



Aviva **Enterprise**<sup>™</sup>

# Staying ahead of where business is going

## Broker Guide

### Business Insurance Solutions

Keep your clients moving forward



Business



In today's changing commercial landscape, Aviva\* recognizes that your client's business doesn't stand still — and neither should their insurance.

Aviva Enterprise\*\* insurance solution evolves with the changing needs of business, so your clients can be confident they have the full protection they want, when they need it.

## What does Aviva Enterprise™ insurance offer brokers?

A streamlined business insurance solution, designed to keep coverage simple, effective and responsive to business changes and market trends.

Our modular product design offers you flexibility to customize a policy for any business, in any segment and tailor it to fit your client's business.

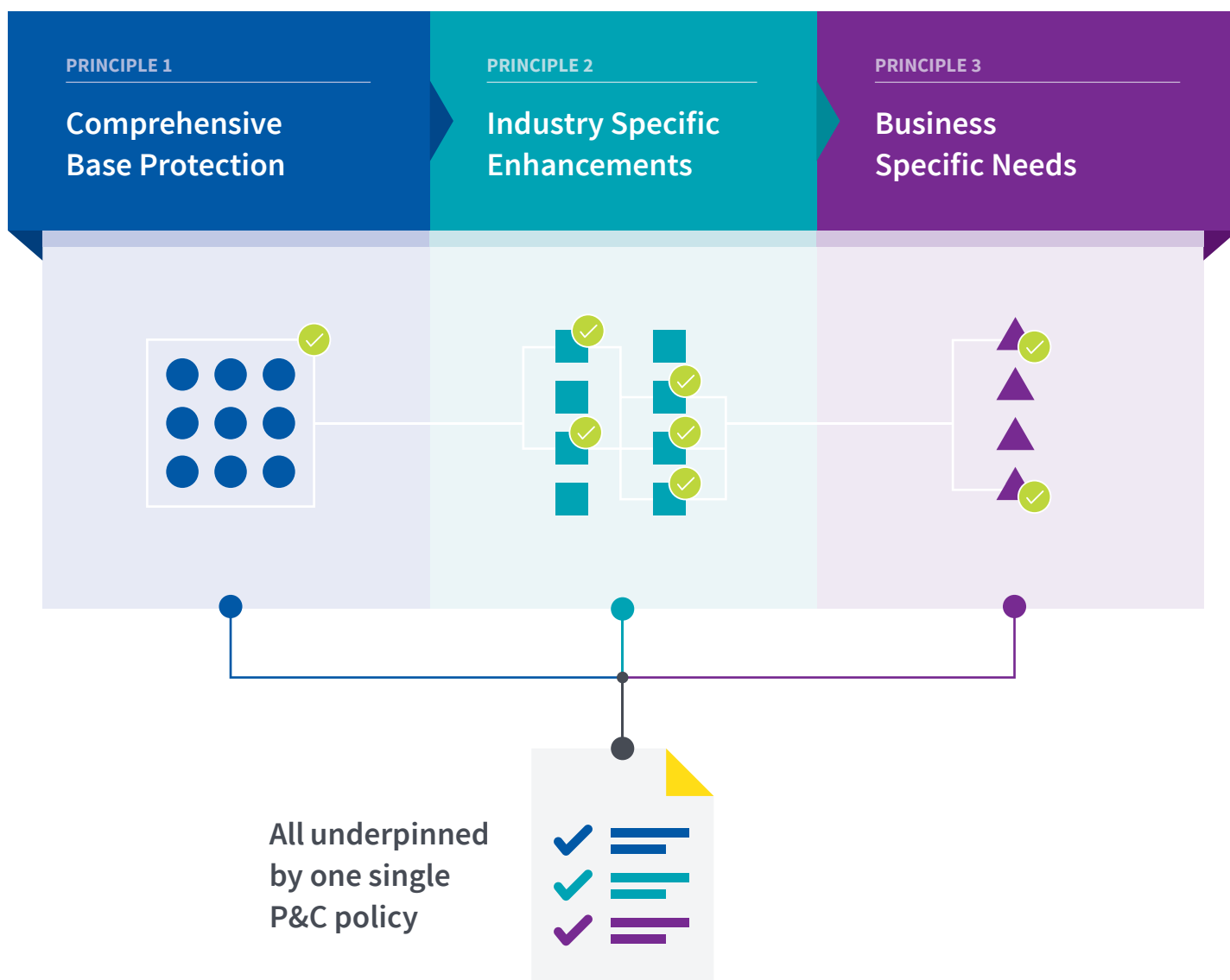
You'll find it's easy to explain to clients and easier to do business with us.





Completely customer-centric — the product responds to the concept that your clients' business evolves — and so should their insurance policy.

**Built on three Guiding Principles that are easy to navigate:**



**PRINCIPLE 1****Comprehensive Base Protection**

- One suite of base wordings available for any client, no matter the type of business or market segment.
- Standard wordings for property, general liability, business income, inland marine, equipment breakdown insurance, crime, excess liability, umbrella and non-owned auto.
- Additional wordings are available, e.g. commercial accident, directors and officers, errors and omissions.
- Progressive coverage offerings such as environmental upgrades, building upgrades, and bodily and mental injury.
- Common layout and simple language. Our policies have never been easier to understand and explain to your clients.

**PRINCIPLE 2****Industry Specific Enhancements**

- An added layer of protection within the base policy wording, we've included industry-specific enhancements that are flexible and fully customizable.
- Our industry-specific offerings are ready-to-go. We've taken out the guess work, saving you time and making it easier to recommend options for your client.
- Our claims and risk management experts evaluated claims scenarios and risk exposures for all types of businesses in every market.
- Then our product team designed enhancements to protect customers from these industry-specific exposures so you can select the right coverage for your client.

