



## Intact Technology | Property Risk Control Services

**Where innovation meets experience to solve your technology risk management needs.** Working with Intact Technology means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic technology industry. We don't just know tech, we're passionate about it and those who share our focus. Because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.

Our risk management services are built to deliver high-quality solutions to help safeguard against risks that threaten your business success. And our flexible, innovative risk control services identify loss mitigation strategies for existing—and emerging—issues and technologies.

### Our Specialized Property Services Include:

- On-site risk assessment evaluations
- Infrared thermography surveys
- Witnessing of fire-protection equipment tests (sprinklers, fire pumps, fire hydrants, special extinguishing systems, etc.)
- Review of sprinkler plans
- Premises security and burglary exposure management
- Evaluation of fire-protection inspection, testing and maintenance program
- Evaluation of facility maintenance practices
- Fire protection specification consultation for new buildings/renovations

### The Issues

Property losses (fire, natural disasters and property crimes) cost U.S. businesses billions of dollars each year, with direct property losses—damage to buildings and contents—representing just one aspect. Many companies never fully recover the revenues lost during the rebuilding period. Customers continue to need the products or services you provide, and may be forced to turn to your competitors if you are unable to deliver. And once gone, some customers may never return.

Property losses can result from many hazards: unsafe electrical and heating systems, uncontrolled smoking, unusual wind and lightning exposures, and improper procedures for handling flammable liquid, spray painting and chemical processing. It's simply a good business practice to protect your buildings, machinery, equipment, stock and employees from these hazards. But how do you identify, evaluate and control property hazards without technical training and experience?

### The Answers

With Intact Insurance risk control services, our own highly-trained risk control consultants and property

specialists bring a wide range of education, skills and experience to the job, including expertise in:

- Fire protection systems (sprinklers, standpipes, CO2, clean agents, dry chemical, foam, etc.)
- Fire alarm systems
- Public and private water supplies
- Process fire hazards (flammable and combustible liquids, aerosols, welding, commercial cooking, etc.)
- Special commodities storage (high-piled storage including palletized and rack storage, plastic and rubber, rolled paper, cold storage, etc.)

- Highly protected risks (HPR)
- Building construction
- Life safety
- Natural disaster losses (windstorms, hail, lightning, winter weather, etc.)
- Business interruption/contingency planning

You can request our property specialty services through your Intact Insurance risk control consultant, who can also provide information about our other specialty services.

**Intact Technology's risk control services are available for our broad customer base and include:**

- Risk control consultation including customized service action plans
- Cyber risk evaluation
- Assistance with business continuity planning
- Fleet safety management
- Ergonomic program management
- Online and classroom safety training

### 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: [intactspecialty.com](http://intactspecialty.com).

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: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).



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