



PROGRAM OVERVIEWS

2026

About Canopy

Canopy is a leading insurance organization within the US marketplace underwriting Specialty lines of business on behalf of first-class carrier partners. Led by a team of experienced insurance professionals, Canopy provides bespoke insurance solutions and coverages to a diverse range of clients.

Through our decades of insurance experience, we underwrite various lines of business on behalf of select, dedicated, and exclusive “A” rated carrier partners.

Combining our collective underwriting experience, we are able to provide deep industry knowledge of each line of business, assisting in producing excellent underwriting results for partners, while ensuring that clients are provided with a quicker, more efficient, and cost-effective way to protect their risks.

Canopy is proud to be a Lloyd’s of London Coverholder as well as an underwriting partner to some of the best insurance companies and service providers in the world.

Professional Liability

Canopy offers an expanded Professional Liability Program in partnership with an exclusive “A” rated carrier partner. Canopy’s program is led by an experienced team of specialist underwriters who have a longstanding history of writing a unique and broad scope of Professional Liability exposures.

Program Highlights

- **Carrier A.M. Best Rating:** “A” IX.
- **Program Offered:** In all 50 states on a Non-admitted basis.
- **Limits of Liability:** Up to \$5,000,000 each occurrence/\$5,000,000 in the aggregate (Primary or Excess).
- **Excess Limits:** Excess is offered on an unsupported basis.
- **Extended Reporting Period:** Automatic 60-days.
- **Optional Extended Reporting Period:** Up to a 3-years.
- **Network Security:** Coverage available via endorsement.

Allied Healthcare Professional Liability

- Minimum Deductible: \$2,500.
- Minimum Premium: \$2,500.
- Policy Form: Mono-line Claims-Made Professional or Combination Professional Liability (CM) / General Liability (CM or Occurrence) structured with Separate Limit Towers or with a combined aggregate.
- Sexual Misconduct Limit options considered within the PL coverage part.
- Loading or Unloading coverage provided within the PL coverage part.

Architects & Engineers Professional and Pollution Liability

- Minimum Deductible: \$2,500.
- Minimum Premium: \$2,500.
- Policy Form: Professional Liability Claims-Made & Reported.
- Includes Design Professional Liability and Contractors Pollution Liability.
- Provides coverage for Pollution Conditions arising from Professional Services and Contracting Services.

Contractors Professional Pollution Liability

- Minimum Deductible: \$2,500.
- Minimum Premium: \$1,500.
- Policy Form: Professional Liability Claims-Made & Reported.
- Includes Contractors Professional, Mitigation Expense, Contractors Pollution, Microbial, Transportation, and Non-Owned Site Pollution Liability.

Miscellaneous Professional Liability

- Minimum Deductible: \$1,500.
- Minimum Premium: \$1,500.
- Policy Form: Professional Liability Claims-Made & Reported, as well as Professional Liability Claims-Made & Reported plus Occurrence Commercial General Liability for select classes.
- Customizable and bespoke definition of Professional Services.

Target Classes

Allied Healthcare Professional Liability

- Acupuncturists
- Adult Day Care
- Analytical Laboratory
- Blood/Tissue Banks
- Clinical Trials
- Counseling Centers
- Day Spas
- Dialysis Centers
- EMT/Ambulance/NEMT
- Home Health Care Agencies/Hospice
- Imaging Centers
- Massage Therapy
- Medical Consulting
- Medical Spa
- Outpatient Clinics
- Pharmacy
- Physical Therapy
- Rehabilitation facilities
- Social Services Agency
- Surgery Center
- Testing Labs

Architects & Engineers Professional and Pollution Liability

- Architects
- Civil Engineer
- Computer Software Design
- Construction Building Inspectors
- Construction Cost Estimators
- Construction Consultant/Manager
- Design-Build
- Electrical Engineer
- Elevator Engineer
- Environmental Consultant
- Fire Protection/Sprinklers (design)
- Forensic Engineering
- Geotech Engineer
- Golf Course Engineering
- HVAC Mechanical Engineering
- Interior Design
- Land Surveying
- Landscape Architect
- Mechanical
- Plan Check Review
- Process Engineering
- Roofing Consultant
- Structural Engineering
- Value Engineering

Contractors Professional Pollution Liability

- Artisans
- Carpentry
- Concrete
- Construction Management
- Demolition
- Design/Build
- Drywall
- Drilling
- Electrical
- Fire Protection
- Fencing
- General Contractors
- Landscaping
- Maintenance/Janitorial
- Mechanical/HVAC
- Metal Erection
- Plumbing
- Rigging
- Roofing
- Soil Excavation/Grading
- Street & Road
- Telecommunications

