

SHOW GUIDE

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Thank You



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**Plan.
Explore.
Connect.**



Download the
IBAOcon App

Badge Pickup

Hilton Niagara

Tuesday, October 21
2:00PM-7:00PM

Convention Centre

Wednesday, October 22
8:00AM-5:30PM

Thursday, October 23
8:00AM-5:00PM

Fallsview Casino

Wednesday, October 22
6:30PM-8:00PM

Thursday, October 23
6:30PM-9:00PM

Wi-Fi Access

Hilton Niagara

Network:
Hilton Honors Meeting

Password:
events

Convention Centre

Network:
IBAOcon25

Password:
Connect2IBAO



Discover CAA Insurance

Let's connect! You can find us at three key locations on your IBAO 2025 journey.

Tradeshow

Niagara Falls Convention Centre, Exhibit Hall BC
October 22—3:00 to 5:30 PM
October 23—12:30 to 5:00 PM

Sponsor Marketplace

Niagara Falls Convention Centre, Exhibit Hall A
October 23—10:30 AM to 12:30 PM

CAA Insurance Hospitality Suite

Fallsview Casino Resort, Grand Hall E
October 23—7:00 to 10:00 PM

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Welcome Back to IBAOcon

IBAOcon is the highlight of my year. It truly is our industry's Christmas (or whatever holiday you celebrate)—the chance to come together, share ideas and build the kind of connections that make this profession so special.

This event is more than just a reunion of colleagues and friends; it's the opportunity to grow our network and strengthen our industry. I encourage you to step outside your circle, meet new people and help others feel connected. That sense of inclusivity is what makes our broker community so extraordinary. A simple introduction or conversation can create lasting impact—for you and the person you reach out to.

There's a lot to look forward to at IBAOcon this year: engaging panels, inspiring keynotes and the chance to hear directly from executives shaping the future of insurance. And of course, a few fun surprises along the way—like the #BrokersCare t-shirt pop-up, so you can wear your broker pride loud and proud.

I couldn't be more excited about the days ahead. IBAOcon is our moment to celebrate who we are, what we've achieved and where we're headed as an industry. Let's make the most of it, together.



Shara Bierman
IBAO President

Shuttle Schedule

Wednesday, October 22

8:00AM

**Hilton Niagara to
Convention Centre**

(continuous loop)

6:00PM

**Convention Centre
6815 Stanley Ave, Niagara Falls**

Stanley Ave.

Dunn St.

**Hilton Niagara
6361 Fallsview Blvd, Niagara Falls**

Fallsview Blvd.

Thursday, October 22

8:00AM

**Hilton Niagara to
Convention Centre**

(continuous loop)

5:30PM



**We would like to thank our brokers for
your continued partnership and support.**

While our Personal, Business and Specialty Insurance operations will be acquired by Definity in the coming months, we will retain our Canadian Bond business, keeping our standing as the largest surety writer in North America. Our goal is to ensure that the transition is as smooth as possible for you and your customers. We look forward to maintaining and growing our relationship for many years to come.

We look forward to seeing you at the tradeshow!

TRAVELERS 

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Badge Access

Badge & ID Requirements for IBAOcon Delegates

At IBAOcon 2025, your conference badge is essential for accessing all events and sessions. Each badge features a colored stripe indicating your access level. Please wear your badge visibly at all times to ensure smooth entry to all areas.

Many IBAOcon events are held within the Fallsview Casino venue, where strict age verification policies are enforced. To enter and participate in associated events, you must be 19 years of age or older and may be asked to present valid, government-issued photo identification on premises.

Find it. Win it.

Make the most of your IBAOcon experience with our in app challenge. Throughout the venue, you'll find hidden codes. Enter each code in the IBAOcon 2025 App under *Find it. Win it.* to collect points.

- Each code has a point value
- The more you explore, the more you score
- Climb the leaderboard and secure your spot at IBAOcon 2026
- Prizes for brokers only

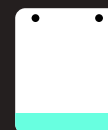
Start here: enter this Show Guide code for 100 points: GRH518

Keep exploring, keep entering, and you could be one of the top three winners heading back to IBAOcon next year—on us.

Access Levels



All Access



Wednesday



Thursday



Tradeshow

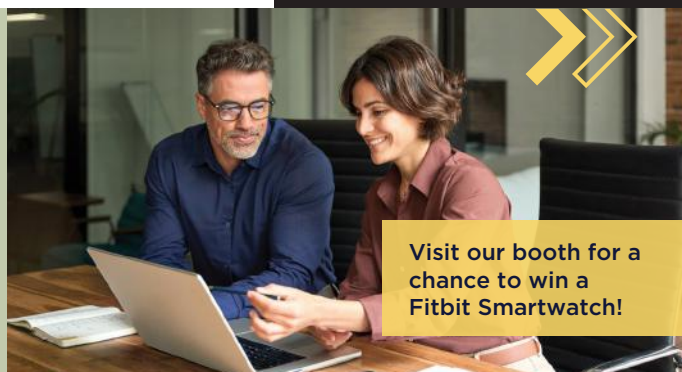


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Wawanesa

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Tradeshow

Booth 209, Exhibit Hall B

Oct. 22: 3:00 PM - 5:30 PM
Oct. 23: 12:30 PM - 5:00 PM



Commercial Lines Panel

9:30 AM - 10:30 AM

Alyson Paisley
Deputy Senior Vice President,
Ontario Commercial and National
Distribution Teams



