Product Overview

Our Specialty Lines coverage delivers targeted protection for unique, higher-risk sectors that require more than a standard insurance package.
From environmental exposures to high-profile events, we craft solutions for complex operations where specialist expertise is essential.

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

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

Coverage Highlights

- Environmental Liability / Pollution – Sudden, accidental, and gradual pollution, including cleanup costs.
- Product Recall – Costs to withdraw, replace, or destroy defective or dangerous products.
- Wrap-Up Liability – Single-project liability solution for all parties on a construction site.
- Excess Casualty / Umbrella – Higher liability limits over existing primary policies.
- Terrorism – Property damage and business interruption caused by acts of terrorism.
- Security & Guard Services – Professional liability and CGL for private security providers.
- Amusement & Entertainment – Unexpected disruptions which change or cancel an event

Target Appetite

- Mid-to-large-scale construction projects
- Manufacturers with product recall exposure
- Event promoters and venue operators
- Security firms with formal training and risk management procedures
- Concerts, Festivals
- Trade Shows, Conventions
- Sporting Events

Declined Risks

- Hazardous waste disposal without proper licensing
- Pyrotechnics-heavy events without safety protocols
- Products with multiple major recalls or severe safety issues