



Protect your business with TD Insurance.

Insurance Protection for Business Improvement Areas (BIA)

TD Insurance is proud to be a Sponsor of OBIAA's 2026 Professional Development Day.





Meet your TD Insurance team

Insurance expertise for Business
Improvement Areas.

Proud sponsor of OBIAA's 2026
Professional Development Day

OBIAA PROFESSIONAL DEVELOPMENT DAY

YOUR TD INSURANCE CONTACTS

Explore the exclusive insurance benefits available to OBIAA members.

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In partnership with the Ontario Business
Improvement Area Association





Protect your BIA with TD Insurance for Business

The TD Insurance for Business goes beyond standard coverage to address unique risks BIAs face.

- Board of governance and decision-making
- Public events and community programs
- Vendor and partner relationships
- Streetscape and physical space initiatives



TD Insurance



Insurance Protection for Business Improvement Areas (BIA)

Liability Insurance

1 Directors & Officers (D & O)

- Helps safeguard the BIA and its leadership against claims related to governance and oversight.
- Responds to approved board activities.
- Includes legal defense costs for covered claims.
- Applies to board members, officers, and trustees.

2 Services of Advice Errors & Omissions (E & O)

- BIAs provide guidance, coordination, and services to members, vendors, and partners.
- Claims may allege that advice, approvals, or professional services caused financial loss.
- Designed to respond to covered claims alleging negligent acts, errors, or omissions and associated legal defense.
- Applies to financial loss—not bodily injury or property damage.

3 Events, Festivals & Day-to-Day Activities

- BIA's host events *Street festivals, sidewalk sales, meetings, or community programs involving the public.
- This coverage is designed to respond to covered third-party injury or property-damage claims arising from BIA operations and events.

TD Insurance



Insurance Protection for Business Improvement Areas (BIA)

Property & Crime Insurance

4 Physical Space & Assets Property Insurance

- Many BIAs operate from an office or storage location and own furniture, equipment, signage, or event materials.
- Designed to help protect physical assets against covered losses such as fire, theft, or damage.
- Helps prevent property loss from disrupting operations or requiring unexpected use of levy funds.

5 Protecting Levy Funds & Grants Crime Insurance

- BIAs manage levy funds, grants, sponsorships, and event revenue.
- Responds to covered losses involving theft, fraud, forged cheques, or fraudulent electronic transfers.

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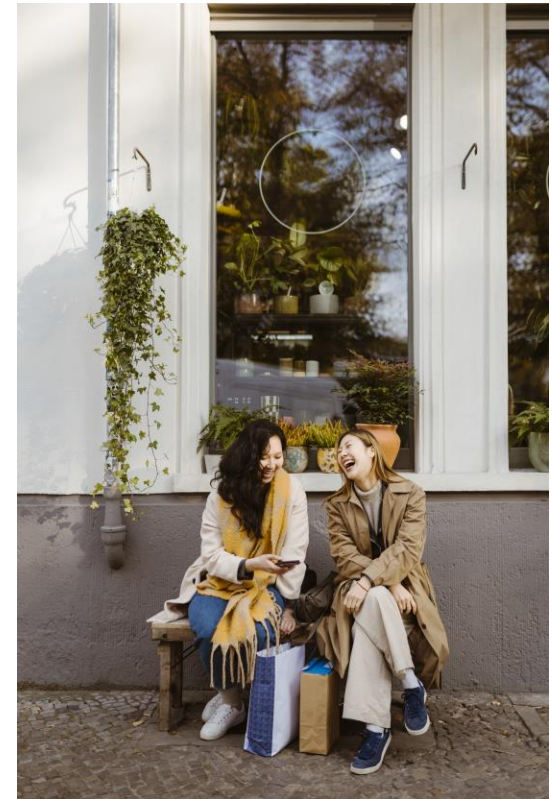
Unlocking Exclusive OBIAA Partner Benefits with TD insurance

tdinsurance.com/OBIAA



Enroll your BIA to secure your exclusive offer and take advantage of the OBIAA program:

- Designed to help BIAs provide meaningful protection
- Savings to members while strengthening your BIA overall offering.
- Entering into a direct agreement with TD Insurance unlocks savings for your members and provides a new revenue stream to your BIA.



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