Sponsor Marketplace

10:30 AM - 12:30 PM

Exhibit Hall A



Executive Panel

2:30 PM - 4:00 PM

Peter Janzen
Senior Vice President,
Ontario Division and
National Distribution Teams



#BrokersCare

Created in 2021 by the Insurance Brokers Association of Saskatchewan, #BrokersCare shines a light on the meaningful ways brokers support their communities. What began as a local initiative has sparked national conversations about giving back, strengthening connections and celebrating the values at the heart of the broker profession.

This year, IBAO is honoured to support the campaign in partnership with Wawanesa, with 100% of proceeds from #BrokersCare t-shirt sales at IBAOcon supporting Earth Rangers. The charity empowers Ontario children and families to protect the environment through hands-on conservation and climate education.

Our sincere gratitude to Wawanesa for supporting this campaign, to IBAS for their leadership and inspiration, and to broker associations across Canada for strengthening the collective voice.



In Support Of



Earth Rangers is a Canadian registered charity dedicated to transforming children's concern for the environment into meaningful action.

Through free national programs, in-school outreach, and digital engagement, Earth Rangers empowers children (and their communities) to become active conservationists—whether organizing shoreline cleanups, planting pollinator gardens, or reducing waste at home.

Their Wildlife Adoptions program lets supporters symbolically adopt an animal; every adoption directly funds species protection projects across Canada.




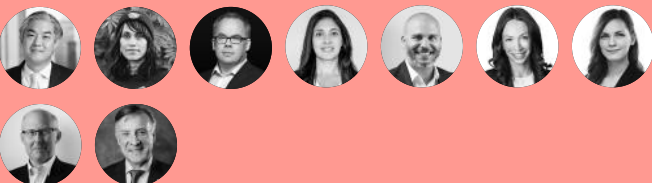


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Day 1 Agenda

Wednesday, October 22

8:00AM	Badge Pickup 8:00AM–5:30PM Foyer, Convention Centre	
		8:30AM–9:00AM Networking Breakfast <i>Food Hall, Convention Centre</i>
9:00AM		9:00AM–10:00AM Members' Meeting <i>Main Stage, Convention Centre</i> 
10:00AM		10:00AM–10:30AM Networking Break <i>Foyer, Convention Centre</i>
		Opening Keynote 10:30AM–11:00AM  <i>Main Stage, Convention Centre</i>
11:00AM		Ontario Auto Panel 11:00AM–12:00PM <i>Main Stage, Convention Centre</i> 
12:00PM		Networking Lunch 12:00PM–12:30PM <i>Food Hall, Convention Centre</i>
1:00PM		BIP Talks 12:30PM–2:00PM  <i>Main Stage, Convention Centre</i> <i>More on Page 18</i>
2:00PM		Keynote 2:15PM–3:00PM  <i>Main Stage, Convention Centre</i> <i>More on Page 17</i>
3:00PM		Tradeshow & Spotlight Stage 3:00PM–5:30PM  <i>Exhibit Hall B, Convention Centre</i>

Day 1 Agenda

Wednesday, October 22

4:00PM	Badge Pickup 8:00AM-5:30PM Foyer, Convention Centre	Tradeshow & Spotlight Stage 3:00PM-5:30PM   Exhibit Hall B, Convention Centre More on Page 30
5:00PM		
6:00PM		
7:00PM	Awards of Excellence Check-in 6:30PM-8:00PM Grand Hall, Lower Concourse, Fallsview Casino	7:00PM-7:30PM Gala Mixer Sponsored By Cassels Grand Hall, Fallsview Casino
8:00PM		Awards of Excellence Gala 7:30PM-10:00PM   Grand Hall Ballroom, Fallsview Casino More on Page 28
9:00PM		
10:00PM		

















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Connect.



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Day 2 Agenda

Thursday, October 23

8:00AM	8:00AM–5:30PM Badge Pickup <i>Foyer, Convention Centre</i>		
		8:30AM–9:00AM Networking Breakfast	<i>Food Hall, Convention Centre</i>
9:00AM		9:00AM–9:30AM Economic Outlook	<i>Main Stage, Convention Centre</i>
		9:30AM–10:30AM Commercial Lines Panel	<i>Main Stage, Convention Centre</i>
10:00AM		    	
		10:30AM–12:30PM Sponsor Marketplace	<i>Exhibit Hall A, Convention Centre</i>
11:00AM		    	
12:00PM			<i>More on Page 29</i>
1:00PM		12:30PM–2:30PM Lunch	<i>Exhibit Hall B, Convention Centre</i>
2:00PM			Tradeshow & Spotlight Stage 12:30PM–5:00PM
3:00PM		Executive Panel 2:30PM–4:00PM	<i>Main Stage, Convention Centre</i>
		     	<i>Exhibit Hall B, Convention Centre</i>

