

Cross Border Capabilities

Business beyond borders? Sovereign Insurance can help.

We're always looking for better ways to deliver on our purpose of building a stronger Canada through resilient businesses and the communities they serve. Cross border capabilities are an important offering to support our medium to large Canadian clients with U.S. operations.

Local, direct support for Canadians insureds

from underwriters across
Sovereign's six national
offices.

Dedicated U.S. underwriting team

at HDI Global Insurance
Company (HDI) focused solely
on cross border business.

Fast turnaround times

to provide quotes and write
policies with the exceptional
service you've come to expect
from Sovereign.

Cross border highlights

- ▶ Sovereign works directly with the U.S. underwriter, instead of through a third party
- ▶ Terrorism Insurance Act (TRIA) coverage is available through HDI
- ▶ Required inspections by independent inspection firms can be arranged by our National Risk Engineering team

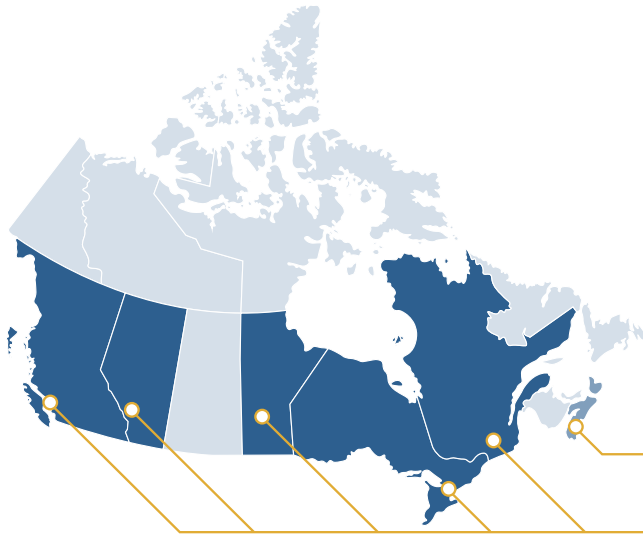
HDI Global Insurance Company (HDI)

To better support and grow our Canadian book of business, Sovereign has partnered with HDI to underwrite and issue Property and Liability policies issued by an admitted U.S. insurer.



Sovereign Insurance - your partner in resilience

We provide high quality cross border facilities to our brokers and clients - all backed by the exceptional service you've come to expect from Sovereign.



HDI minimum premium for Property and Liability policies is \$5,000 USD for each line of business.



Targeting:

Manufacturers, Wholesalers/Distributors, Warehouses and Offices



Risk appetite/ minimum premiums

Sovereign minimum premiums for Canadian accounts before using HDI facility, include:

\$25,000 CDN: Halifax

\$50,000 CDN: Vancouver, Calgary, Winnipeg, Toronto and Montreal

HDI broker relationships

HDI works with U.S. brokers only. As a Canadian broker, you can:

- ▶ Work with your current U.S. broker or your counterpart U.S. office
- ▶ Connect with a U.S. broker through Sovereign Insurance

Premium, losses & commissions

- ▶ Commission on any U.S. policy is paid to the U.S. broker engaged on the placement by HDI
- ▶ U.S. premiums and losses do not impact your brokerage's annual underwriting performance with Sovereign

Contact your Sovereign underwriter to learn more, or connect with our cross border team:

- ▶ Halifax | Tanya Haley | 902-492-5196
- ▶ Montreal | Sylvie Deslandes | 514-788-2157
- ▶ Toronto | Tyler Pretto | 289-527-1225
- ▶ Winnipeg | John McBride | 204-982-1278
- ▶ Calgary | Milena Angelova | 403-385-4808
- ▶ Vancouver | Suanne Mitchinson | 604-602-8348

Visit sovereigninsurance.ca for coverage details.



About HDI

HDI Global SE (HDI) was founded in 1903 and is headquartered in Hannover, Germany (registered office: HDI-Platz 1, 30659 Hannover, Germany). HDI has been a leading international insurer for more than 100 years and manages the industrial lines division of the Talanx Group.

Globally, HDI operates through foreign branches, subsidiaries and affiliates, as well as network partners in more than 175 countries.

In the United States, HDI operates through its three (3) wholly owned subsidiaries, HDI Global Insurance Company, a commercial property and casualty insurer headquartered in Chicago, IL and licensed in all 50 states, Washington D.C., Puerto Rico, and the U.S. Virgin Islands, HDI Global Select Insurance Company, a commercial property and casualty insurer licensed in Washington D.C., and in all US states with the exception of Rhode Island, and HDI Specialty Insurance Company, an Illinois domestic surplus lines insurer which provides both primary and excess coverage to specialized industries and is also authorized to write business nationwide.



About Sovereign Insurance

The Sovereign General Insurance Company (Sovereign Insurance) is your partner in resilience. We work with our dedicated partners to provide advice, education, ongoing support, and breakthrough risk solutions to address the ever-evolving, unique needs of Canadian businesses. We're passionate about building a stronger Canada through resilient businesses, and the communities they serve. Canadian owned and operated since 1953, Sovereign is a wholly owned subsidiary of The Co-operators General Insurance Company, a leading Canadian provider of multi-line insurance products with assets of \$9 billion. Sovereign operates in six offices across Canada and is proud to carry an AM Best A (Excellent) rating.

