



**Customer Focused. Expert Knowledge. Integrity.**

## Property & Casualty Package for Small-Medium Enterprise

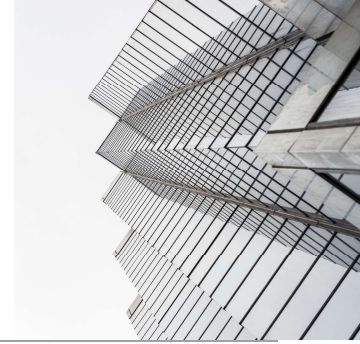
### Product Fact Sheet

Our Small-Medium Enterprise product meets the needs of new, growing, and established businesses in retail, amusement, and hospitality. We also offer coverage for e-commerce with no cap on U.S. or global sales. With over 20 years of commercial insurance experience across many industries, our expert team is ready to help you find the right solutions for your clients.

#### Our target classes of business:

- Accommodation, Food and Beverage (excluding Host Liquor Liability), such as:
  - Bed and Breakfasts
  - Campgrounds
  - Hotels (no liquor license)
  - Motels (no liquor license)
  - Restaurants (no liquor license)
  - Resort Properties
  - Take-out Food Services
- Amusement and Recreation Services (excluding Host Liquor Liability), such as:
  - Amusement Arcades
  - Amusement Devices
  - Arenas (no liquor license)
  - Art Galleries
  - Bingo Halls (no liquor license)
  - Bowling Alleys (no liquor license)
  - Cinemas (no liquor license)
  - Curling (no liquor license)
  - Drive-in Theatres
  - Exhibitions
  - Health and Exercise Clubs
  - Libraries
  - Golf Driving Ranges (no liquor license)
  - Motion Picture/Videotaping Production and Distribution
  - Museums
  - Tennis/Squash/Badminton Clubs
  - Theatres, Concert Halls, Dance Halls (no liquor license)
- Retail – includes the same classes as Wholesale and Distribution plus:
  - Direct Selling
  - Florists
  - Fuel Dealers/Gas Stations (excluding Pollution and Failure to Deliver)
  - General Stores
  - Hobby, Handicraft
  - Home Improvement Centres
  - Pet Shops
  - Vending Machines
- Business and Professional Services:
  - Office Packages for various business services
  - See: Misc. & Media E&O products for Professional Liability classes we write

Please contact us if your Small-Medium Enterprise risk does not fit into one of these categories – we may still be able to help.



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### Available Coverages:

- Abuse Liability
- Commercial General Liability, including Bodily Injury, Personal and Advertising Injury, Property Damage, Tenant's Legal Liability, Non-Owned Automobile, Employee Benefits Errors & Omissions
- Employers' Liability
- Employment Practices Liability
- Equipment Breakdown (not available on all manufacturing risks shown above)
- Government Instructed Product Recall (available on select risks)
- Manufacturers Errors & Omissions (available on select risks)
- Products and Completed Operations
- Property and Crime (not available on all manufacturing risks shown above)

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### Liability coverage highlights:

- \$10,000,000 available limits
- Broad definition of Insured
- Blanket Contractual Liability
- Defense Costs in Addition (except Employment Practices Liability)
- Market-leading SIGNAL Underwriting manuscript wording
- No General Liability Aggregate (except Completed Operations Hazard and Employee Benefits E&O)
- Punitive Damages (sub-limited and no U.S. exposure)
- Silent Abuse coverage for qualifying classes of risk (Claims-made buy-back option for remainder)
- Underwritten by certain underwriters at Lloyd's
- U.S. and Worldwide sales, with no limit on US sales
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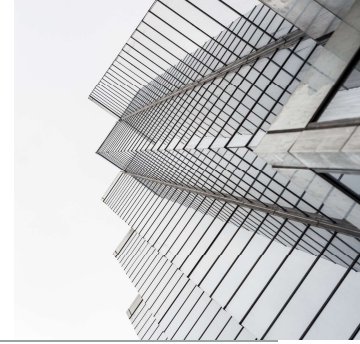
### Property & Crime coverage highlights:

- \$4,000,000 available per location (for best in class)
- All-Risk Coverage
- Broad list of Extensions of Coverage
- Customized Wording for Small-Medium Enterprise
- Replacement Cost
- Stated Amount-Waiver of Co-Insurance (with signed Statement of Values on File)

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### What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Over 20 years of broking and underwriting experience
- Our Underwriters are here to help you with any of your Small-Medium Enterprise industry-related questions
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London and domestic security with a minimum rating of A- (AM Best rating) for this product
- Claims handled by Canadian Third-Party Adjuster experienced with Small-Medium Enterprise entities
- 17.5% Retail broker commission on this product



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**Other associated products available from SIGNAL Underwriting:**

- Private and Public Directors & Officers for Small-Medium Enterprise risks
- Media Errors & Omissions
- Miscellaneous Errors & Omissions
- Product Recall

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**For further details or to submit a risk for review please contact:**

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Toll Free: 1-833-559-5995  
[QuoteRequest@signalunderwriting.com](mailto:QuoteRequest@signalunderwriting.com)

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SIGNAL Underwriting Inc. is a Canadian, independently owned boutique Managing General Agent that brings unequaled value to our three customers:

- **Tailored insurance coverage** and products for individual insureds
- **Support and industry knowledge** for our broker partners
- **Expert underwriting** for our insurance carriers

SIGNAL Underwriting Inc.:

- Focuses on products where **we hold the underwriting authority**
- Serves **specialized areas** of the commercial insurance market
- Offers **customized products** for each industry segment
- Brings over **20 years** of broking and underwriting experience

**Make SIGNAL  
Underwriting  
your competitive  
advantage**