



WILSON M. BECK

ROOFING PROGRAM

COMPREHENSIVE INSURANCE SOLUTIONS FOR CANADIAN ROOFERS

This Roofing Program is a comprehensive insurance solution built specifically for commercial roofing contractors across Canada. Designed around the real-world risks of the roofing industry, it addresses the unique operational, regulatory, and contractual challenges roofers face nationwide. Now available in every province.



Executive Summary

Built for one of Canada's most high-risk trades, the Wilson M. Beck Roofing Program delivers tailored insurance solutions that protect Canadian contractors from regulatory complexity, operational risk, and financial exposure from contract signing through long after the job is complete.

Wilson M. Beck's Roofing Program is a specialized insurance solution designed to meet the unique regulatory, operational, and risk management challenges faced by Canadian commercial roofing contractors in every single province. Roofing is one of the highest-risk construction trades in Canada and is subject to evolving building codes, strict permit requirements, complex contractual obligations, and significant exposure to injury, liability, and financial loss. This program was built to address these realities head-on.

Backed by over 35 years of construction insurance expertise and underwritten by Lloyd's of London, the WMB Roofing Program delivers tailored, occurrence-based coverage, in-house claims handling, and integrated surety, with access to legal support. With relationships across more than 90 insurance markets and 15 surety partners, WMB provides stable, long-term insurance solutions that help roofing contractors remain compliant, resilient, and in business and providing them with the ability to focus on safer operations, maintaining continuity, and sustainable growth - the things that *really* matter.

WMB Roofing Insurance Program Program At a Glance

Established Expertise

Dedicated roofing insurance program built by industry leaders

Since 2005

Market Access

Our lengthy experience in the business has established partnerships in and with

90+ insurance markets

15+ Surety Partners

Claims & Support

Claims handling and access to legal supports

In-House Claims Handling

Relationship-Driven Underwriting Partner

Underwritten by industry pioneers, Lloyd's of London

330+ years of complex risk expertise

Looking for a Better Way Since 1981

In 1981, a group of insurance professionals recognized that insurance — particularly in the Canadian construction industry - didn't have to be so complicated; they believed there was a better way. With a clear focus on this sector, WMB carved out a niche, providing expertise in risk management, surety bonding, and customized insurance solutions designed to meet the unique needs of the commercial construction industry.

Comprehensive Service. Extensive Expertise. Since 2005.

Recognizing that roofing is widely known as one of the most dangerous construction jobs in Canada, in addition to the stringent, complex, and often confusing standards and regulations - most of which vary by province - we set out to create a roofing insurance program that not only covers all the bases, but is tailored to meet the specific needs of your specific roofing business.

To ensure WMB's roofing program consistently delivers the best terms, coverage, and premiums, we partner with **Lloyd's of London**, whose history spans over 330 years of underwriting complex and high-risk programs to underwrite - and provide insurance for - our roofing program.

Since 2005, WMB has partnered with over 90 markets and 15 surety companies, helping place more **than 70+ roofing businesses across Canada**.

Our dedicated roofing insurance team understands the complexities of the industry; from subcontractor warranties to liability coverage to post-construction wrap-up, our dedicated expertise safeguards your business with the right protection to keep your business moving forward.

Experience That Keeps
You Covered.

The Wilson M. Beck Network

MARKET ACCESS

90+ Markets

Wilson M. Beck has access to over 90 insurance markets which provides WMB with greater capacity for high-risk and/or complex coverage, competitive terms and pricing, and tailored insurance solutions for our clients.

SURETY PARTNERS

Over 15 Partners

Access to more than 15 surety partners means greater bonding capacity, accelerated approval processes, and more robust financial stability backed by a recognized and reputable financial institution.

