



Customer Focused. Expert Knowledge. Integrity.

Property & Casualty Package for Small-Medium Enterprise

Product Fact Sheet

Our Small-Medium Enterprise product addresses the needs of new, growing, and established businesses in a variety of industry sectors. With no limitation on U.S. sales volume, we are able to address the inter-connected nature of the Canadian and U.S. economies for your clients. With over 20 years of commercial insurance experience over a diverse group of industry classes, our underwriting team is well positioned to help you find solutions for your insureds.

Our target classes of business:

- Manufacturing and Processing, such as:
 - Animal Feed
 - Bakeries, Confectioneries
 - Carpet, Rugs and Cloth Goods
 - Cosmetics
 - Clothing
 - Fabric and Textile Mills
 - Food and Dairy
 - Frozen Food Processing
 - Jewellery, Watches, Silversmiths
 - Meat Packers
 - Musical Instruments
 - Paintings and Pictures
 - Printing and Publishing
 - Seed Processors and Merchants
 - Soaps and Detergents
- Wholesale and Distribution – includes the same classes as Manufacturing and Processing plus:
 - Beauty Supplies
 - Cameras
 - Computers
 - Electrical Appliances
 - Furniture
 - Glass and China Products
 - Grocery and Produce
 - Hardware, Plumbing and Garden Supplies
 - Heating/Cooling and Refrigeration Equipment
 - Housewares
 - Paper and Paper Products
 - Restaurant Equipment
- 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
- 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



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UNDERWRITING



- 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
- Amusement and Recreation Services cont'd
 - 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)

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

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)

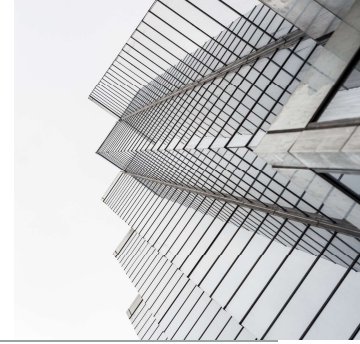
Liability coverage highlights:

- \$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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Coverholder at **LLOYDS**

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)



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

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
- The following types of risks have separate products developed for them at SIGNAL:
 - Beauty Parlors, Salons and Spas
 - Pharmacies
 - Pharma, Biotech, Medical Devices
 - Supplements, Minerals, Herbal Products

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

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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**