

Please complete this application in its entirety, as the responses given are material to the provision of terms. There is space for more details in the Additional Information Section at the end of the application. Coverage(s) may be provided on a claims-made basis.

Named Insured: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Contact: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

## Section 1: About Your Organization

1. What year was your organization established:

2. Is your organization incorporated? Yes  No

3. Has your organization's name changed, or have you purchased, merged, or consolidated with any other business in the past 3 years? If Yes, please provide details.\* Yes  No

4. Do you expect a material change in your operations in the next 12 months? If Yes, please provide details.\* Yes  No

5. Please list any subsidiaries or related entities of your organization that are controlled by or control your organization:

Entity Name	Description of Operations	Relationship to Named Insured

## Section 2: Operations

1. Please describe your professional services in detail:

2. Are you involved in any other business or professional services? If Yes, please provide details.\* Yes  No

3. Please indicate when your fiscal year begins: \_\_\_\_\_

4. Please provide the following gross revenue reported and estimated amounts by geographic region:

Gross Revenue	Canada	United States	Rest of World
Last Completed Fiscal Year			
Current Fiscal Year			
Next Fiscal Year			

5. Please list the countries indicated in Rest of World above:

6. Please indicate the types of products and/or services and the percentage (%) of revenue generated for your organization:

Advertisement Consultation	Direct Marketing Services	Printing
Advertisement Production	Fashion Design	Promotional Video Production
Animation / Cartooning / Illustration	Graphic Design	Publishing
Author Representation (Agents)	Market Research	Sales Promotion
Broadcasting (radio, TV, satellite)	Marketing Consultation	Style Design
Conference / Event Management	Media Consultation	Talent Representation (Agents)
Corporate Video Production	Photography / Videography	Telemarketing
Corporate Brand Development	Post-Production Services	Other: _____
Creative Consultation	Printed Literature and Documents	

7. If applicable, do you obtain written releases for created material (e.g., written copy, photos, videos) or the talent (e.g., models, photographers, writers, artists) hired to complete your services? Yes  No

8. Do you have a written procedure in place for reviewing and editing all communications prior to their publication, including protocols for referral to legal counsel? Yes  No

9. If you provide printing services, do you assume liability for the printing? Yes  No

10. Do you receive written sign-off and approval from your clients prior to printing or publishing any material? Yes  No

\*Please provide further details in the space provided under the Additional Information Section.

11. If you are providing broadcasting or video production, please indicate licensing and distribution activities: \_\_\_\_\_

12. Do you display, provide access to, or distribute music, video or other content created or supplied by third parties? Yes  No

13. Have you ever received a complaint, letter or notice concerning the content from any media platform? If Yes, please provide details.\* Yes  No

14. Do you have a policy in place to verify that your content will not offend a third party or infringe upon a third party's material? Yes  No

15. Do you have policy for editing or removing infringing material from any media platform? Yes  No

16. If you are conducting direct marketing, what is your largest mailing (by pieces mailed): \_\_\_\_\_

17. If you are conducting direct marketing, what is the average size mailing (by pieces mailed): \_\_\_\_\_

18. Do you provide services in relation to any of the following:

- a. Accounting and/or tax? If Yes, please provide details.\* Yes  No
- b. Construction and/or environmental? If Yes, please provide details.\* Yes  No
- c. Financial and/or insurance? If Yes, please provide details.\* Yes  No
- d. Legal? If Yes, please provide details.\* Yes  No
- e. Medical and/or healthcare? If Yes, please provide details.\* Yes  No

19. Do your employees drive their own vehicles on your business? Yes  No

20. If yes to 19., do they report this activity to their automobile insurer? Yes  No

21. If yes to 19., are they required to carry a minimum of \$1m Automobile Third Party Liability on their policy? Yes  No

22. If yes to 19., do you require them to provide proof of their automobile insurance? Yes  No

## Section 3: Staffing

1. Please provide the following information for all directors, partners, and/or principals:

Name	Position/Title	Qualifications	Years of Professional Practice

2. Please indicate the number of employees:

Administrative	Directors/Partners/Principals	Sales Representatives
Copywriters & Designers	Professionals	Other:

3. Please indicate the number of independent contracted professionals and/or sub-contractors and their professions:

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4. What services are contracted out to the independent contractors and/or sub-contractors? \_\_\_\_\_

5. Do you assume liability for the individuals noted in 3. above through their contracts? Yes  No

6. Do you require all independent contractors and/or sub-contractors to carry their own professional liability? Yes  No

7. Do you conduct employment reference checks on all employees and independent contractors? Yes  No

8. Do you have a written procedural manual for employees to follow? Yes  No

9. Do you have a formal training and onboarding program for new hires? Yes  No

10. Are all your employees covered by Provincial Workers' Compensation Plans? Yes  No

11. Do you provide written warnings to employees to create a record of performance issues? Yes  No

12. Do you consult a lawyer prior to dismissing any employee? Yes  No

13. Do you have a current copy of the Employment Standards Act accessible for staff? Yes  No

\*Please provide further details in the space provided under the Additional Information Section.

