Product Overview

Our **Commercial Property & Casualty** policy is designed to protect businesses from their most critical risks.
From property damage and stock loss to business interruption and third-party liability claims. With broad, flexible coverage, we address both physical and liability exposures, delivering protection that's straightforward, comprehensive, and built to keep businesses running. Whether it's a single location or a complex portfolio, MSI ensures your clients have coverage they can rely on.

About MSI

Modern Specialty Insurance (MSI) is a Canadian Managing General Agent (MGA) offering innovative commercial and specialty insurance solutions.
We work exclusively with licensed brokers, combining fast, accessible underwriting with strong market capacity. Our model is built for efficiency, transparency, and partnership. Because when you call, we answer.

Why choose MSI

Expert Underwriting- Every Risk is assessed with precision and insight, giving brokers confidence in coverage built on real expertise
Trusted Partnerships - We build lasting relationships by working side-by-side with brokers, focused on clarity, collaboration, and reliability
Dedicated Service - Fast responses and consistent support mean you can count on us to be there when it matters most

Submissions & Inquiries

commercial@msins.ca   +1 844-335-9378

Coverage Highlights

- **Commercial General Liability (CGL)** – Third-party bodily injury, property damage, and personal/advertising injury.
- **Property Damage & Business Interruption** – Covers repair/replacement of damaged assets plus income loss and extra expense.
- **Products & Completed Operations** – Claims from manufactured goods or completed work.
- **Pollution Liability** – Sudden and accidental events causing third-party harm or property damage.
- **Personal & Advertising Liability** – Coverage for defamation, privacy breaches, and IP infringement in advertising.
- **Manufacturer's E&O** – Protection against financial loss from faulty products or production delays.

Additional Coverages

- Flood, earthquake, and sewer backup
- Crime (employee dishonesty, destruction, disappearance)
- Restaurant contamination
- Product recall

Target Appetite

- Professional Services (consultants, accountants, IT, architect, engineers, designers, etc.)
- Retail & Hospitality (retail shops, restaurants, cafés, hotels, motels, bakeries, specialty stores)
- Manufacturing & Industrial (light manufacturing, processing, machine shops, plastics, metals, low-hazard plants)
- Healthcare & Clinics (medical, dental, physiotherapy, clinics, nursing)
- Contractors & Construction (artisan contractors, electrical, plumbing, HVAC, small builders)
- Miscellaneous Services (Gyms, salons, daycares, cleaning, landscaping)

Declined Risks

- Nightclubs and bars
- High-hazard contractors (roofing, demolition, blasting)
- Tour operators
- Safety-critical products, tobacco, vaping, e-bikes/scooters, structural building material