

Ontario Onsite Wastewater Association

Insurance Program

Dedicated to Serving OOWA Members



**Ontario Onsite
Wastewater Association**

Insurance Program

For more information or to get a quote on your insurance needs:

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OOWA is proud to provide its members with this exclusive, industry-specific insurance program.

The OOWA Insurance plan is administered by SeptiGuard, a company within the Verge Group that has been in business since 1953 as an independent broker. The Verge Group is a licensed broker in the province of Ontario and is licensed and governed by RIBO (Registered Insurance Brokers of Ontario).

Working with SeptiGuard, the OOWA Insurance Plan was established as a specialized and dedicated insurance source for installers, pumpers and designers in the onsite wastewater industry.

In developing this member benefit, OOWA researched the real risk that is represented by septic contractors and pumpers. In doing so we educated our insurers and this has helped to clarify this class of risk that was previously misunderstood. Our underwriting results (profitability after paying claims) have been excellent, further reinforcing the need for and the benefits of our initiative.

OOWA has sourced or specifically negotiated exclusive leading rates with respect to all lines of coverage required by the industry.

These include:

- General Liability
- Pollution/ Environmental Impairment/ Underground tank policies
- Contractors Equipment
- Barging and Waterborne Risks
- Professional Liability (Errors and Omissions) for inspectors, designers etc.
- Vehicle/ Fleet coverage
- Discount Home and Auto rates

Does the OOWA Insurance Program always have the cheapest price?

Each commercial insurance policy is unique in both the coverage provided, and the basis of risk on which it is rated. If current coverage is not based on proper replacement values, accurate revenue, and a proper disclosure of operations then prices will be artificially low. It is our finding that in approximately 80% of cases we are able to offer savings, often to a significant extent.