COMPANIES SERVED

+70 COMPANIES

Since 2005, the WMB Roofing Insurance Program has worked with over 70 roofing companies across Canada. *We Care. We Help.*

Canada's Roofing Regulations

Whether you're new to the industry or you're a seasoned professional, Canada's construction regulations - specifically those of the roofing industry - are regularly changed and updated. Without the right guidance, you could risk your business, the health and safety of your employees, and your bottom line.

There are a number of entities in Canada that control and and/or influence laws, regulations, and standards within the Canadian roofing industry. Some of these entities include:

- **Provincial Insurance Acts:** Each province has its own insurance statutes. For example: Ontario's Insurance Act is governed by the *Financial Services Regulatory Authority of Ontario (FSRA)*, while British Columbia's Insurance Act is governed by the *BC Financial Services Authority (BCFSA)*.
- **Fire & Materials Standards:** These entities test and classify roofing materials, helping underwriters assess physical building characteristics as measurable insurance risk. In Canada, key organizations include the *Canadian Standards Association (CSA)*, *Underwriters Laboratories of Canada (ULC)*, and *FM Global*.
- **Standards & Building Codes:** While each province has its own provincial building codes that must be met, the *National Building Code of Canada (NBCC)* must also be consulted.
- **Federal Regulations:** *The Office of the Superintendent of Financial Institutions (OSFI)* is Canada's federal prudential regulator, responsible for overseeing the financial health and stability of Canadian financial institutions. While OSFI does not regulate insurance risks directly, its oversight of insurers drives stricter risk management practices, resulting in higher roofing standards to reduce loss exposure and claims.
- **Industry Underwriting Guidelines:** Underwriters are the ultimate decision-makers for actual premiums. They take regulated parameters and combine them with their own risk appetite, claims history, actuarial models, and market conditions.
- **Canadian Construction Documents Committee (CCDC):** This important committee creates standardized contracts, forms, and guides for the construction industry. Its role goes beyond paperwork — it sets the framework for risk allocation, legal clarity, and industry best practices.

Regulatory Updates In the Last Decade

Regulations at all levels are updated regularly, and staying informed is critical to your overall business strategy.

2020

- CSA A123.21 (wind uplift testing) latest edition published and referenced in codes.
- CSA A123.23 adoption for mod bit roofing becomes established as CGSB references are removed

2020 - 2026

Amendments made to the national model code published by the federal National Building Code of Canada, **2015 NBC** introduced over 280 technical changes which updated areas such as structural design, wind loads, snow drift, rooftop mounted systems (e.g., solar panels) and other requirements that affect roofing assemblies. The rollout is expected to take place over 2025 and 2026.

2024

The **BC Building Code 2024** (which came into effect on March 8, 2024) integrated enhanced energy performance criteria which impacted roofing assembly performance, as well as insulation and moisture control targets.

2024-2025

The **Ontario Building Code (ODC)** received a major overhaul in 2024 - the largest building code revision in history - which included requirement updates for energy, structural, and roofing assembly provisions. These came into effect January 1, 2025.

While **Quebec's Building and Safety Codes (RBQ)** also received a major update to their *Code de construction du Québec*, as well as the *Code de sécurité*; both of which came into effect April 17, 2025.

2025

- CSA A123.28 climate resilience standard under active development (yet to be finalized)
- CSA A123.23 adoption for mod bit roofing becomes established as CGSB references are removed

Overview of Canada's Roofing Standards & Regulation Requirements



BUILDING CODE STANDARDS

Federally, Provincially, and Municipally Regulated

For an underwriter to consider an insurance application, all federally mandated building codes, as well as applicable provincial and territorial building codes, must be met. Across Canada, building regulation is grounded in the National Building Code of Canada, with each province and territory adopting and amending it to reflect local conditions, climate, and regulatory priorities.

Building codes establish a baseline for evaluating risk and loss potential. Insurers rely on code compliance to assess whether a roof appropriately addresses fire exposure, water intrusion, and structural loads. Roof systems that do not meet applicable code requirements may result in higher premiums, coverage limitations, or declination, and can complicate or restrict recovery in the event of a claim.



