

Intact Inland Marine

Our Capabilities

Working with Intact Insurance Inland Marine means you'll have a well-seasoned team of responsive experts ready to assist you with your unique needs. Our inland marine solutions provide a comprehensive and broad range of coverage* for many industries including construction, transportation and cultural.

Additionally, you'll receive the benefits of our:

- Experienced staff of trusted advisors
 - Customizable forms
- Strong financial rating through the strength of Intact Insurance Specialty Solutions
- High field authority
- Superior and specialized claims

Construction

We offer comprehensive, state-of-the-art products covering inland marine and related property exposures for customers with construction operations.

Target Customers:

- General contractors
- Sub-contractors
- Special trade contractors
- Artisan contractors
- Homebuilders
- Developers
- Property owners

Coverage Highlights:

- Contractors equipment
- Builder's risk (project-specific and reporters)
- Equipment dealers and equipment rental operations

- Installation floaters and riggers liability
- Related property exposures

Transportation

We offer coverage for property being shipped domestically via motor truck, air or rail.

- Target Customers:
- Warehouse operator
- Truckers
- Business owners

Coverage Highlights:

- Motor truck cargo for truckers
- Transportation floaters for owned goods (being shipped by air, rail or truck)
- Warehouse legal liability for goods of others stored by a warehouse operator
- Related property exposures



Fine Arts

We offer a variety of solutions for risks that have fine arts exposures.

Target Customers:

- Art galleries
- Art dealers
- Museums
- Corporate, personal and institutional art collections

Coverage Highlights:

- Fine arts for museums
- Art galleries
- Art dealers
- Artists (private or corporate fine art collections)
- Institutional art collections including universities, government agencies, municipalities and historical leagues
- Related property exposures

Inland Marine Floaters

We are a market for a wide variety of inland marine floater business. Coverage can be designed to cover specialized equipment on-premises, off-premises, in transit or any combination thereof.

Coverage Highlights:

• Bailee's customers: property of others in the insured's custody for cleaning, servicing or repair

- Camera equipment: cameras and video production equipment (worldwide coverage available)
- Communication equipment: radio, television, and cell phone networks including towers, off-site switching equipment, mobile equipment and studio equipment
- Difference in conditions: primarily for low-hazard flood and earthquake exposures
- Electronic data processing equipment (EDP): hardware, software, laptops and related time element exposures (breakdown included and options for transit and off-premises)
- Exhibition floaters: property while in transit to/from, and while at, trade shows
- Miscellaneous articles floaters: flexible coverage that can be adapted to many different types of mobile property
- Musical instruments: for schools, private organizations or professional musicians; worldwide coverage available
- Railroad Rolling Stock: for business owners with owned or leased rail cars
- Scientific or medical equipment: mobile or fixed MRIs, CT scanners, PET scanners and many other types of equipment
- Theatrical property: costumes, props, lighting, sound equipment and other types of property

Risk Control Services

Alongside our dedicated team of underwriters, our risk control specialists are here to assess and deliver practical, high-quality solutions to help safeguard against risks that threaten business success. Our services help identify loss mitigation strategies for existing—and emerging—issues.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: <u>intactspecialty.com</u>.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: <u>intactspecialty.ca</u> and for information about Intact Financial Corporation, visit: <u>intactfc.com</u>.



Visit intactspecialty.com/inland-marine for more information.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

