Commercial
- HVAC
- Appliance Installation, Service & Repair
- Swimming Pool Service & Repair
- Electrician
- Handyperson
- Carpenter & Finish Carpenter
- Renovations Contractor
- Masonry
- Lawn Care Service
- Fence Construction & Repair
- Janitorial, Home & Office Cleaning
- Carpet & Rug Cleaning
- Furniture & Upholstery Cleaning
- Painter
- Flooring Installation
- Tile Installation
- Drywaller
- Siding Installation
- Door & Window Installation

## Appetite

Number of Employees	Under 20
Annual Revenue	\$15,000,000
Annual Payroll	\$15,000,000

## Outside Underwriting

\*Full list available on Application

- ? No roofing
- ? No Industrial Exposure
- ? No work above 3 stories
- ? No snow or ice removal services
- ? No restoration work
- ? No work on new homes in tracts of more than 10 homes
- ? Revenue Outside of Canada & US
- ? Bankruptcies, tax or credit liens in the last 5 years

## Limits

### General Liability

Each Occurrence	\$1,000,000
Products/ Completed Operations	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Medical Payments	\$5,000
Tenant's Legal Liability	\$100,000
General Aggregate	\$2,000,000

### Errors & Omissions

Aggregate	\$50,000
Occurrence	\$25,000

### Limited Pollution Liability

Limits up to	\$10,000
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### Unmanned Aircraft Liability

Limits up to	\$100,000
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