Day 2 Agenda

Thursday, October 23

4:00PM	<p>8:00AM–5:00PM Badge Pickup</p> <p><i>Foyer, Convention Centre</i></p>	<p>Tradeshow & Spotlight Stage 12:30PM–5:00PM</p> <p><i>Exhibit Hall B, Convention Centre</i></p> <p><i>More on Page 31</i></p>
5:00PM		
6:00PM		
7:00PM	<p>Hospitality Night Registration</p> <p>6:30PM–9:00PM</p> <p><i>Grand Hall, Fallsview Casino</i></p>	<p>7:00PM–10:00PM Hospitality Night</p> <p><i>Fallsview Casino</i></p> <p>2nd Floor</p> <p>definity.</p> <p>R5 Lounge</p> <p>Concourse</p> <p>PEM BRIDGE™</p> <p>TRAVELERS</p> <p>ontario mutuals™ <small>Write it this together</small></p> <p>Bar Barista</p> <p>Lucky's Restaurant & Bar</p> <p>Niagara Brewing Company Taproom</p> <p>Lower Concourse</p> <p>MARKEL</p> <p>STARR</p> <p>CAA Insurance COMPANY</p> <p>Wawanesa</p> <p>Grand Hall C</p> <p>Maple A</p> <p>Grand Hall E</p> <p>Grand Hall A</p> <p><i>More on Page 32</i></p>
8:00PM		
9:00PM		
10:00PM		<p>10:00PM After Party</p> <p><i>Wildflower Social, Hilton Niagara</i></p> <p> </p> <p><i>More on Page 37</i></p>
11:00PM		



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WE'RE BACK, and we can't wait to see you!

NIAGARA FALLS CONVENTION CENTRE

OCT 22	3 - 5:30 pm	Tradeshow Floor	Booth #113
	3:45 - 4pm	Spotlight Stage – Ft. Philip Kitchen & Carri Kram	Market Pulse Lounge
OCT 23	9:30 - 10:30am	Commercial Lines Panel – Ft. Obaid Rahman	Peller Estate Ballroom
	10:30am - 12:30pm	Sponsor Marketplace	Exhibit Hall A
	12:30 - 5pm	Tradeshow Floor	Booth #113
	2:30 - 4pm	Executive Panel – Ft. Paul MacDonald	Peller Estate Ballroom

FALLSVIEW CASINO

OCT 23	7 - 10pm	Hospitality Night	R5 Lounge
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definity. |  economical

Convention Centre Map

Main Entrance

Badge Pickup

**Food Hall/
Theatre**

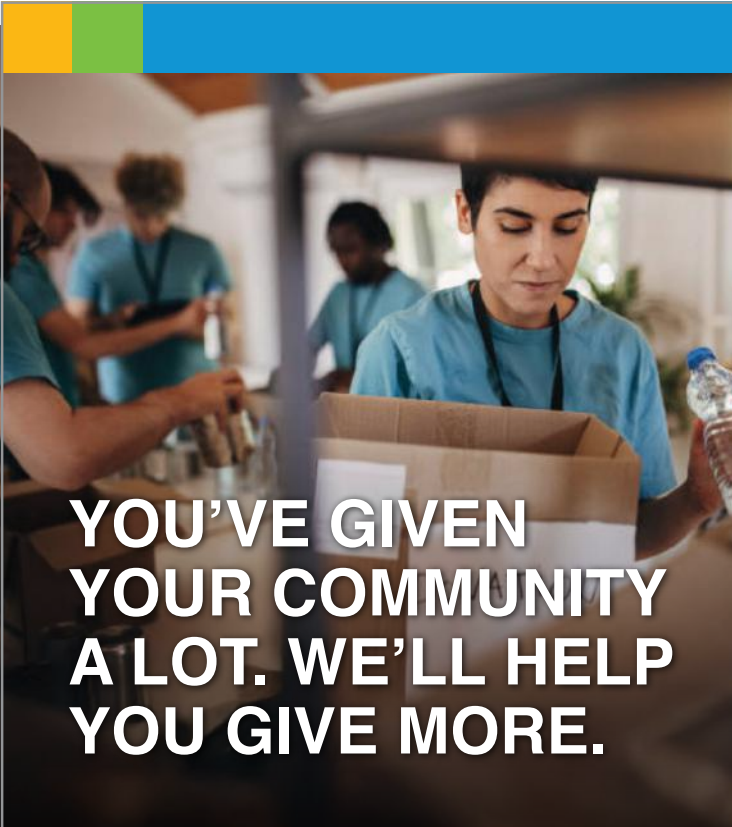
**Main Stage/
Peller Estates Ballroom**

**Sponsor Marketplace/
Exhibit Hall A**

**Tradeshow/
Exhibit Hall B**

Badge Pickup

**Shuttle
Drop-off**



You've invested time and energy into building a business that serves your community. We're doing the same.