Miscellaneous Professional Liability

- Acoustic Consultant
- Agricultural Consultant
- Air Quality Consultant
- Alarm Consultant
- Alarm Monitoring Services
- Answer Service
- Appraisers Auctioneers
- Audio Consultant
- Benefit Plan Consultant
- Business Consultant
- Business Managers
- Caterer
- Claims Adjusters/Third Party Administrators
- Collection Agents
- Courier/Messengers
- Court Reporters
- Data Processing
- Direct Mailing Services
- Education Consultant
- Environmental Consultant
- Executive Recruiters
- Exhibit Decorator
- Expert Witness
- Farm Management
- Forestry Consultant
- Governmental Consultant
- Graphic Design
- Health & Safety Consultant
- Healthcare/Case Management
- Horticultural Consultant
- Human Resource Consultant
- Industrial Hygiene Consultant
- Insurance Agent/Broker
- Insurance Support Services
- Interior Consultant
- Interpreter/Translator
- Management Consultant
- Manufacturers' Representatives
- Mapping Services
- Market Research and Public Opinion Polling
- Marketing Consultant
- Mediators
- Medical Billing Service
- Mortgage Broker
- Notary Public
- Financial Consultant
- Payroll Services
- PEO's
- Personnel Agencies/Temp Services
- Photo Studio/Lab
- Process Server
- Property Management
- Public Relations
- Publisher
- Real Estate Agent
- Risk Manager/Insurance Consultant
- Safety Consultant
- Security Systems Consultant
- Staffing/Recruitment
- Tax Preparation/Bookkeeper
- Technology
- Telecommunication Consulting
- Testing Labs
- Third Party Administrators
- Title Abstractor
- Title Agent
- Traffic Consultant
- Training Consultant
- Travel Agents

Contact Information

Canopy's Professional Liability Team

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Submission Requirements

- Application (Other carriers Applications are accepted).
- 5 Years currently valued Loss Runs.
- Resume detailing prior work experience for any new ventures.
- Copy of the Declarations page from expiring policy or endorsement documenting the retroactive date on prior claims made coverages.

Please send all submissions to:professionalliability@canopyspecialty.com**Please send all loss run requests to:**lossruns@canopyspecialty.com**Follow our LinkedIn page for additional updates:**www.linkedin.com/company/canopy-specialty-insurance**Canopy Specialty Insurance LLC**

1101 Laurel Oak Road, Suite 110

Voorhees, NJ 08043

www.canopyspecialty.com

Environmental & Restoration Liability

Canopy offers a broad Environmental & Restoration Program in partnership with exclusive “A” rated carrier partners. Canopy’s program is led by a team of specialist underwriters who are recognized as industry experts in their field having previously practiced in various environmental-related industries.

Program Highlights

- **Carrier A.M. Best Rating:** “A” XV/IX.
- **Program Offered:** In all 50 states on a Non-admitted basis.
- **Limits of Liability:** Up to \$6,000,000 each occurrence/\$7,000,000 in the aggregate (Primary and Excess available).
- **Minimum Deductible:** \$1,000 for GL; \$2,500 for all other lines.
- **Minimum Premium:** \$2,500.

Coverages

- General Liability/Contractors Pollution Liability/Professional Liability/Transportation Pollution Liability package offering for Environmental Contractors, Consultants, Restoration Contractors, Alternative Energy, and Waste Haulers.
- Contractors Pollution Liability for Artisan and Trade Contractors.
- Transportation Pollution Liability for Trucking & Hauling risks.
- Site Pollution Liability for Property Owners/Operators/Tenants.
- Excess Liability offered on a Supported or Unsupported basis, including excess over Auto.

Coverage Enhancements Available

- Currently available ISO CGL Endorsements.
- Per-project Aggregate Endorsement.
- Employee Benefits Liability.
- Stop Gap Endorsement (state specific).
- 30 Day Notice of Cancellation.
- Coverage Territory – Worldwide.
- Contractual Liability Railroads.
- Limited Drone Coverage Endorsement.
- Care, Custody, and Control Extension Endorsement.
- Pesticide or Herbicide Applicator Endorsement.
- Limited Products Pollution Liability Endorsement.
- Project Specific Excess Limits Endorsement.
- Mold, NODS, TPL.
- Additional Defense Limit – CPL and PL.
- Completed Operations Extension Endorsement – Project CPL.

