



# WinterWorks™ Program

## Snow Removal Contractor Insurance

During the winter months, snowfalls are a common occurrence in Canada. Due to the varied winter temperatures across the country, snow removal contractors find themselves operating in a complex industry that is difficult to insure.

To assist brokers with coverage for a range of snow removal services from snow plowing to snow shoveling and ice or snow hauling, TSW is introducing a program called WinterWorks™. Designed with snow and ice management services in mind, WinterWorks™ focuses on the needs of snow removal contractors, and helps safeguard against their unique risks.

### FEATURES

- Program offered for contractors engaged in snow removal services (up to 100% of business revenue)
- Annual contract option with ability to cover off-season services (ie. landscaping services in spring and summer)

### CLASSES OF BUSINESS

- Snow Removal
- Landscaping, Tree Removal, Weed Spraying, Fertilizing
- Fence, Irrigation, Drainage System Construction
- Grading of Land and Excavation
- Sidewalk / Driveway Paving
- Lawn & Garden Centres
- Swimming Pool Contractors

### COVERAGE LIMITS

- \$5,000,000 In-house Authority (up to \$10,000,000 limit)
- \$25,000 Faulty Workmanship (up to \$250,000 limit)
- \$25,000 Contractors E&O (up to \$250,000 limit)

### REQUIREMENTS

- \$10,000 Minimum Snow Removal Premium (for \$1,000,000 in General Liability Coverage)
- \$250,000 Minimum Revenue
- Established Snow Clearing Contract(s)
- Minimum 3 years' experience
- TSW Snow Removal Application Completion

### ABOUT TSW

TSW Management Services was founded in Montreal in 1995. With the opening of its Vancouver office in 2007, TSW began its pursuit to be a national MGA and wholesaler. Today, TSW has grown into a diverse and supportive powerhouse of underwriters and brokers, all striving towards the same vision to empower brokers to do more and to grow our meaningful partnerships with our Canadian and international markets.

### CONTACT US FOR MORE DETAILS

#### BRITISH COLUMBIA & PRAIRIES

##### **Brent Wyse**

Western Regional Manager

**T. 778-372-8822**

[bwyse@tsw-management.ca](mailto:bwyse@tsw-management.ca)

#### ONTARIO

##### **Ryan Heelis**

Central Regional Manager

**T. 226-338-2146**

[rheelis@tsw-management.ca](mailto:rheelis@tsw-management.ca)

#### QUEBEC & ATLANTIC

##### **Tony Picciano**

Regional Vice President - Eastern and Central Canada

**T. 514-742-0652**

[tpicciano@tsw-management.ca](mailto:tpicciano@tsw-management.ca)