

+ Protective Services

Product Brochure | Canada

About Vailo

Vailo Insurance Services Ltd, is an independent, Canadian-owned MGA (Managing General Agent) providing innovative underwriting solutions to a select broker network across Canada.

Formed in 2019, Vailo began with the bold vision of re-imagining the way brokers, companies and individuals alike prepare for change. With over 100 years of combined underwriting and MGA experience, a vetted leadership team, and a strong digital foundation, Vailo offers commercial protection across both standard and non-standard lines, backed by the world's leading insurance providers.

Overview

Vailo's Protection Services Program is unique to the insurance industry and is designed for medium-to-large service providers. Our Commercial General Liability wording is one of the broadest in the industry. We have designed this program with our broad wording and enhanced it with additional extensions and conditions that will protect your client when they need it most.

In addition to our Broad Commercial General Liability coverage, we have added: failure to perform, lock & key replacement, and halon release/loss of extinguishing agent (accidental discharge). We can tailor-make your client's policy to include errors and omissions and a range of property coverages, including buildings and contents, business interruption, crime coverage (including 3D coverage for third party), tool and equipment floaters, installation floaters, cyber, legal expenses and more.

Features + Highlights

PROTECTION SERVICES PROGRAM

Commercial General Liability limits up to \$5,000,000 (higher limits may be available).

The following extensions of coverage with varying sub-limits:

- Broad Named Insured Clause
- Bodily Injury & Property Damage
- Products & Completed Operations
- Personal & Advertising Injury Liability
- Failure to Perform
- Medical Expense (\$25,000 Per Person / \$25,000 Per Occurrence)
- Tenants Legal Liability: \$500,000 Limit
- SPF 6 Non-Owned Automobile – Policy Limit
- SEF 94 Legal Liability for Damage to Hired Automobiles Endorsement: \$75,000 Limit
- SEF 96 Contractual Liability Endorsement
- SEF 99 Excluding Long Term Leased Vehicles
- Employee Benefits Liability Extension: \$1,000,000 Limit
- Limited Pollution Coverage – 120hr: \$1,000,000 Limit
- Forest Fire Fighting Expense - \$1,000,000 Limit
- Faulty or Improper Workmanship - \$50,000 Limit Claims Made Form
- Errors and Omissions Liability - \$1,000,000 Limit Claims Made Form
- Broad Form Completed Operations
- Broad Form Property Damage
- Contingent Employers Liability
- Lock & Key Replacement - \$50,000 Limit
- Halon Release / Loss of Extinguishing Agent (Accidental Discharge) - \$50,000 Limit

What We Like

- Security Guards
- Security Guards Including Alarm Response
- Security Guards for Special Events and Concerts
- Guard Dog Services
- Armed Guard Services
- Private Investigation
- Alarm Monitoring
- Alarm, Sales, Installation & Maintenance
- Locksmith
- CCTV Sales, Installation & Maintenance
- Home Automation
- Card Access Sales, Installation & Maintenance
- Biometric Access Sales, Installation & Maintenance
- Consulting Services

What We Consider

- Fire Suppression Systems Installation and Maintenance
- Sprinkler System Installation and Maintenance
- USA Sales

What We Ordinarily Decline

- Bar / Nightclub Security
- Any "Bouncer" Type Exposures

Contact Us

From our innovative approach to our core products, Vailo is re-imagining the underwriting process. Our team of experts is always eager to hear from you. Contact us today to explore what a partnership might look like.

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