Target Classes

(All Available on a Primary and Excess Basis. Excess is offered on a Supported or Unsupported Basis)

Standalone CPL for Artisan Contractors

- Appliance Installation Fencing
- Boiler Inspections/Installations
- Carpentry
- Carpet, Rug, Furniture, or Upholstery Cleaning
- Concrete Construction Foundation Work
- Demolition - above 3 stories
- Demolition - below 3 stories
- Drilling - Non-Environmental
- Drywall/Wallboard Installation
- Electrical
- Equipment Sales
- Floor Coverage Installation
- Framing
- General Contracting
- Glass Dealers & Glaziers
- Grading of Land
- HVAC
- Insulation
- Landscape Gardening
- Maintenance/Janitorial
- Masonry
- Metal Erection
- Painting
- Plastering or Stucco Work
- Plumbing - Commercial & Industrial
- Plumbing - Residential & Domestic
- Roofing - Commercial
- Roofing - Residential
- Street Cleaning
- Street or Road Paving, Repaving, Surfacing, Resurfacing, or Scraping
- Trucking
- Utility Contracting

GL-Based Package for Environmental & Restoration Firms

Contractors

- Asbestos/Mold/Lead Abatement
- Carbon Sequestration Consulting and Contracting
- Drilling for Sampling and Remediation Purposes
- Emergency Response/Spill Cleanup
- Energy Efficiency/Conservation Contracting
- Fire & Water Damage Restoration
- Hazardous Materials Contracting
- Indoor Air Quality/Radon Remediation
- Industrial Cleaning
- Landfill Operation & Maintenance
- Liquid Waste Remediation
- Medical/Infection Waste/Crime Scene/Drug Lab Cleanings
- Other Alternative Energy Systems
- Sampling
- Septic Tank Cleaning/Installation
- Service Station Contracting including Electronic Vehicle (EV) Contracting/Construction
- Soil Remediation
- Solar Power System Installation
- Tank and Pipe Cleaning
- Tank Testing, Installation, and Removal
- Waste Hauling and Disposal
- Wastewater Treatment Plant Operation & Maintenance
- Water/Groundwater Remediation
- Wetlands Restoration/Construction
- Wind Power System Installation

Professionals

- Air Monitoring
- Analytical Laboratories
- Asbestos/Mold/Lead Abatement
- Consulting
- Environmental Facilities Design & Engineering
- Environmental Impact Studies
- Environmental Permitting and Regulatory Compliance
- Environmental Training
- Expert Witness
- Feasibility studies or reports
- Groundwater Monitoring
- Hazardous Materials Consulting
- Hydrogeological Investigations
- Indoor Air Quality Consulting
- Industrial Hygiene & Safety Consulting
- Phase I Environmental Assessments
- Phase II and Phase III Assessments
- Regulatory Compliance/Permitting
- Remedial Design
- Remediation Oversight
- Waste Brokering
- Wastewater System Design
- Wetlands Delineation Consulting
- Wildlife Studies

Facilities

- Recycling
- Landfills
- Wastewater Treatment
- Waste Transfer, Storage, or Treatment
- Manufacturers of Environmental Products

Site Pollution Liability

- Agriculture
- Biotechnology
- Commercial
- Condominiums/Apartments
- Educational Institutions
- Financial Institutions
- Food Processing & Packaging
- Fuel Distribution
- Green/Alternative Energy
- Healthcare
- Hotel/Casino
- Manufacturing/Industrial Facilities
- Mining
- Municipalities & Public Entities
- Pharmaceutical & Chemical Production
- Power Generation
- Oil & Gas Production
- Recycling & Waste Management
- Sports/Entertainment
- Transportation Facilities
- Water & Wastewater Treatment
- Warehousing

Transportation Pollution Liability

- Non-hazardous cargo - solids & liquids packaged or bulk
- Hazardous cargo - solids & liquids packaged or bulk

Contact Information

Canopy's Environmental Liability Team

Brian Lynch | Senior Underwriter

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Tom Crowder | Underwriter

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Melanie Nesterenko | Senior Underwriter

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Ben Tweedie | Underwriter

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P: 242-829-3571

Submissions Requirements

- Acord Application.
- Supplemental Application.
- 5 Years currently valued GL & Environmental Loss Runs.
- Resume detailing prior work experience for any new ventures.
- Copy of the Declarations page from expiring policy documenting the retroactive date on prior claims made coverages.

Please send all submissions to:

environmental@canopyspecialty.com

Please send all loss run requests to:

lossruns@canopyspecialty.com

Follow our LinkedIn page for additional updates:

www.linkedin.com/company/canopy-specialty-insurance

Canopy Specialty Insurance LLC

5201 Blue Lagoon Drive, Suite 300

Miami, FL 33126

www.canopyspecialty.com

Contractors Liability

Canopy offers an expanded Contractors General Liability Program to a broad range of classes including Residential, Commercial, and Industrial General Contractors, and also Subcontractors and Artisan Trade Contractors. Canopy's product offering is in partnership with an exclusive "A" VIII and "A-" IX A.M. Best rated carrier partner.

