MODERN
SPECIALTY INSURANCE

PRODUCT OVERVIEW

Our **Niche Habitational** coverage is tailored for unique, higher-risk, or hard-to-place residential properties.
We specialize in delivering solutions where traditional markets hesitate. Ensuring property owners, landlords, property managers, and investors have the coverage they need to protect their assets and income streams.

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

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

Coverage Highlights

- **Guaranteed Replacement Cost**
- Building coverage – Fire, water damage, and other insured perils
- Loss of rental income – Coverage for lost rent during repairs
- Landlord liability – Third-party bodily injury and property damage
- Sewer backup, flood, and earthquake options
- Minimum $1000 Deductible

Target Appetite

- **Hard to place, non-standard risks**
- Up to 3 mortgages (including privates)
- Up to 3 NSF's
- Primary Residences
- Rental Dwellings (Guaranteed replacement cost available)
- Secondary Residences
- Seasonal Property (no rentals)
- Vacant Dwellings
- All Property types (Including Rentals) can be written on a standalone Basis
- All buildings to be insured to 100% of their replacement cost
- Properties with prior claims history

Declined Risks

- Short-term rentals (Airbnb/VRBO)
- Condo Units
- Buildings in poor repair or with significant safety issues
- Locations in high-crime areas without security measures
- Heritage Homes