## Section 4: Contracts

1. Please provide the following details for your 5 largest customer contracts:

Client Name	Service Provided	Contract Value	Duration

2. Do you use a standard written contract, approved by counsel, detailing the services you are providing? Yes  No

3. When you are required to use your client's contracts, do you have them reviewed by legal counsel? Yes  No

4. When you are required to use your client's contracts, do you ever accept liability for consequential damages or for a loss of profits? Yes  No

5. What percentage (%) of your contracts do not use the standard written contract?

6. Does your standard written contract include:

- a. A hold harmless or indemnity agreement in your favour? Yes  No
- b. A hold harmless or indemnity agreement in your customer's favour? Yes  No
- c. Any limitation of liability clause(s)? Yes  No
- d. Any guarantees or warranties? Yes  No
- e. Any acceptance for consequential damages? Yes  No

7. Do you obtain client acceptance and sign-off at the completion of project stages and final completion? Yes  No

8. Do you obtain all change orders and mid-term changes in writing from your clients? Yes  No

## Section 5: Intellectual Property

1. Do you have written policies in place to protect against the infringement of copyright and trademarks of others? Yes  No

2. Do these policies include copyright and trademark searches conducted by legal counsel or a search firm, including looking for designs, names, and/or logos? Yes  No

3. Do these policies include the acquisition of all rights, licenses, releases and consent for all content, products, or services used or created by or for you by third parties? Yes  No

## Section 6: Privacy

1. Are you compliant with all federal, provincial, territorial, or local laws and/or regulations where you operate concerning confidential and personal information such as PIPEDA, PIPA, PHIPA and similar laws? Yes  No

2. Do you collect any of the following data types?

- a. Bank Records (customers) Yes  No
- b. Credit and/or Debit Card Details Yes  No
- c. Credit Histories / Scores / Ratings Yes  No
- d. Health Information and/or Medical Records Yes  No
- e. Personal Contact Details (addresses, emails, phone numbers, etc.) Yes  No
- f. Personally Identifiable Data (SIN, Drivers License Numbers, etc.) Yes  No

3. Do you have appropriate policies in place with regards to contacting customers by post, email, or phone? Yes  No

4. Do you obtain explicit consent from all parties before selling or sharing their personally identifiable data? Yes  No

## Section 7: Products

1. Do you sell, manufacture, or produce any products as part of your operations? Yes  No

2. Please indicate how much revenue comes from the sale of these products:

3. Are any of these products sold outside of Canada? Yes  No

4. Are any of these products sold under your organization's name or brand(s)? Yes  No

5. Please indicate what type of products you sell?\* \_\_\_\_\_

\*Please provide further details in the space provided under the Additional Information Section.

### Section 8: Claims History

1. Have you ever had a claim against your organisation's insurance policies? If Yes, please provide details including date of loss, amount paid or held in reserve, and description of allegation.\* Yes  No

2. Are you aware of any incidents or circumstances that could potentially give rise to a claim? If Yes, please provide details.\* Yes  No

### Section 9: Prior Insurance

1. Have you ever been declined coverage, cancelled or non-renewed for insurance requested in this application? Yes  No

2. Please provide details of your expiring insurance policy:

Coverage	Insurer	Limit	Aggregate	Deductible	Retroactive Date	Premium
General Liability						
Errors & Omissions						

### Section 10: Requested Insurance Coverage

1. Please indicate the coverage limit, aggregate, retroactive date, and deductible are requested:

Coverage	Limit	Aggregate	Deductible	Retroactive Date
General Liability				
Errors & Omissions				

2. Confirm coverage has been in place continuously from Retroactive Dates requested?

Yes  No

### Privacy Policy

By signing this form, you are consenting to the collection, use, disclosure, and retention of your personal information for the purposes of underwriting and rating, policy issuance, processing and remitting premium, reporting claims, complying with applicable laws and governing bodies, reporting and monitoring results and fraud and criminal prevention. Please see [www.signalunderwriting.com/privacy-statement](http://www.signalunderwriting.com/privacy-statement) for our External Privacy Policy.

### Declarations

I/We, the undersigned, do declare and warrant that all statements and responses provided in this application and the attached addenda are to the best of my/our knowledge are true. Further, I/we warrant that no information has been withheld, suppressed or misstated any material facts that the underwriters may come to rely upon. I/We will notify the underwriters as soon as practicable if anything material is to change. I/We hereby agree and accept that this Declaration shall be the basis of such contract and will form part of the policy. Signing this application does not bind the underwriters or insurers to complete the insurance, nor does it bind the me/us to purchase the quoted coverage.

For British Columbia residents: SIGNAL Underwriting Inc. operates as SIGNAL Underwriting Services in British Columbia.

For Quebec and New Brunswick residents: Signing this Declaration confirms your request that all documentation and correspondence pertaining to the insurance coverage be in the English language.

Name (please print)	Title	Date
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Signature

\*Please provide further details in the space provided under the Additional Information Section.

## Additional Information Section

Please use this space to provide any additional information from the questions above, from the addenda or anything you feel is material to your operations:

\*Please provide further details in the space provided under the Additional Information Section.