

 **COMMERCIAL CASUALTY**
casualty@tottengroup.com

Formed to target casualty driven accounts with the ability to provide the casualty on a stand-alone basis or write the entire account as required including automobile in some cases.

- Business Owners Defender (combined Commercial & Personal Umbrella)
- Hard to place liability
- High Hazard Contractors Liability e.g. Off Premises Welders, roofers (incl hot tar)
- Recycling Plants
- Cargo
- Hole-in-One
- Daycare Centers
- Airside Liability
- Remediation Contractors (Lead, Mould & Asbestos)
- Environmental Programs
 - Storage Tanks
 - Contractors Pollution Liability
- Security Services Program incl, Alarm/Sprinkler installers and maintenance, Security Guards etc.
- Spa Package
- Special Events
- Cross Border Business
 - Providing proper protection for businesses who have sales or operations in the U.S., Canada and Internationally
 - Upholding relationships with carriers abroad to assist in placing your client's business
- **Umbrella / Excess Liability**

 **PERSONAL LINES**
personallines@tottengroup.com

- Agricultural
 - Agri-Related Commercial
 - Equine Related Liability
 - Kennel Operators Pac
 - Dog Walking
 - Special Risk/Standard Farms
- Builders Risk
- High Value Homeowners
- Non-Standard Residential Products
- Rented Dwellings - including Condos
- Rent Ezee Product
- Student Housing Program - including Condos
- Stand Alone Seasonal/Secondary Homeowners

TOTTEN WRITES THAT

 **HOSPITALITY**
hospitality@tottengroup.com

Our well established program with experienced staff continues to provide broad coverage & consistency to the hospitality industry.

- Licensed Premises Up to 100% Liquor
- Liquor Retail Sales
- Billiard Halls, Fine Dining, Night Clubs, Inns / Hotels, Adult Entertainment, etc.
- Including Legal Expense Coverage

 **COMMERCIAL PROPERTY**
property@tottengroup.com

Formed to target property driven accounts with the ability to offer the accompanying commercial general liability

- Additional Capacity
- Faith Protect Program
- C.O.C.'s
- Hard to Place Property
- Vacant Risks
- Large Specialized Accounts
- Used Car Dealers/Garage Program
- Retail Store Package
 - Adult Video Rental Stores
 - Cash Advance Program
 - Guns and Ammunition Stores
 - Pawn Shops/Second Hand Stores
- Logging and Bush Equipment incl. C.G.L.
- Chip Wagons / Hot Dog Carts incl. C.G.L.

 **PROFESSIONAL LIABILITY**
professionalliability@tottengroup.com

- D&O Profit/Non-Profit
- Medical Malpractice
- Media Coverage
- Miscellaneous E&O
 - Accountants
 - Architectures
 - Consultants
 - Home Inspectors
 - Combined C.G.L., E&O and O.C.F. available
- Technology Risks
 - Combined C.G.L., E&O and O.C.F. available
- Multi-Employer Fiduciary