



NEW! Insurance Program *exclusively* for members of OAITH

HUB INTERNATIONAL HKMB is pleased to offer an insurance program endorsed by the Ontario Association of Interval & Transition Houses (OAITH) with competitive group rates and coverages specifically designed with the unique insurance requirements of OAITH member organizations in mind. The program offers:

- Property Insurance
- Directors' & Officers' Liability with no Hammer Clause, which keeps your options open if your insurer presents an unacceptable financial settlement of a lawsuit
- Abuse coverage
- Errors and Omissions coverage
- 3 year policy term available to assist with rate stability
- Broad definition of who is insured
- Broad definition of what constitutes a claim

Take Advantage of Our Expertise

HUB International HKMB is one of a few select insurance brokerages with a specialized team dedicated to serving not-for-profit and charitable organizations.

For over 15 years our team of 11 colleagues has worked with organizations in virtually every sector. We have served a myriad of client groups, and faced an evolving array of risk management challenges. The result? There is not much the team hasn't seen and become knowledgeable about!

We specialize in handling the needs of:

- Not-for-Profit Organizations;
- Charities;
- Associations;
- For-Profit Organizations that work to serve the community.

HUB HKMB's Community-Based clients are supported with excellent in-house resources.

- Directors' & Officers' Liability expertise;
- Claims Advocacy;
- Risk Control & Engineering;
- Fleet Management.

Knowledge, Relationships, Clout

Our focus on Community-Based Organizations means:

- Our team has expertise in determining the appropriate coverage and pricing to bench mark against;
- We have developed strong relationships with the insurers whose products are tailored to meet the needs of your business.

As the largest insurance broker in Canada and the 9th largest in the world, HUB International offers our clients considerable strength in dealing with insurance markets.

For more information or to obtain a no obligation quote please contact:

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