

SURGE **Electricians** **insurance** *built for* *your job site.*

We didn't just find you coverage. *We engineered it.* SURGE is comprehensive insurance for electrical contractors, built in-house by Western Financial Group. Tailored for Canadian electricians and backed by more than a century of insurance expertise.



SURGE is designed, supported, and managed in-house by Western Financial Group, giving Canadian electrical contractors consistent coverage, faster support, and real accountability.

WHAT'S COVERED

SURGE - Electrical Contractors Insurance

Electrical contractors face risks that generic business insurance wasn't built for. SURGE covers your materials on site, your tools on the road, your completed operations and the professional liability that comes with every install.

Installation Floater

Your materials and supplies are covered while being transported to, stored at, or installed on the project site.

Contractors Equipment

Mobile equipment and machinery covered on the jobsite, in transit, and in storage.

Rip & Tear Liability

Covers costs to remove and replace finished work when necessary to access and repair damage from a covered loss.

Errors & Omissions

Helps cover defense costs and damages when a claim arises from professional services you perform.

Contractors Tools

Coverage for portable tools wherever the job takes you, including tools away from your premises.

Products & Completed Operations

Third-party bodily injury or property damage caused by your finished work, even after you've left the site.

Get a Quote.

431-276-6561
Kitchener@westernfg.ca

 **Western**
FINANCIAL GROUP
Canada's Insurance Broker

SURGE

Additional Coverages

We built SURGE to include additional coverages for better value and a team that's genuinely invested in your work. Added protection includes:

Property Coverage

Business contents and equipment at your shop, office, or warehouse — protected where you work, not just where you build.

Commercial General Liability

Protection against third-party bodily injury and property damage arising from your operations. The foundation of any solid contractor policy.

SURGE

Coverage Enhancements

Contract Penalty Coverage

1 If a covered loss causes you to miss a contract deadline, we cover certain contractual penalties.

Business Interruption

2 If a covered loss forces your business to pause, this coverage helps replace lost income while you get back on your feet.

Limited Pollution Coverage

3 Electrical work can involve exposure to pollutants. Helps protect you from pollution related liability losses.

Equipment Breakdown

4 Covers sudden and accidental breakdown of covered equipment so a failed piece of gear doesn't derail an entire project.

Crime Coverage

5 Protection against employee dishonesty, theft, and other crime-related losses.

Flood & Earthquake

6 Optional protection for insured property from direct physical loss caused by flooding or earthquake.

Why Western Financial Group?

With Western Financial Group, you get access to tailored in-house insurance products and a broad marketplace which means that you always get custom coverage at the best possible value. We do all the heavy lifting for you. All this comes with no strings attached or additional cost to you.

We're here for your community.

When you partner with us, you're also investing in your community. Through our Foundation we have invested over \$9,000,000 to fund health and social services, as well as infrastructure and climate resiliency projects that mitigate the impact of floods and fires in the places you live and do business.

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