Our **2025 Impact Report** shows how we're making a difference in Commonwell Country. Our **L.E.A.F.** grants give funds to learning and engagement programs... and our **SEEDit** program helps boost local food security. These are investments that your customers can actually see happening where they live.

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Keynote

Wednesday, October 22

2:15PM–3:00PM—Main Stage, Convention Centre

The Resilient Side of Funny

Join us for a dose of Canadian humour with comedian, actor and host Gerry Dee, known for his hit sitcom *Mr. D* and *Family Feud Canada*. Blending standup with candid conversation, Dee shares behind-the-scenes stories from the classroom, the set and the stage, reflecting on the reality of stepping into new roles and navigating the unexpected. Dee reminds us that finding humour in everyday chaos isn't just entertaining—it might be the key to staying grounded, connected and resilient.

Moderated by Teddy Wilson,
TV Host & Writer.



It's 6:00 am

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BIP Talks Lineup

Wednesday, October 22

12:30PM–2:00PM—Main Stage, Convention Centre

What's Your Brokerage Worth?



Kenneth Pan
Managing Director & Partner
Dowling Hales

Brokerage M&A trends are evolving, driven by shifting market conditions, investor appetite and changing deal dynamics. In this session, gain insights on current transaction activity, valuations and deal structures, what's driving buyer interest, and what these trends mean for brokers considering growth, succession or strategic partnerships.

The Rising Cost of Climate Change



Denise Balkissoon
Executive Editor
The Narwhal

From property damage to business disruption, weather-related losses are rising, and your clients are feeling it. Join one of Canada's most respected environmental authorities for a timely look at how climate realities are reshaping risk across the country—what's happening on the ground, what do brokers need to know and where can the industry lead with solutions, insight and expertise.

Politics & Policies



Paul Wells
Political Journalist

How do shifting political landscapes, regulatory changes and broader market forces impact Ontario Brokers? Join a prominent voice in Canadian political journalism for a candid exploration of where politics meets insurance. From election-year uncertainty to evolving government priorities and the long-term effects of public policy, this session will provide the insight and context you need to navigate what's next.

Mind the Machine: Navigating AI Risk



Nevina Kishun
CEO, MSA Research
(Moderator)



Marisa Coggin
Partner
Dentons LLP



Rick Da Costa
Partner | National Leader
Corporate & Regulatory
Insurance & Reinsurance
BLG



Lauren Nickerson
AI & Litigation Associate
Torys LLP

AI is reshaping the way brokers work, but with that comes new challenges. Our legal panel examines risks around privacy, regulation, biased outputs and vendor contracts, offering practical advice on governance, negotiating liability and staying aligned with evolving standards. Learn how to adopt AI responsibly while safeguarding your clients and your business.

Global View, Canadian Stage



Graeme Trudgill
CEO, British Insurance
Brokers Association



Peter Braid
CEO, Insurance Brokers
Association of Canada

What can we learn from across the pond? Join an exclusive interview with the CEO of the British Insurance Brokers Association for global insights that hit close to home. From broker-MGA dynamics to AI to building influence, catastrophe response, broker consolidation and independence, this is your chance for fresh perspective and practical ideas in a shifting landscape.



From Windsor to Thunder Bay,
SGI CANADA is **proud to be your partner** in protecting what matters most to you – and your customers.

Lounges

Tranquility Park

Step away from the buzz of the Tradeshow floor and recharge in Tranquility Park. This serene lounge offers a calm, comfortable space to take a break, catch up on messages, or enjoy a quiet chat with fellow delegates. Surrounded by soft seating and relaxing ambiance, it's your perfect mid-conference reset zone.

Market Pulse

Stay in the know at Market Pulse, where industry insights meet real-time conversation. Drop in to connect with partners, discuss emerging trends, and get the latest updates shaping the insurance landscape. It's a vibrant hub for our Spotlight Stage Featuring Pete and Curt from *The Insurance Podcast*, sharing ideas and sparking innovation on the Tradeshow floor.

Fairway Connect Zone

Network, relax, and have some fun at the Fairway Connect Zone sponsored by Paul Davis Property Restoration. Meet new contacts, reconnect with industry peers, or test your swing in one of our golf-themed activities. Every great business relationship starts with a good conversation—and maybe a good drive.

