

OUR MULTI-LINE INSURANCE PRODUCT OFFERING PROVIDES THE FOLLOWING COVERAGES:

- ✓ ALL PROPERTY (INCLUDING BUSINESS INTERRUPTION)
- ✓ EQUIPMENT BREAKDOWN INSURANCE
- ✓ COMMERCIAL GENERAL LIABILITY
- ✓ CRIME
- ✓ UMBRELLA LIABILITY
- ✓ MANAGEMENT LIABILITY

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## New Product Announcement

### **WE ARE PLEASED TO ANNOUNCE THE LAUNCH OF OUR NEW MULTI-LINE DESTINATIONS INSURANCE PRODUCT.**

Simmlands Insurance Services Ltd. have been involved with the recreation industry for over 30 years and we have made our name as the leading insurer for Golf Clubs in Canada and now we are expanding our main-line covers to target the following types of risks:

#### **LUXURY / BOUTIQUE HOTELS / INNS / RESORTS / DESTINATION SPAS**

**Luxury / Boutique Hotels:** will differentiate themselves from larger chains / branded hotels by providing personalized accommodation and services

**Resorts:** can be categorized as a combination hotel and place for recreational activities including but not limited to: Therapeutic Baths / Mineral Springs / Health Spa / Fitness & Wellness / Golfing / Sailing / Tennis / Biking / Horse Riding Trails / More hazardous sports (e.g. rock climbing / skiing) / Hunting and Fishing

**Destination Spas:** this can also be categorized as a combination hotel and place for relaxation, but providing activities for health & wellness.

#### **BED & BREAKFAST HOTELS**

All these risks are much smaller in size in comparison to the above grouping, however we will be targeting the larger risks i.e. those with at least 6 rooms

- Overnight accommodation, which includes breakfast as part of the overall cost
- Accommodation is generally provided in larger homes
- In some instances the operator also lives on the premises

We know that many homeowners Insurance policies will provide a rider / endorsement to provide cover for these additional exposures, however we are targeting risks that have more than 5 / 6 rooms.

The coverage is competitively priced and is subject to a minimum premium of \$5,000.