



NEW ONTARIO ONLY ONLY

Commercial Heritage Coverage

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APPETITE, DECLINES & FURTHER DISCUSSION

COMMERCIAL HERITAGE UNDERWRITING

South Western Insurance Group (SWG) customers rely upon our more than 60 years of experience providing problem-solving solutions for a wide spectrum of traditional product offerings as well as highly-specialized, uncommon products and services. Our underwriters are among the most highly-qualified, expertly-trained, and experienced in the industry.

Working with Ecclesiastical, the well-established, expert providers of products designed to protect historic structures, since 1887, SWG now offers protection against the unique risks and liabilities associated with heritage buildings and structures.

Definition of a “Heritage” Building:

- Buildings that are 60 years of age or older or Buildings with unique construction details significant to a certain time period (new or old) or, historically significant event took place at the building, or
- Any structure that’s been deemed by the local municipality or historical preservation society that has authority granted to them by the presiding government authority, as a historical building.

The following appetite information is based upon the following highlighted index:

Highlighted “yellow” wording represents additional discussion required before approving coverage.

Highlighted “blue” wording represents decline of coverage.

Please Note: Arts and Culture Risks* for profit only (Not-for-profit are underwritten under Non-Profit/Charity segment).

UNDERWRITING APPETITE:

Culture and Arts

Media & Communication promoting arts and culture - **publication of newsletters**, newspapers, journals, libraries;

Visual arts, architecture, sculpture, painting, drawing, photography and film; museums – art, history, science, technology, culture;

Performing arts centres and associations – theatre, dance, ballet, opera, orchestras, choral, music ensembles;

Historical, literary, and humanistic societies for the preservation of historical and cultural artefacts; commemoration of historical events; promotion and appreciation of the humanities; poetry and literary societies; language associations; war memorials.

Advocacy Organizations

Organizations that protect the rights and promote the interests of specific groups – the handicapped, elderly, women, ethnic heritage;

Programs and services to promote civil mindedness and human rights; crime prevention and promotion of public safety; victim support and services.

Education and Research

Adult/Continuing Education – other than formal education systems; schools of continuing study & correspondence; literacy and reading programs;

Science and Technology - research in physical and life sciences, engineering and technology; social;

Science and Policy Studies No E&O appetite Medical Research – specific diseases and disorders No E&O appetite.

Social Services

Social, Family; parent education; single parent agencies; **family violence/women's shelters** & services; social wellbeing of disadvantaged, distressed or vulnerable people;

Children, child development centres; licensed infant care and nurseries.

Youth - delinquency prevention services, teen pregnancy &, drop-out prevention, youth centres and clubs and job programs;

Handicapped - **homes other than nursing homes (see Retirement Protect)**; transportation, recreation and other specialized;

Elderly; organizations providing geriatric care; in home services; **homemaker services**; transport, recreation, meal programs;

Family services includes education and support, **women's shelters**;

Self-help and other personal social services; **homeless temporary housing/shelter**;

Organizations providing material assistance - food banks and clothing distribution centres.

Environment

Conservation and preservation of natural resources including land, water, energy and plant for the general use and enjoyment of the public, **recycling**;

Environmental beautification – botanical gardens, horticultural societies, organizations promoting the preservation and beautification of green spaces;

Programs to preserve parks, green spaces and open spaces in urban and rural areas; botanical and horticultural programs.

Recreation and Social Clubs

Provision of recreational facilities & services to individuals & communities – country, leisure, men's & women's clubs;

Service Clubs - membership organizations providing services to members and local communities. Lions Club, Kiwanis, Rotary.

Community and Social Development Organizations

Community and neighbourhood organizations working to improve the quality of life within communities and neighbourhoods; co-ops; organizations working towards improving the institutional infrastructure and capacity to alleviate social problems and to improve general public wellbeing.

Housing Associations

Management and leasing of low income, non-profit housing

Job Training Programs

Organizations providing and supporting apprenticeship programs, internships, on-the-job training and other training programs.

Vocational Counseling and Guidance

Vocational training and guidance, career counseling, and related services.

Vocational Rehabilitation and Sheltered Workshops

Organizations that promote self-sufficiency and income generation through job training and employment.

Business and Professional Associations

Organizations that promote and protect business and professional interest groups; **not regulatory organizations**; organizations promoting, regulating and protecting professional interests.

Animal Protection

Animal protection/welfare services, shelters, humane societies; wildlife sanctuaries and refuges including incidental veterinary services.

Religion and Associations Congregations

Organizations supporting and promoting religious beliefs and services other than churches;

Associations and auxiliaries of religious congregations and organizations supporting and promoting religious beliefs, services and rituals.

Philanthropic and Voluntarism Promotion

Grant making Foundations - private, corporate and community;

Voluntarism promotion and support; organizations that recruit, train and place volunteers and promote voluntarism.