Canopy's program is led by a team of specialist underwriters with longstanding experience of the class, providing you with a reliable product offering with quick service and review of your risks.

Program Highlights

- **Carrier A.M. Best Rating:** "A" IX and "A-" IX.
- **Program Offered:** In all 50 states (except NY) on a Non-admitted basis.
- **Classes:** Over 100 approved class codes available for coverage.
- **Limits of Liability:** Up to \$1M per Occurrence/\$2M Aggregate.
- **Minimum Deductible:** \$2,000.
- **Minimum Premium:** \$5,000 and \$10,000 for Roofing Contractors.

Classes of Business

- Residential, Commercial, and Industrial General Contractors performing New and Repair/Remodeling Operations.
- Custom Home Builders.
- Artisan Contractors, Subcontractors, and Trade Contractors performing New and Repair/Remodeling.

Coverages

- Blanket Coverages Available: CG 2010, CG 2037, CG 2404 (Waiver of Subrogation), PNC Wording, and Per Project Aggregate.
- Optional AI edition dates Available: 04/13, 07/04, or 10/01 edition dates.
- Roofing Operations Minimum Premium: \$10,000.
- Specific AI endorsements available.
- New ventures considered other than for Roofing Contractors (which require at least 3 years' experience). For new ventures, insured's resume and experience are required.

Ineligible Risks

- Insured's working on multi-family projects involving new construction greater than 50 homes.
- Wrap-up, Owner-Controlled, or Project Specific Policy.
- Any external work on structures greater than 10 stories.
- Roofing General Contractors that are Subcontracting out 100% of the work.

Coverage Enhancements Available

- HNOA to satisfy contractual obligations available upon request (up to \$1M Limit).
- Limited Contractors Pollution Liability (CPL) Coverage Form (up to \$250,000 limit).
- Electronic Data Liability (up to \$100,000 limit).

Contact Information

Canopy's Contractors Liability Team

Ryan Knutowski | Head of Contractors

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P: 239-450-2053

Joshua Vold Price | Underwriter

E: jvoldprice@canopyspecialty.com

Rebecca Tweedie | Junior Underwriter

E: rtweedie@canopyspecialty.com

Submission Requirements

- Acord Application.
- Supplemental Application (Other carriers Applications are accepted).
- Currently valued 3-5 Year GL Loss Runs.

Please send all submissions to:

contractors@canopyspecialty.com

Please send all loss run requests to:

lossruns@canopyspecialty.com

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Excess Casualty

Canopy offers a broad Excess Casualty Program in partnership with exclusive “A” rated carrier partners. Canopy’s program is led by a team of specialist underwriters with longstanding experience and knowledge in the class who are recognized as industry experts in their field.

Program Highlights

- **Carrier A.M. Best Rating:** “A” IX and “A-” X.
- **Program Offered:** In all 50 states on a Non-admitted basis.
- **Limits of Liability:** Up to \$5,000,000 at a \$5,000,000 attachment or greater (and up to a maximum limit of \$3M in the first \$5M limit tower).
- **Minimum Premium:** \$12,500.
- **ISO Commercial Excess Liability Coverage Form**

Minimum Primary Underlying Limits/Attachment

- Commercial General Liability: \$1M Occ/ \$2M Gen Agg/ \$2M PCO Agg
- Automobile Liability: \$1M CSL
- Employers Liability: \$1M per Acc/\$1M per Policy/\$1M per Empl.

Target Classes

Manufacturing

- Wholesale Trade/Durable
- Commercial Goods
- Industrial Goods
- Food and Beverage
- Consumer Goods
- Distributors/Importers (if fleet is under 50 vehicles)

Hospitality

- Hotels and Motels
- Restaurants, Bars and Taverns (subject to liquor, entertainment, and/or other exposures)

Real Estate

- Commercial Real Estate
- Mercantile/Office
- Retail Establishments
- Convenience Stores
- Habitational Real Estate (no subsidized, student or assisted living facilities, Maximum 500 units)

Contractors (excl CO, NY and LA)*

- Artisan Trade Contractors
- Commercial General Contractors

* No Contractors working for National Home Builders, such as D.R. Horton, Pulte, Toll Brokers, Lennar, etc.

