

Business We Write

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 that provide 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 policies are offered to the following types of organizations:

Arts, Culture & Community

- Cemetery Boards
- Chambers of Commerce
- Community Centres
- Economic Development Boards
- Historical Societies
- Libraries
- Museums
- Theatres (Health, Education or Community Service related)

Children & Youth

- Boys & Girls Clubs
- Camps (Health, Education or Community Service related)
- YMCA / YWCA
- Youth Detention Centres / Homes
- Youth Foster Care / Support
 - Drop-in Centres
 - Foster Agencies
 - Group Homes
 - Support Services

Community Services

- Associations related to Community Services
- Community Resources
 - Crisis Centres
 - Supervised Access
 - Victims Services
 - Safety Villages
- Food Banks
- Reintegration Services
 - Counselling
 - Employment Services
 - Halfway Houses
 - Restorative Justice
 - Youth Detention Centres

Community Services *cont'd*

- Shelters
 - Domestic Violence
 - Family Crisis
 - Homeless
 - Pregnancy Support
 - Supervised Access

Daycares & Schools

- Day Care Centres
- Before and After School Programs (excluding home-based operations)
- 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 Student Associations (if school insured with us)

Disability Support Services

- Community Living Associations
- Disability Support Agencies
 - Non-Residential care for Physical and /or Mental Disabilities
 - Assistance and Support to Families
 - Employment Services & Skill Training
- Group Homes
 - Residential Care for Physical and /or Mental Disabilities

Elder Care

- Nursing Homes
- Retirement Homes
- In-Home Medical Support Services

Health & Wellness

- Medical Clinics
 - Community Health Centres
 - Family Health Teams
 - Nurse Practitioner Clinics
- Psychological Counselling
 - Residential or Non-residential
 - Services for Families, Individuals and/or Youth
 - Family Resources
 - Victims Services
 - Crisis Centres
- Rehabilitation / Addiction Support
 - Medical/Health-related residential care facilities
 - Half-way houses
 - 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 Centers
 - Hospices
 - Governing Associations

Hospitals (excluding Obstetrics)

- Acute care
- Non-acute care (chronic, psychiatric, etc.)

Municipal

- Incorporated Municipalities
- Affiliated Municipal Services

Native Resources

- First Nations
- Native Friendship Centres
- Tribal Councils

Transportation

- School Buses (Individual Units & Fleets)
- Disability Transit
- Seniors Transit

Other Specialized Programs

- Children's Aid Societies
- Adoption Services (domestic only)
- Health Units
- Non Profit Housing

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 you meet your client's needs by providing support, knowledge and expertise in specialized coverages.

Benefits to Brokers

By partnering with the Frank Cowan Company you will receive:

- Comprehensive and professional proposals outlining the features and benefits of the coverages offered to present to your client
- Complete package of Property and Casualty coverages modified to meet your individual 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
- Option to have a representative available to meet with you and your clients to discuss our products and coverage in detail. They can accompany you to present terms to the client, council or board as required, and will be available as a resource to you.



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.