Tradeshow Map

- Magenta Sponsors
- Event Sponsors

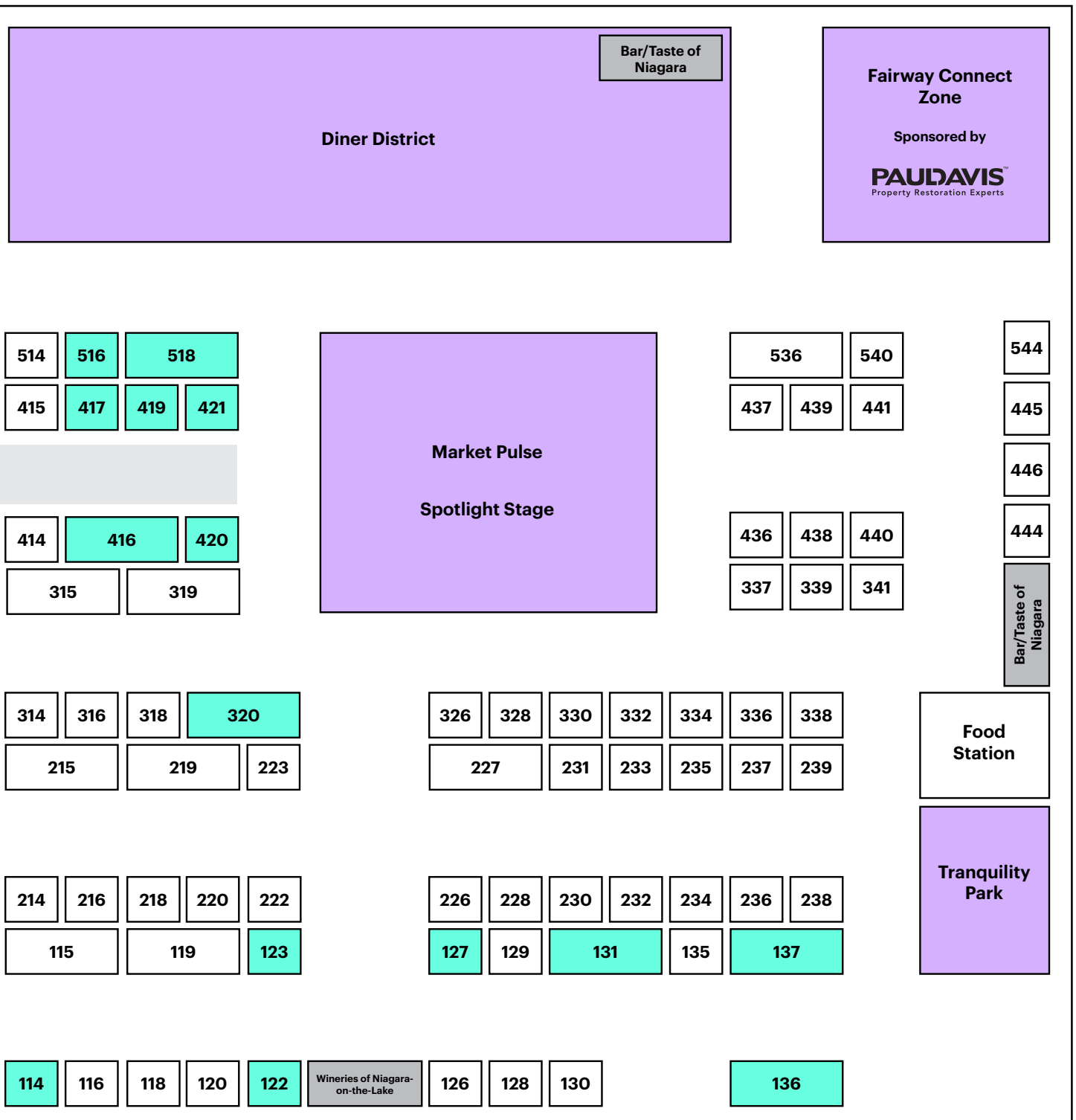


Wednesday, October 22

Convention Centre
3:00PM–5:30PM

Thursday, October 23

Convention Centre
12:30PM–5:00PM



Exhibitor Listing

A

	Acturis Canada Inc.	405
	Agile Underwriting Solutions	445
	Allianz Global Assistance	233
	Applied Systems Canada	119
	APRIL	315
	ARAG Legal Solutions Inc.	336
	ARS Responds Canada	136
	Assistenza International	231
	Aurora Underwriting Solutions Inc.	502
	Automate Insurance	129
	Aviva Canada	409

B

 	Baker Tilly WM LLP & Borlak Law	301
	Beal Business Brokers & Advisors	220
	Beazley Canada Ltd.	337
	Beck Glass Shield Inc	613
	BELFOR Property Restoration	237



BMO Commercial Banking 419



Burke Bogart & Brownell Inc 500



Burns & Wilcox 302

C



CAA Insurance 213



CAFO Inc. 402



Canadian Association of Black Insurance Professionals 118



Canadian Underwriter 127



CCIPA 116



Cemiar 404



Certificate Exchange 604



CHES Special Risk 204



Chubb Insurance Company of Canada 130



CIBC Commercial Banking 239



ClaimsPro 441



Collectivfide Insurance Brokers Inc. 401



CRDN Canada 341



CRU GROUP 222



CSIO 123

D



DAVIES 232



Definity | Economical 113



directworx 216



DKI 437



DSB Claims 339

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Ecclesiastical Insurance 446