PERMITS & LOCAL BYLAWS

Mandatory

Provincially-regulated building permits are mandatory for all construction projects - including roofing. Doing so ensures the project complies with provincial building codes, local bylaws, and safety requirements before and during construction. Permits allow the jurisdictional authority to review the scope of work, confirm proper materials and methods are used, and inspect at critical stages to reduce risks such as water intrusion, fire exposure, and structural failure. From an insurance and liability perspective, permitted work also helps establish due diligence and protects owners and contractors if a loss or dispute occurs.



CONTRACTOR REGISTRATION & INSURANCE

Mandatory Insurance Coverage

Prior to commencing operations in Canada, a roofing company must be formally registered in the relevant province or territory and comply with all applicable municipal licensing requirements. Appropriate insurance coverage must also be secured before any work begins. Additional coverage may be required depending on operations and contractual requirements, though the core registration and insurance expectations remain consistent across Canada.

For example, in Ontario, roofing contractors must register provincially, obtain any required municipal licenses, and maintain Workplace Safety and Insurance Board (WSIB) coverage. Contractors are also required to carry Commercial General Liability (CGL) insurance, in most provinces.



INDUSTRY STANDARDS

Adherence to Provincial Roofing Contractors Associations

Every province regularly publishes their own version of an authoritative guide regarding industry best practices, which underwriters often view favorably. The *Canadian Roofing Contractors Association* (CRCA) is Canada's national industry association and represents and supports roofing industry professionals and businesses while acting as a "national umbrella" for which individual provincial associations may structure their own provincial guidelines.



MANDATORY BUILDING PERMITS

01



Building Permit

Building permits ensures the project is safe, legal, and complies with the National Building Code of Canada (NBCC), in addition to the provincial and municipal requirements

02



Structural Permit

If the roofing work involves structural elements it may trigger additional structural review or a specialized alteration permit. The type of the permit and its requirements are jurisdiction-specific.

03



Mechanical & Electrical

Canadian Electrical Code (CEC), published by the Canadian Standards Association (CSA) is the is a national model standard for electrical installation and safety. All provinces adopt and enforce it, often with local amendments.

04



Specialty Permit

These could include fire safety permits, development permits, and occupancy/completion inspections (to sign off on permits). Each province and municipality have established their own requirements

05



Municipal-Specific

Requirements can differ greatly between municipalities, even within the same province; it is vital that contractors perform their due diligence when performing cross-municipal work

06



Contractor Licensing

Not a "building permit," but commercial roofers must obtain a license to conduct business in **each** province they plan to work. Licensing is legally required in Canada.



RISKS WITHIN THE CANADIAN CONSTRUCTION INDUSTRY

Through 2020 and 2024, between British Columbia, Ontario, and Quebec alone, there were over 6,000 serious work-related injuries within the construction industry with over 500 fatalities. These were likely due to...

RISK MANAGEMENT

Falls From Heights



Roofers are frequently working on steep or elevated surfaces. Falls are the leading cause of serious injury and death in roofing.

Weakened roofs; due to age, poor design, water damage, or inadequate supports, leading to unexpected collapse



Structure Failures

Material Handling



Improper lifting and handling of heavy, sharp, or awkward materials can lead to strains, significant wounds, and crush injuries.

Wind, rain, snow, ice, and extreme temperatures can cause slips, falls, or structural instability.



Weather-Related

Tools & Equipment



Improper tools and equipment training; Nail guns, power tools, scaffolds, ladders, and forklifts can cause severe injuries if misused.

Extreme sun exposure in summer and cold/frost conditions in winter; risks of heat stroke, dehydration, frostbite, or hypothermia.



Cold/Heat Exposure

Regulatory & Financial



Non-compliance with provincial building codes, OSHA-equivalent workplace safety rules, and warranty program standards can lead to fines, project delays, or voided warranties.

