



Customer Focused. Expert Knowledge. Integrity.

Property & Casualty for Manufacturing & Wholesale

Product Fact Sheet

At SIGNAL Underwriting, we understand the unique challenges faced by Canada's processors and manufacturers, and we've designed our Manufacturing and Wholesale product to meet these needs. We offer unparalleled coverage with no cap on U.S. or global sales. This means we can support your clients' needs today and as they grow. With over 20 years of experience in commercial insurance across many industries, our expert underwriting team is here to provide tailored solutions that protect your clients' businesses. Trust us to help you navigate the complexities of the manufacturing sector so you can focus on driving innovation and success.

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
 - Paper and Paper Products
 - Restaurant Equipment
- 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

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:

- 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 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)
- Led by Certain Lloyd's Underwriters
- U.S. and Worldwide sales, with no limit on US sales

Property & Crime coverage highlights:

- \$4,000,000 available per location (for best in class) (not available on all risks shown above)
- 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 Manufacturing & Wholesale 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 Manufacturing & Wholesale entities
- 17.5% Retail broker commission on this product

Other associated products available from SIGNAL Underwriting:

- Private and Public Directors & Officers
- Life Sciences for Supplement Manufactures
- Product Recall for Food, Beverage, and Supplements

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

SIGNAL Underwriting Inc.
601-15 Toronto St.
Toronto, ON M5C 2E3

416-262-1411
Toll Free: 1-833-559-5995
QuoteRequest@signalunderwriting.com

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**