



The **Ontario Onsite Wastewater Association (OOWA)** in partnership with the VERGE Insurance Group is pleased to offer its members the opportunity to purchase **SeptiGuard** Insurance & Services. By having your membership with OOWA members can take advantage of services and discounted items available from this valuable partner.

Bringing more value to your Ontario Onsite Wastewater Association membership!

Simply call Verge Insurance and in one simple step begin saving your company money. The Verge Insurance Group launched a new insurance program called **SeptiGuard**, an Ontario-wide initiative aimed at providing the septic service industry with an enhanced business insurance product at market-leading rates.

By way of introduction, the Verge Insurance Group is a large independent insurance brokerage that has been in business in St. Catharines, Ontario since 1953. They have over 70 staff in four offices, and are a full service firm providing all lines of Commercial, Personal, and Life and Group Benefits insurance products. Their major focus has always been the Commercial sector. The Verge Group administers a number of specialized insurance programs that are distributed both provincially and nationally.

As no two businesses are exactly alike, and coverage needs vary from business to business, SeptiGuard is not a pre-packaged insurance policy but rather a full line of insurance options that can be assembled as needed to properly fit the needs of each client. These include, but are not limited to:

- **Automobile Insurance-** for Pumping Trucks and other vehicles.
- **Commercial General Liability-** \$2,000,000 basic limit, higher limits available.
- **Pollution-** a \$10,000 limit can be added on to the General Liability policy for a \$250 flat fee, giving small operators protection against spill clean-up costs without having to buy a separate Environmental Liability policy.
- **Property Insurance-** Broad Form coverage for all buildings, office contents, contractors equipment etc.
- **Environmental Impairment-** available for those whose operations require this coverage
- **Errors and Omissions Liability-** Currently available for those with a BCIN number.

VERGE INSURANCE – Corporate Office
131 Ontario Street, PO Box 487
St. Catharines, ON L2R 6W2
Tel: 905- 688-9170 Fax: 905-688-4858