

Toronto Insurance Council & Insurance Brokers Association of Canada

Coverages Not Available from Insurers Licenced in Canada
December, 2025

Industry	Line	Annotations
Cannabis-related Enterprises with US exposures - Quebec entities	Directors & Officers -SIDES ABC	
Construction / Contractors	Construction Defects (Stand Alone Cover)	
Defense Industry - Submarines	Hull & P&I or Marine Errors & Omissions with respect to full refurbishment-refitting/ re-engineering project	
Engineers or Manufacturers - Design/Build which includes exposures to Asbestos	Stand-alone Professional Liability (Errors & Omissions)	
Financial Institutions	Errors & Omissions with respect to Investment Banking	
Payment Service Providers	Payment funds Indemnity Bonds to satisfy September 2025 regulations for Retail Payment Activities Act	
Short Term Media/Entertainment or Film Production	Non-owned aircraft liability - Stand-alone	
Any	Residual Value Coverage	
Any	Personal injury and/or assault and battery when not written with bodily injury	

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