Echelon Insurance 137



Emailistics 606



Enterprise Mobility 332

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Facility Association 514



FBSPL 536



Feathery 444



FIRST Insurance Funding of Canada 223



Fortify 608



Forward Insurance Managers Ltd. 115

G



Gallagher 413



GFH Underwriting 407



Goose Digital 214



Gore Mutual Insurance 518



GUS 314

H



Hagerty Canada 228



HSB Canada 105



Huddle Underwriting Solutions Inc. 307



Humber Polytechnic 122

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IFS Financial Services Inc. 440



inscora 439



Insurance Institute 201



Insurative Solutions Inc. 107



Intact Insurance 209



Intact Public Entities 234



IPFS Canada 328

J



JAS Communications 235



JUSTe Underwriting 226

K



K&K Insurance Canada 200



KYCS Locate 320

L



Link Canada 2SLGBTQ+ Insurance Network 120



Loss Scan 544

M



Major Group 309



Markel 511



Modern Specialty Insurance Ltd. 330



MOEN Smart Water Network 507

N



National Bank 202



Noremac Marketing Group 611

O



OnePack Plan 505



Ontario Mutuals 114



Optimum Insurance Company Inc. 205



Optiom Inc. 128

P



Pacific Marine Underwriting Managers Ltd. 238



PAL Insurance Brokers Canada 501



PathwayPort 600



Pembroke Insurance Company 421



Premier 215



Primaco 516



Private Collection Insurance 406



ProNavigator 607



PuroClean Canada 218



Quandri 219



QuickFacts 101

R



RAISE Underwriting 609



RecProtect Insurance 506



Revau Advanced Underwriting 300



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RIBO 438



Rival Insurance Technology 126



RT Partners 206

S



SBK Telecom 605



ServiceMaster Restore 612



Servpro Canada 338



SGI CANADA 420



Signal Underwriting Inc. 207



Special Risk Insurance Managers 504



SPG Canada 610



Staff Boom 319



Starr Insurance Companies 131



Strategic Underwriting Managers Inc. 230

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Tag Tracking 304



Taycon Risk 305



The Commonwell Mutual Insurance Group 416



The Portage la Prairie Mutual Insurance Company 509



Travelers Canada 313



Trinity Underwriting 436



Trufla 227



TSW Management Services Inc. 415

U



UFans Insurance Services 316



Unica Insurance Inc. 417



Unique Risks 334

V



Verisk 414



Vertafore Canada 236



Victor Canada 540

W



Wawanesa 109



WINMAR Property Restoration Specialists 318



Wynward Insurance Group 400

Y



YOYU Office Phone 135

Awards of Excellence

Wednesday, October 22

7:00PM–10:00PM—Grand Hall Ballroom, Fallsview Casino

Get ready to celebrate in style! Leah Canali will be performing live at the IBAOcon Awards of Excellence on Wednesday evening. Known for her captivating voice and dynamic performances, Leah brings a mix of soulful melodies and energetic tunes that are sure to set the perfect mood for the evening.

Leah Allyce Canali is a Toronto-based, multi-genre vocalist and songwriter renowned for her powerful, soulful voice and impressive whistle tones. Since the age of 19, she has captivated audiences worldwide, performing on stages from Fenway Park to Massey Hall. Her dynamic range and emotive delivery have earned her comparisons to artists like Adele, Amy Winehouse, and Mariah Carey.

Join us for an unforgettable night of recognition, celebration, and live music as we honor the achievements of Ontario's insurance brokers.



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Sponsor Marketplace

Thursday, October 23

10:30AM–12:30PM—Exhibit Hall A, Convention Centre

Back by popular demand, this hub for connection and conversation is so much more than a tradeshow booth (sponsors have those too!). This year, five top insurers are participating, each bringing something unique to the table. From interactive experiences to engaging presentations, this is your chance to connect directly with industry leaders, explore new opportunities and kickstart meaningful collaborations. Attendees will have two hours to make the rounds, engage with our five sponsors and capitalize on the moment.



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Wawanesa

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**Like all insurance, there are limitations and exclusions that apply. All coverage is subject to the terms and conditions of the insurance contract. Check your plan for details.*

Meet Your Spotlight Stage Hosts: Pete Tessier & Curt Wyatt



We're thrilled to have Pete Tessier and Curt Wyatt, hosts of *The Insurance Podcast*, leading our Spotlight Stage at IBAOcon. With over 250 episodes, their podcast delves into the latest trends, technologies, and transformations in the P&C insurance industry, featuring insights from industry leaders, innovators, and disruptors.

Pete and Curt bring a wealth of experience and a dynamic approach to moderating discussions.

Join us during tradeshow hours at the Spotlight Stage for a series of compelling talks and interviews curated by Pete and Curt. It's an opportunity to gain valuable insights and stay ahead in the ever-evolving insurance landscape.

