



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

## Commercial Liability 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 Beverage (including 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
  - Pet Shops
  - Vending Machines
  - Florists
  - Fuel Dealers/Gas Stations (excluding Pollution and Failure to Deliver)
  - General Stores
  - Hobby, Handicraft
  - Home Improvement Centres
- Professional Services (excluding Errors & Omissions and Fiduciary Liability) such as:
  - Auctioneers
  - Collection Agencies
  - Data Processing Centres
  - Electronic Repair Shops
  - Financial Institutions
  - Funeral Homes
  - Landscaping (excluding snow removal)
  - Laundries, Laundromats (excluding pollution)
  - Linen Suppliers
  - Photography Studios
  - Professional Offices (Accountants, Agents, Architects, Brokers, Engineers, Lawyers, Notaries, etc.)
  - Quick Printers
  - Repair Shops
  - Re-Upholsterers
  - Technology Companies and Developers
  - Tour Operators, Travel Agencies



- 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)
- 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

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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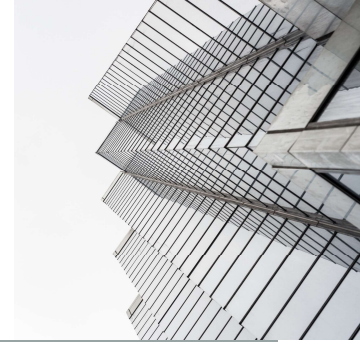
#### Available coverages:

- 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
- Products and Completed Operations

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#### 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)
- Silent Abuse coverage for qualifying classes of risk (Claims-made buy-back option for remainder)
- U.S. and Worldwide sales, with no limit on US sales



### What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Over 19 years of broking and underwriting experience
- Our Underwriters are here to help you with any of your industry-related questions so you can expertly guide your placement and client discussions
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London 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
- Underwritten by certain underwriters at Lloyd's

### Other associated products available from SIGNAL Underwriting:

- Cyber for Small-Medium Enterprise risks
- Directors & Officers for Small-Medium Enterprise risks
- Miscellaneous Errors & Omissions
- Product Recall
- Technology Errors & Omissions
- 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



Coverholder at **LLOYD'S**

**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 **19 years** of broking and underwriting experience

**Make SIGNAL  
Underwriting  
your competitive  
advantage**