

Acceptable Risk Classes

About Frank Cowan Company

Frank Cowan Company is a leader in providing specialized insurance and risk management for municipalities, healthcare facilities, educational institutions and organizations providing services to the public. We have been in business for over 80 years, and continue to grow by providing innovative insurance and risk management solutions to brokers and clients across Canada. Our comprehensive policy packages are offered to the following classes of risk:

Community Services

- Adoption Services (*domestic only*)
- Associations (*Local, Provincial, National, etc.*) related to Community Services
- Boys & Girls Clubs
- Camps (*Health, Education, or Community Service related*)
- Cemetery Boards
- Chambers of Commerce
- Children's Aid Societies
- Community Living Associations
- Community Centres
- Community Resources
 - *Crisis Centres* - *Supervised Access*
 - *Victims Services* - *Safety Villages*
- Day Care Centres
 - *Before and After School Programs (excluding home-based operations)*
- Economic Development Boards
- Food Banks
- Historical Societies
- Libraries
- Museums
- Native Resource Centres
 - *Native Friendship Centres*
 - *Tribal Councils*
- Non-Profit Housing
- Reintegration Services
 - *Counselling* - *Employment Services*
 - *Halfway Houses* - *Restorative Justice*
 - *Youth Detention Centres*
- Shelters
 - *Domestic Violence* - *Family Crisis*
 - *Homeless* - *Pregnancy Support*
 - *Supervised Access*
- Theatres (*Health, Education, or Community Service related*)

- YM/YWCA
- Youth Detention Centres/Homes
- Youth Foster Care/Support
 - *Drop In Centres* - *Foster Agencies*
 - *Group Homes* - *Support Services*

Education

- Schools, including:
 - *Pre-schools*
 - *Elementary & Secondary private schools*
 - *Schools of Higher Education*
 - *Miscellaneous Schools:*
 - Montessori Schools
 - Alternative Language Schools
 - English as a Second Language
 - Religious schools
 - Schools with residences
 - Schools for the Handicapped
- School Boards
- School Buses (*Individual Units and Fleets*)
- Secondary School Student Associations

Health Care

- Disability Support Agencies
 - *Non-Residential care for Physical and/or Mental Disabilities*
 - *Assistance and Support to Families*
 - *Employment Services and Skills Training*
- Elder Care
 - *Nursing Homes*
 - *Retirement Homes*
 - *In-Home Medical Support Services*

Health Care (cont'd)

- Group Homes
 - Residential Care for Physical and/or Mental Disabilities
- Health Units
- Hospitals
 - Acute care
 - Non-Acute care (e.g. chronic, psychiatric, etc.)
- Medical Clinics
 - Community Health Centres
 - Family Health Teams
 - Nurse Practitioner Clinics
- Psychological Counselling
 - Residential or Non-residential
 - Services for Families, Individuals and/or Youths
 - Victims Services
 - Crisis Centres
- Rehabilitation/Addiction Support
 - Medical/Health-related residential care facilities
 - Half-way houses (e.g. John Howard Society)
 - Counselling and Support
 - In-home medical care
- Support Agencies
 - Disease-specific (Cancer, HIV/AIDS, Alzheimer's, etc.)
 - Condition-specific (Blindness, Deafness, etc.)
 - In-Home Medical Care
 - Community Care Access Centres (CCAC)
 - Hospices
 - Governing Associations
- Transportation
 - Disability Transit
 - Seniors Transit

Municipal

- Incorporated Municipalities
- Affiliated Municipal Services
- First Nations

At Frank Cowan Company we credit a lot of our success to the long-term relationships we have built with brokers. We aim to help brokers meet client needs by providing support, knowledge and expertise of specialized coverages.

Benefits to Brokers

By partnering with Frank Cowan Company, you will receive:

- Comprehensive and professional renewal reports outlining the features and benefits of the coverage to use when presenting the renewal to the client
- Complete package of Property and Casualty coverages, modified to meet the individual client's needs
- Knowledgeable advice and information from underwriters, claims and risk management staff
- Access to comprehensive Risk Management and Claims Management services
- Access to our Publications and Newsletters
- Regularly updated information on upcoming Conferences and Events
- Regional managers are available to meet with brokers and clients to discuss our products and coverage. They can accompany brokers to present terms to the client, council or board as required, and will be available as a resource to the broker and their client

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Proudly Canadian

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Examples listed are guidelines only and not all-inclusive. Additional Underwriting criteria may apply depending upon the risk and exposures. Please contact us for further clarification.