Crucial Insurance Policies for Canadian Roofers

Roofing is a high-risk trade. Finding the right insurance coverage protects your business from the real-world hazards your company faces every day — from falls and equipment damage to third-party claims.

Below is a list of the core coverage lines every roofer should consider to ensure they're protected, compliant, and prepared for the unexpected.

- **Commercial General Liability (CGL):** Covers third-party claims for bodily injury, property damage, material damage, and personal injuries. Although not exactly required by law, roofers cannot realistically operate without a CGL policy. For example, in Ontario, many municipalities require proof of CGL to issue contractor licenses, while the same - or similar - exists for every province.
- **Contractors' Equipment & Tools Insurance:** Since roofing relies on specialized and expensive equipment, it's vital that tools, machinery, and mobile equipment are protected from theft, fire, and/or damage.
- **Wrap-Up / Builders Risk Insurance:** Most commercial roofing projects are part of larger construction works; wrap-up policies ensure coverage for property under construction (such as materials and structural components) to protect against losses and/or damages during course of construction.
- **Workers' Compensation / WCB Coverage:** Mandatory for all Canadian construction companies, however, each province has its own governing body. For example: In B.C., it's *WorkSafeBC* while Ontario is *Worker's Compensation and Insurance Board (WSIB)*.
- **Umbrella / Excess Liability:** Should a roofing incident occur, the claims can often result in large settlements; Umbrella/Excess Liability provides additional coverage beyond CGL limits, which ensures that coverage doesn't fall short in the event of a claim.
- **Environmental / Pollution Liability:** Older buildings and renovations often involve hazardous materials; this coverage protects against unexpected pollution risks such as asbestos, chemical spills, or improper disposal.
- **Professional Liability/Errors & Omissions:** Some contracts require professional liability when roofers provide design or technical input; this coverage protects against design errors, engineering mistakes, or negligent advice.

Understanding Roofing Liability Insurance

With risk exposures ranging from possible falls to weather-related issues to structural and fire damage (to name a few), liability insurance becomes the most vital aspect of your insurance strategy. Here are some reasons why Liability Insurance cannot be overlooked:

→ PROTECTS AGAINST 3RD PARTY CLAIMS

Liability insurance covers injuries or property damage to others that occur because of your roofing work.

Example: A falling tool injures a homeowner or damages a neighbor's property — liability coverage handles the claims and associated legal costs.

→ LEGAL COSTS & SETTLEMENTS

Liability claims can be expensive, even if the roofer isn't at fault.

Insurance covers legal defense, settlements, and judgments, protecting your business from financial ruin.

→ INCLUDES ADDITIONAL PROTECTION

Liability policies can be tailored to include products and completed operations, non-owned vehicle liability, and tenant or subcontractor coverage.

This ensures coverage extends beyond your immediate work site, addressing common exposures in roofing projects.



WILSON M. BECK ROOFING PROGRAM

With over 35 years helping Canadian construction companies with their insurance needs and a combined 100+ years of domestic and global industry experience and expertise, there is no other roofing insurance program that can offer the same benefits, the same coverage, and the same level of care as Wilson M. Beck's Roofing Program.



LLOYD'S
LLOYD'S OF LONDON

UNDERWRITTEN BY LLOYD'S OF LONDON

Over 330 years of underwriting expertise

Lloyd's of London, the pioneer of the industry, is a global insurance marketplace where specialized insurers underwrite, assume risk, and provide insurance products. They are one of the largest insurance marketplaces and have been in business for over 330 years underwriting complex risks. They are known largely for their relationship-driven approach to underwriting, as well as their ability to tailor coverage for unique or hard-to-place risks through syndicate-led policies and delegated authority arrangements.

