



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

## Property & Casualty Package for Non-Profits

### Product Fact Sheet

Non-Profits are driven by passion and commitment, but they face risks and uncertainties just like any other organization. At SIGNAL Underwriting, we've designed our product to protect your clients' Non-Profits from these risks, so they can focus on what really matters — pursuing their mission.

#### Examples of our target classes of business:

- Animals & Environment
  - Environmental Organisations (non-activists)
  - Humane Societies
  - Natura Appreciation Groups
- Arts & Culture
  - Art Galleries
  - Cultural Groups
  - Historical Societies
- Business & Professional Associations
  - Chambers of Commerce
  - Membership Associations
  - Professional Associations
- Community Associations & Housing
  - Condominium and Strata
  - Community Centres
  - Homeowner Associations
- Sports & Activities
  - Amateur Sports Association
  - Local Drama Production Groups
  - Recreational Clubs

Please contact us if your Non-Profit 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
- Employment Practices Liability
- Equipment Breakdown Insurance
- Errors & Omissions
- Non-Profit Directors & Officers Liability
- Property and Crime

#### Liability coverage highlights:

- \$5,000,000 available limits
- Broad definition of Insured
- Blanket Contractual Liability
- Defense Costs in Addition (except Non-Profit Directors & Officers and Employment Practices Liability)
- No CGL Aggregate Limit (except Completed Operations Hazard and Employee Benefits E&O)
- Market-leading SIGNAL Underwriting manuscript wording tailored for Non-Profit entities
- Punitive Damages (sub-limited)
- Silent Abuse coverage for qualifying classes of risk (Claims-made buy-back option for remainder)
- Led by Certain Lloyd's Underwriters
- Worldwide cover, with claims brought in North America

#### Property & Crime coverage highlights:

- \$4,000,000 available per location (for best in class)
- All-Risk Coverage
- Broad list of Extensions of Coverage
- 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
- Our Underwriters are here to help you with any of your Non-Profit related questions
- Over 20 years of Non-Profit broking and underwriting experience
- 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 Non-Profit entities
- 17.5% Retail broker commission on this product

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

- Excess Non-Profits Directors & Officers
- Specific Healthcare Product for Healthcare Non-Profits

**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**