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COMPANY HISTORY:

ELM Insurance Brokers Inc. has specialized in Insurance and Bonding for Developers, General Contractors and Subcontractors for over 30 years. We've provided Canadian construction businesses with fast, reliable services that have given organizations the resources they need to operate efficiently. The advisors at ELM assist with an extensive range of risk transfer products and Insurance policies to keep you and your business protected.

MANAGEMENT:

Lou Civichino, President
Matthew Civichino, Vice President – Surety & Commercial Insurance
Pauline Silverthorne, Manager – Surety & Commercial Insurance
Gus Bobotsis, Senior Account Executive – Surety & Commercial Insurance

SPECIALTY SERVICES PROVIDED:

- **Contract Surety (Bid Bonds, Agreement to Bonds (Surety's Consent), Performance Bonds and Labour and Material Bonds)**
- **TARION Warranty Bonds and Excess Condominium Deposit Insurance (ECDI)**
- **Subcontractor Default Insurance (SDI)**
- **Builder's Risk Insurance**
- **Wrap-Up Liability Insurance**
- **Contractors Pollution Liability**
- **Directors and Officers (D&O) Insurance**
- **Professional Liability (E&O) Insurance**
- **Commercial Property and Liability Insurance**
- **Commercial Auto Fleets**

For more information please visit: www.elm-insurance.com