COMPREHENSIVE COVERAGE & IN-HOUSE CLAIMS HANDLING

Total and Complete Coverage with Faster, In-House Claims Handling

We understand the entirety of the commercial roofing industry, which means we know which lines of coverage should be included. The WMB Roofing Program has additional lines of coverage already built in such as Goods on Hook, Sudden & Accidental Pollution, Faulty Workmanship, Errors & Omissions, and Fungi and Fungal Derivatives. Additionally, our ability to handle claims in-house means that the claims are not outsourced to a third party who doesn't know your business. In-house claims handling also means that our brokers actively support and invest in claims resolutions while providing immediate access to legal advice should issues arise during the claims process.

OCCURRENCE-BASED COVERAGE WITH TAILORED PROTECTION

Tailored Coverage to Protect Every Area of Your Business

The WMB Roofing Program is structured as an occurrence-based policy, providing long-term protection for losses that may arise years after project completion. Within this framework, the program offers the flexibility to add additional lines of coverage tailored to each client's operational needs - ensuring comprehensive protection without compromising the stability and durability of occurrence-based coverage.

BONDING & LEGAL SUPPORT

Tailored Surety Support for Roofing Contractors

Our team is highly experienced in managing high volumes of bond requests with rapid turnaround. Through a streamlined, single point of contact for tender bonds and certificates of insurance, WMB keeps roofing projects moving. We understand the urgency of roofing tenders, support contractors through bid surges and outstanding tenders, help navigate extended warranty obligations, and leverage balance sheets effectively to maximize achievable bond capacity.

Wilson M. Beck's Roofing Program is Unparalleled

Wilson M. Beck's Roofing Program for Canadian roofers is the only insurance program in Canada that provides the customization and client-focused support that WMB's Roofing Program does. With fully tailored coverage, in-house claims handling, and access to legal support, you know that you and your business are being well taken care of. **We Care. We Help.**

By partnering with Wilson M. Beck, you'll be choosing an insurance partner with:



Financially-stable insurers with decades of roofing experience and expertise



Occurrence-based policies that provide long-term protection



Comprehensive programs with customized inclusions, designed to remove ambiguity and ensure coverage clarity.



Dedicated in-house claims advocacy and legal support



WHY TAILORED COVERAGE IS ESSENTIAL FOR CANADIAN ROOFERS

By providing tailored insurance coverage, we are ensuring that your coverage and your business:

- Meets and adheres to industry standards (including CCDC, contracts, and client specifications)
- Has access to varying deductible options for torch vs. no-torch roofing work
- Can choose between a flat or adjustable rate to ensure stable and predictable premiums
- Has access to discount catalogues and long-term agreements for effective cost control
- Doesn't have to fit into a one-size-fits-all solution - we tailor our coverage to your business, and not the other way around.

How Wilson M. Beck Protects Your Business

- **Quality Insurer Selection:** WMB partners exclusively with insurers who have operated for 20+ years, demonstrating a consistent ability to pay claims and with a history of maintaining financial stable through changing market conditions.
- **Long-Term Program Stability:** Building a strong insurance program takes years - sometimes decades; WMB focuses on long-term stability and continuity rather than short-term pricing advantages.
- **Loss Ratio Discipline:** We work only with carriers who maintain stable, sustainable loss ratios, helping reduce pricing volatility, unexpected rate increases, and the risk of market exits.
- **Renewal Predictability:** Strong underwriting discipline and insurer stability result in steadier renewals and fewer unexpected policy changes
- **Ongoing Market Benchmarking:** WMB continuously tracks and benchmarks insurance market conditions to inform strategy and anticipate shifts.
- **Full Market Transparency:** We break down market cycles—soft, transitional, and hard—so clients understand what's driving rate and coverage changes.



MORE THAN JUST AN INSURANCE AGENCY

Watching our clients grow from a small business to an industry leader is why we come to work every day. From developing a risk management strategy to providing you with expertise managing a claim – our team is with you every step of the way.

We are here to help you develop a long-term risk management plan deeply rooted in the expertise and understanding of your industry. Our goal is to provide you with solutions that are custom-built for your business. Contact us today and meet your team of industry experts to start building your company's future.

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