Ineligible Risks

- Auto Liability for Fleets with Greater than 100 Power Units (excluding trailers).
- Trucking Operations.
- Monoline Excess Automobile Liability.
- Nightclubs, Gentlemen’s Clubs, Student and College Bars, etc.
- Cannabis.
- PEO Companies – Professional Employer Organizations.
- Chemical Manufacturing – Medium to Heavy (Household products are acceptable).
- Automobile and Critical Auto Part Manufacturing.
- Firearm/Gun/Ammunition Manufacturing or Distribution.
- Plumbing Contractors.
- Wrap Up Construction Projects and Consolidated Construction Insurance Programs.
- Construction Risks in CO, NY and LA.
- Medical Products.

Canopy's Excess Casualty Liability Team

Mike Ludy | Head of Excess Casualty

E: mludy@canopyspecialty.com

Mack Myrmo | Assistant Underwriter

E: mmyrmo@canopyspecialty.com

Submission Requirements

- Acord Application.
- Supplemental Application Preferred.
- Minimum of 5 Years currently valued GL, Auto, Umbrella, and Foreign Loss Runs.
- Minimum of 5 Years of exposures (Revenue, Payroll, Fleet, and/or Square Footage).
- Minimum underlying carrier A.M Best Rating: "A-" VII.

Please send all submissions to:

excesscasualty@canopyspecialty.com

Please send all loss run requests to:

lossruns@canopyspecialty.com

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Voorhees, NJ 08043

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Logistics

Canopy offers a unique Logistics Program in partnership with Palms Specialty Insurance Company, Inc. ("A-" X) and Palms Insurance Company, Ltd. ("A" IX). Canopy's product offering is led by specialist underwriters who are recognized as industry experts in this niche field. Canopy's Logistics Program targets small and medium-sized logistics operations providing liabilities coverages to a diverse mix of industries.

Program Highlights

- **Carrier A.M. Best Rating:** "A" IX and "A-" X (depending on the state).
- **Program Offered:** In all 50 states on a Non-admitted basis.
- **Limits of Liability by Coverage Available:**
 - \$5,000,000 for Cargo Legal Liability and Contingent Cargo Liability.
 - \$2,000,000 for Errors & Omissions.
 - \$10,000,000 for Warehouse Legal Liability.
 - \$5,000,000/6,000,000 General Liability.
 - \$3,000,000 Contingent Automobile Liability.
 - \$5,000,000 Shippers Interest.
 - \$500,000 Miscellaneous Equipment.

Program Enhancements Available

- Cumulative discount available for packaged policies with multiple lines of coverage.
- ISO CGL Coverage Form offered including various ISO CGL endorsements.
- Blanket Additional Insured, Waiver of Subrogation, and Primary Noncontributory endorsements available to satisfy contractual requirements.
- Department of Defense DPS Program filings.
- FMCSA and state level filings.
- Increased coverage for fraud and deceit available.

Target Classes

- Courier Services.
- Customs House Brokers.
- Freight Brokers.
- Freight Forwarders.
- Indirect Air Carriers.
- Non-Vessel Operating Common Carriers.
- Trucking Companies.
- Warehouse Operators.

Canopy's Logistics Team

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Cory Click | Senior Underwriter

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Commercial Surety

Canopy offers a comprehensive Surety Program in partnership with an “A” Rated carrier partner designed to provide peace of mind to General Contractors, Artisan Contractors, and Environmental & Restoration Contractors. Providing our expertise to the construction industry, we are committed to supporting your projects. Canopy’s Surety Program offers Surety bond coverage providing businesses with the financial security and assurance needed to thrive in the competitive construction and environmental sectors.

Program Highlights

- **Carrier A.M. Best Rating:** “A” Excellent XV and is also a “T-50” Listed Treasury Company.
- **Program Offered:** In all 50 states.
- **Bond Insurance:** Single bonds up to \$10,000,000 and aggregate programs up to \$15,000,000.
- **Coverage Offered:** Commercial Surety on individual bond or account basis.
- **Cover Provided For:** Bid, Payment. and Performance bonds.
- **We Provide:** Flexible rate structure to support buyer’s needs.
- **Strongest Security:** Coverage is backed by exceptional financial strength.
- **Best-in-Practice Claims Handling:** Superior claims handling service.

Target Classes

- General Contractors.
- Environmental Contractors.
- Small and medium sized Artisan Contractors.
- Interior Demolition Contractors.
- 1st Tier Subcontractors.
- Specialty Contractors. Lead, Asbestos and Mold Remediation Contractors.



Contact Information

Canopy's Commercial Surety Liability Team

Mack Myrmo | Underwriter

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Submission Requirements

- Supplemental Application (Other carriers Applications are accepted).

Please send all submissions to:

mmyrmo@canopyspecialty.com

Please send all loss run requests to:

lossruns@canopyspecialty.com

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