

# Agile Appetite Guide

## **Commercial Lines**

**Target classes:** 

#### Construction

- Builders Risk
- Contractors Pollution Liability
- General Contractors and Sub-Trades
- Roofers
- Wrap Up Liability

#### Hospitality

- Bed and breakfast
- Craft breweries and distilleries
- Hotel and motel
- Restaurant and pubs
- Social clubs, lounges, and bars
- Wine and cocktail bars

#### **Professional Liability**

Professional liability

#### **Property**

- Commercial property/buildings
- Manufacturing
- Retail stores

#### Realty

- Airbnb
- Apartment buildings
- Condominium buildings
- Leased buildings
- Owner occupied commercial buildings
- Rental property schedules
- Short term residential rental

#### **Miscellaneous**

- Arenas, multiplex, and winter clubs
- Equipment breakdown spoilage
- Events liability
- Independent carriers
- Manufacturing
- Motor truck cargo
- Pollution liability
- Protective services liability
  Retailers and wholesalers
- VAV/UAS
- UAV/UAS
- Welding

## **Personal Lines**

#### Target classes:

- Airbnb
- Condominium unit owner occupied
- Condominium unit rented
- High-value homeowners
- Travel trailers
- Homes under minor renovations
- Manufactured homes
  - Nonstandard homeowners
  - Personal property in storage
  - Rented dwellings
  - Residential builders' risk
  - RVs
  - Short term rentals
  - Student/rooming houses
  - Tiny homes

### Programs

#### Target classes:

- Craft breweries and distilleries
- Manufactured homes
- Motorcycles (BC)
- RVs (BC and AB)

Easy solutions for hard to place insurance.

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