Spotlight Stage

Wednesday October 22

3:15PM

IBAO

Shara Bierman, IBAO President
#BrokersCare

3:30PM

ARAG Legal Solutions

Peter Dempster, CEO + Alex Manning, VP Sales & Corporate Strategy
Why Legal Expense Insurance Matters

3:45PM

Definity

Carri Kram, Manager Business Development, Small Business + Philip Kitchen, Assistant VP Small Business
SME Pathway Commercial Quote and Bind

4:00PM

Beal Business Brokers & Advisors

Steven Beal, Principal
How to Plan a Successful Exit or Succession

4:15PM

CAA Insurance

Pierre Bourdeau, Director P&C Insurance Marketing
Guiding Brokers Into the AI (Marketing) Era

4:30PM

Vertafore Canada

Dimitrios Argitis, General Manager & VP + Stacey Miranda, Senior Director Product Management
Powering the Next Generation of Insurance Brokers

4:45PM

Paul Davis Canada

Cortney Young, Senior VP Business Development + David Corvers, VP Business Development
Helping Brokers Prepare, Respond and Rebuild



MARKEL
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Thursday, October 23

12:45PM	Feathery Peter Dun, Co-Founder & CEO Automating the Future of Insurance Operations
1:00PM	Hagerty Todd Hutcheson, VP Business Development Connecting Car Culture & Coverage
1:15PM	Wawanesa Brandon Zehr, Director Business Development Ontario Investing in Ontario's Future
1:30PM	KYCS Global Jay Lyall, VP Special Markets The Impact of Tracking Tech on Auto Theft
1:45PM	TAG Tracking Freddy Marcantonio, VP Business Development + Jerry Kontarini, Liaison Officer Rewriting the Auto Theft Playbook
2:00PM	HSB Canada Stephanie Banning, AVP Cyber Practice Strategies for a Safer Digital Future
2:15PM	ServiceMaster Restore of Canada Maureen Catania, Director Growth Strategy + David Mercer, VP Helping Brokers Strengthen Client Trust

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Hosted by Pete Tessier and Curtis Wyatt, *The Insurance Podcast* is a leading industry show that dives into the trends, challenges, and people shaping the world of insurance in Canada and beyond.

With candid interviews and thoughtful commentary, the podcast offers listeners valuable insights on topics like insurtech, regulation, leadership, brokerage growth, and the future of the industry.

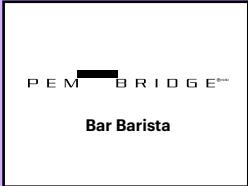
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Concourse