**PRINCIPLE 3****Business Specific Needs**

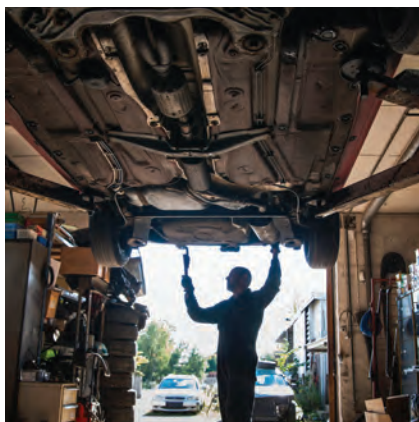
- Business owners and risk managers have specific needs and considerations related to their business strategy or operating model that can be addressed in the policy, such as:
  - Expansion/diversification of operations
  - Increase in number of offices, purchase of new equipment
  - Primary or secondary operations that may reach across segments.
- To offer complete protection, the right insurance program needs to be flexible enough to "future-proof" the business, as it evolves.
- You can tailor coverages, limits and deductibles to meet the unique needs of your clients. Note that coverages can be written on a standalone basis or as part of the full package.

**Single policy convenience**

- Clients will appreciate having all locations and operations of the business included in one P&C policy, for quick access and reference. This makes it easy for brokers to cross-sell and up-sell just by offering limits and extensions for different industry segments.
- Rather than embed coverage extensions and limits deep into the policy wording, this information is displayed on a summary page at the front of the policy documents, all in simplified language.

# Industry segments: ready-to-go

Aviva Enterprise™ product is positioned to appeal to a wide range of business clients. Here's a snapshot of the industry segments that fit our appetite, where you can expect competitive pricing.



## **Automotive**

We offer protection for automotive businesses such as dealerships, repair shops, car washes, garages and gas stations.



## **Builders' Risk & Contractors**

We offer protection for growing contracting businesses, including those operating in civil construction, demolition, HVAC, electrical, plumbing and specialty contracting, such as building raising and moving.



## **Business & Professional Services**

We offer coverage for business service providers, such as consulting, engineering, financial and legal, building/property management and funeral services.





### Education & Organizations

We provide coverage for business colleges, trade or vocational schools, day cares, driving schools and private schools.



### Hospitality & Lodging

Protection for resort properties, summer camps, hotels, trailer parks, restaurants and other hospitality and lodging operations.



### Manufacturing & Wholesaling

You'll find coverage for a wide range of businesses and operations that manufacture building materials, electronics, medical equipment, transportation equipment and products for the food and beverage industry.



### Realty

Protects businesses in the real estate market, including high-rise condominiums, office buildings, townhouses and subdivisions, among others.



### Retail

We provide coverage for an array of retailer types and sizes such as cosmetic businesses, repair shops, liquor stores, drug stores, clothing stores and more.



### Transportation & Logistics

We provide coverage for businesses and operations in marinas, freight brokers and freight forwarders, public transit and air transportation services.



Be sure to connect with your Aviva commercial underwriter to learn more about the classes of business we are targeting in your region

# Value beyond the policy

## Positioning your business clients for success

### Superior underwriting expertise

Our experienced professionals have years of experience underwriting diverse risk exposures. We're committed to staying current on market trends and adapting our knowledge to meet today's business challenges.

### Best-in-class claims service

Your business clients can count on Aviva adjusters or a partner presence in every province coast to coast. Our National Catastrophe (CAT) Response Team is always on stand-by and can be deployed within 24 hours of a catastrophic event.

### Cross-border insurance solutions

Your clients have access to cross-border insurance partners and benefit from end-to-end consultative services. Whether the unexpected occurs in Canada or the U.S., we offer reliable, local claims service that caters to every client's unique needs.

### Vendor partnerships

We partner with vendors who help our customers manage their risk exposure, improve operations and recover after a loss. Aviva's vendor programs include auto repair facilities, property restoration services, and CyberScout privacy breach solutions. Our vendor programs also include partnerships with Kim Richardson Transportation Specialists and Making Eligibility Easy (MEE) to assist our transportation and fleet customers with safety and driver management.

### Financial strength

As one of the leading property and casualty insurance groups in Canada, we provide home, automobile, recreational vehicle, group and business insurance to more than 3 million clients. We're rated 'A+' by Standard and Poor's and 'A' by A.M. Best, so your clients can be confident they're dealing with a strong, stable insurance company.

### What's included?

#### Risk management at no extra cost

Aviva provides your clients with access to our dedicated team of 50+ risk consultants across Canada to equip them with expert advice and resources on risk management. Working with our claims team, we are able to help your clients determine loss trends, target potential loss areas and put effective control measures in place. While many insurance companies charge thousands of dollars for this valuable service, at Aviva there is no additional cost.

#### Defensible Claims program

Aviva cares about your clients and their reputation. When they have done nothing wrong and are sued for negligence, we will defend them. We have one of the strongest legal teams in Canada through our Aviva Trial Lawyers – 120 strong. Our Defensible Claims Program helps protect your client's good name and reputation while striving to keep liability insurance costs at a reasonable level for honest hard-working Canadians and their businesses.

#### Cross-selling opportunities

Aviva has a full suite of product offerings to complement our commercial offering, including fleet, surety, commercial accident, classic cars, boats and much more.



Contact your Aviva underwriter or account executive for more information about Aviva Enterprise™ insurance solution and how it can meet the insurance needs of any business.



Keep your clients moving forward