



# AXIS INSURANCE MANAGERS INC.

*"Quality Insurance for Quality Clients"*

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## WOOD PRODUCT MANUFACTURING INSURANCE

### PROTECTING YOUR HARD WORK AND PERSEVERANCE

We know that getting insurance for wood product manufacturing and forestry operations can be tough. There are only a few insurance companies which will provide coverage - largely because many insurers don't understand the particular risks of this industry or the unique perspective of the people who operate these types of business. And the risks can be great - especially when you consider that the industry features both a combustible raw material and finished product which is processed in close proximity to high speed machinery and high voltage electricity. A fire in a mill can wipe out years of profit for the insurer as well as being devastating, dangerous and leading to a total loss of your business.

If a milling operation suffers a fire the consequences can be really tough for a business to survive. It's not just the damage to the physical assets which you have to consider, but also the interruption to your business. The good news is that the expert team at Axis Insurance has a combined experience of over 50 years in insuring wood products related companies. We know the incredible hard work and perseverance you put in to make your business a success. We want to protect that hard work and give you peace of mind that your business is well protected.

It might surprise you to know that we don't always recommend that you buy more insurance. In fact we sometimes recommend that you buy less. After all, we believe there are other ways to mitigate risk other than buying insurance. For example, installing sprinkler systems can reduce insurance costs significantly. And you can greatly reduce the risk of fire by keeping your mill clean both during and after shifts, as well as instigating a formal hot works program and a regular maintenance schedule. The use of thermographic scanning to help determine hot spots in both machinery and electrical systems can also help to reduce the risk - and help to reduce your insurance premiums.

Insuring mills and wood product related operations can be complex - particularly in the area of business interruption and property insurance. However, thanks to our long experience and expertise, as well as our relationships with insurers, we are able to secure the right coverage at the right price - delivering you value for money and peace of mind.

Axis Insurance is a small company that has taken the time to specialise. We understand the concerns of small business owners in your industry and respond directly to those concerns when working with our clients. We never tell you what to do, we provide solutions that match your needs. We will never put our proposal on the table and say: "just take it or leave it." We will take the time to deliver a tailor made solution that will protect you and your business when you need it most. And you don't have to take our word for it. We will happily put you in touch with our many existing clients in the lumber business and let them tell you what it's like to work with us.

#### **Features and benefits of Wood Product Manufacturing Insurance from Axis Insurance Managers Inc. include:**

- Over 50 years combined experience in helping forestry related companies with their insurance needs
- We handle the insurance matters for many of the largest independent logging contractors, log and lumber brokerages and independent milling operations in British Columbia
- Long-term associations with underwriters and close relationships with our clients
- Exceptional insurance programs with the broadest coverage at the most competitive rates
- We deal with all major insurers both in Canada and Lloyds of London
- We only work with financially secure insurers with the strongest credit ratings
- We insist that insurers understand your business and are able to underwrite the business for the long term - as well as having the ability to settle complex claims quickly and efficiently
- Thanks to our knowledge and experience, coupled with a large portfolio of business, we have built very strong market relationships
- We are constantly educating ourselves and staying ahead of market trends and developments

*As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor-made policy to suit your exact requirements.*

**To find out more about Wood Product Manufacturing Insurance, or to discuss your existing insurance policies, please give one of Axis insurance's professional and experienced team members a call at 604.731.5328 or email: [info@axisinsurance.ca](mailto:info@axisinsurance.ca). We would also be pleased to outline the benefits of Wood Product Manufacturing Insurance with your management team or board members. If you would like to schedule a meeting or request an application form, please contact Jason Fogal directly at 604.484.2124 or Tim Kerr directly at 604.630.0756.**