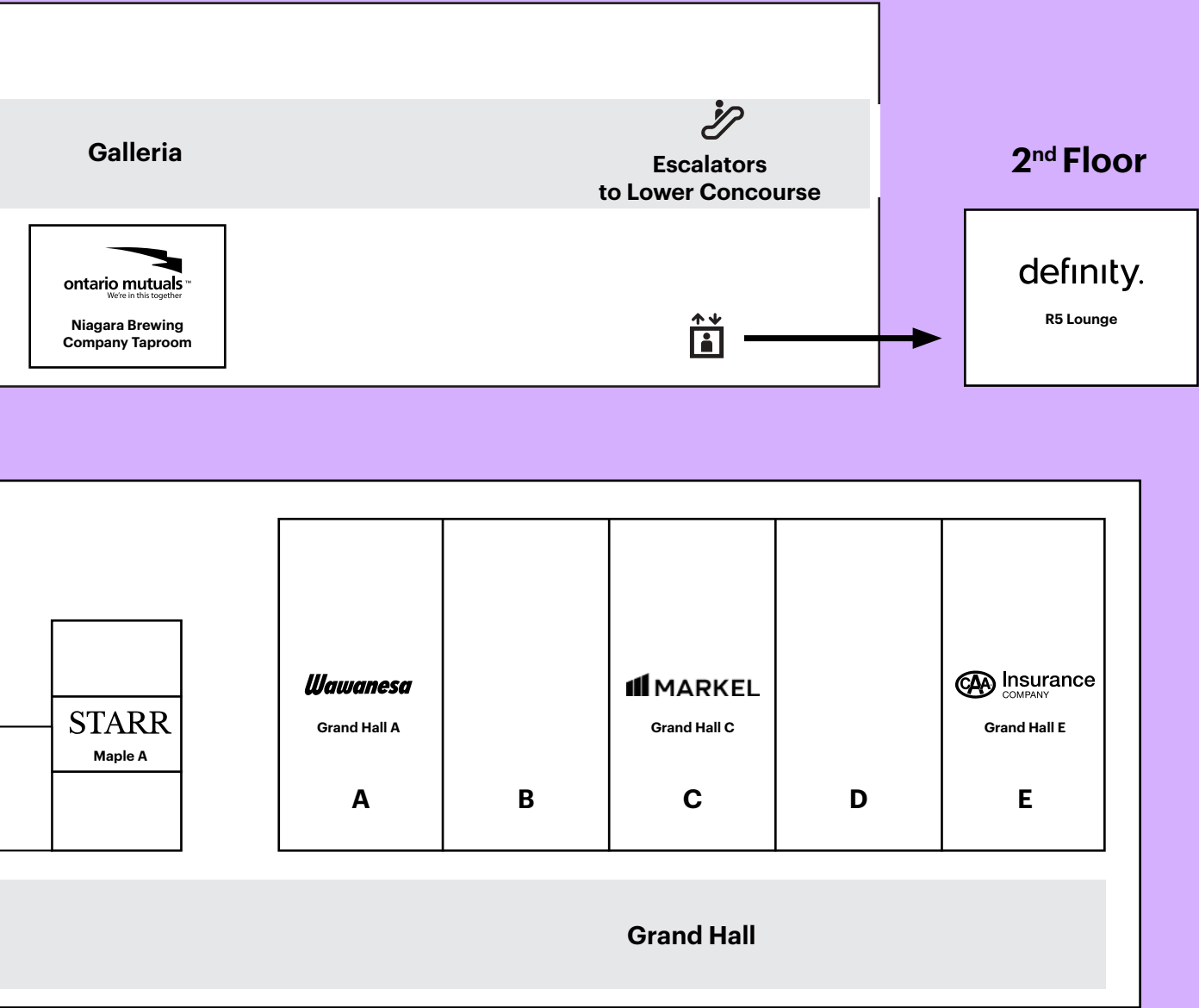
Bridge
From Hilton

Lower Concourse

Entrance

Hospitality Night Map

Thursday, October 23
7:00PM-10:00PM—Fallsview Casino





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Tastes of Niagara

Experience the flavours of Ontario wine country at IBAOcon Tradeshow

WINERIES
OF
NIAGARA-ON-THE-LAKE

3:30-5:00PM
Wednesday, October 22

12:30–1:30PM
Thursday, October 23

Discover the flavours of Ontario's renowned wine country without leaving the conference. Wineries of Niagara-on-the-Lake, home to some of the province's most celebrated vineyards, are bringing their finest selections straight to you.


Enjoy an exclusive tasting experience featuring exceptional wines and local craft beers during Tradeshow hours.

Presented in partnership with Wineries of Niagara-on-the-Lake.

Featured Selections

Riverview – Sauvignon Blanc & Baco Noir

Lakeview Wine Company – White & Eastdell Black Cab



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IRCA Auto Endorsement 20 - Loss of Use Auto Endorsement Forms

This coverage provides rental car coverage if your vehicle is involved in a collision or upset or comprehensive claim-it coverages are purchased. This coverage is also covered under Other Commercial Coverage.

Click on the manual icon below for more pricing and rules from the manual

Carrier Name	Items & Conditions	Exclusions	Premium Limits	Links
New York State Insurance View Manual	IRCA 20 - Loss of Use Endorsement • This endorsement may be added solely if the insured vehicle has been: - Subjected to a Collision - Subjected to Comprehensive or Specified Perils coverage	Not offered in western • Public Vehicles, Not offered in western • Personalized Numbering Not offered in western	Class 03/05/06/08 • \$1,000 Limit - \$500 • \$2,000 Limit - \$1,000 • \$5,000 Limit - \$5,000 • \$10,000 Limit - \$10,000 • \$20,000 Limit - \$20,000 • \$50,000 Limit - \$50,000 • \$100,000 Limit - \$100,000 Higher limits are required. Refer to Underwriting	Download Auto Manual (pdf) Download Auto Manual (pdf)
Northern States Insurance View Manual	IRCA 20 - Loss of Use • This endorsement provides coverage up to the limit of liability shown on the endorsement for the cost of rental of substitute automobiles or other means of public transportation in the event of damage to the insured motor vehicle described	• Not offered in the Manual	Written Perceptions • \$1,000 Limit - \$100 Premium • \$1,500 Limit - \$150 Premium • \$2,000 Limit - \$200 Premium • \$2,500 Limit - \$250 Premium • \$3,000 Limit - \$300 Premium • \$3,500 Limit - \$350 Premium • \$4,000 Limit - \$400 Premium • \$4,500 Limit - \$450 Premium • \$5,000 Limit - \$500 Premium • \$5,500 Limit - \$550 Premium • \$6,000 Limit - \$600 Premium • \$6,500 Limit - \$650 Premium • \$7,000 Limit - \$700 Premium • \$7,500 Limit - \$750 Premium • \$8,000 Limit - \$800 Premium • \$8,500 Limit - \$850 Premium • \$9,000 Limit - \$900 Premium • \$9,500 Limit - \$950 Premium • \$10,000 Limit - \$1,000 Premium • \$10,500 Limit - \$1,050 Premium • \$11,000 Limit - 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After Party

Thursday, October 23

10:00PM—Wildflower Social, Hilton Niagara



Close out IBAOcon in style with a video dance party and musical journey through the '80s, '90s and 2000s. Host Rob Pagetto brings his trademark energy while DJ General Eclectic keeps the floor moving with legendary throwback sets. The perfect way to close out your experience.

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ARAG?**
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