

Protecting Your Future



Understanding Personal Guarantees

When applying for business finance, lenders often require directors to provide additional security by signing a Personal Guarantee.

A Personal Guarantee means you agree to be personally responsible for repaying the loan if your business is unable to meet its financial obligations. While this can be an important step in securing the financing your business needs to grow, it also puts your personal assets at risk.

For many businesses, providing a Personal Guarantee is essential to accessing the capital needed to invest, expand and pursue new opportunities. However, if the unexpected happens and the business becomes insolvent, the lender may call on the Personal Guarantee and seek repayment directly from the guarantor.

Protect Your Personal Wealth

Personal Guarantee Insurance is an annual insurance policy designed to help protect directors when a lender enforces a Personal Guarantee following business insolvency. It provides valuable financial protection, giving you greater confidence to secure the financing your business needs while helping safeguard your personal assets.



Why Choose Purbeck?

As the leading provider of Personal Guarantee Insurance, we're committed to helping Canadian business owners and directors protect what they've worked hard to build.

Backed by a Trusted Insurer



Our policies are backed by Markel International Insurance Company Limited ("Markel")

Regulated in Canada



Authorized and supervised in Canada and is supervised by the Office of the Superintendent of Financial Institutions (OSFI).

Financial Strength You Can Count On



Our insurance partner is highly rated by both A.M. Best (A) and S&P (A), providing confidence when it matters most.

Support Beyond Your Policy



When your business faces financial challenges, you'll have access to experienced Business Support Services, providing guidance and practical assistance during times of uncertainty.

Helping You Protect What's Yours

Even the strongest businesses can face unexpected challenges. Economic conditions, changes in regulation, supply chain disruptions, or the loss of a major customer can all place significant financial pressure on a business—often through no fault of its directors.

If a business becomes insolvent, the lender may enforce the Personal Guarantee to recover outstanding amounts owed under the financing agreement. This can put a director's personal assets at risk.

Personal Guarantee Insurance helps reduce that financial exposure, giving directors greater peace of mind while supporting business growth.

Key Features



Coverage for both new and existing Personal Guarantees.



Protection for multiple Personal Guarantees under a single policy.



Coverage available for up to 5 guarantors.



Unlimited access to Business Support Services, offering guidance from experienced specialists when your business needs it most.



Fast, convenient quotes online in minutes or by speaking directly with one of our specialist advisors.



Policies backed by Markel International, a leading A-rated insurer.



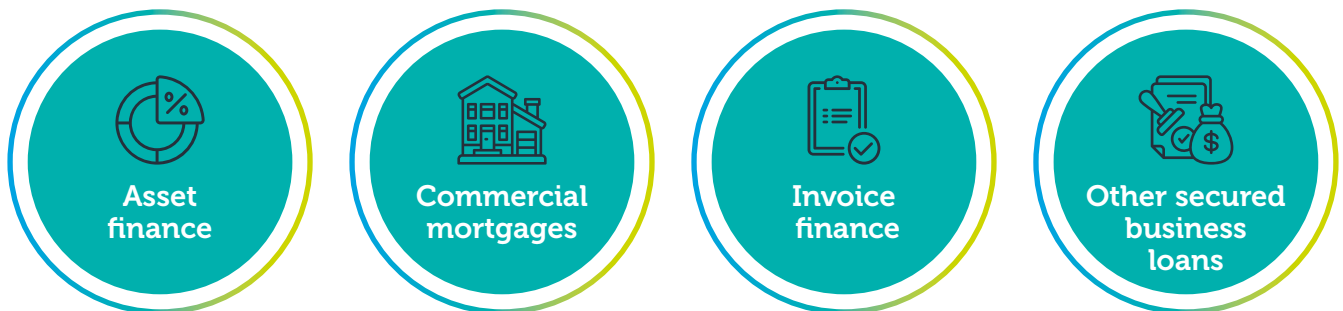
Personal Guarantee Insurance

Personal Guarantee Insurance is designed to give directors the confidence to secure the financing their business needs while helping protect their personal assets. With the right protection in place, you can focus on growing your business, knowing you have added financial security if the unexpected occurs.

Coverage Available

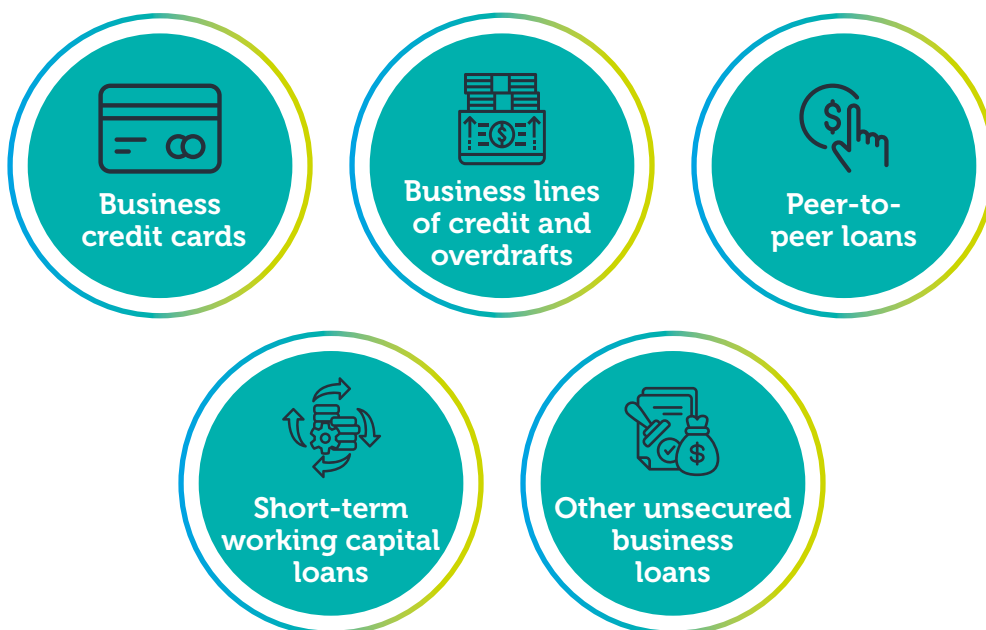
Personal Guarantee Insurance is available for Personal Guarantees provided in connection with a broad range of business financing, including both secured and unsecured lending.

Coverage is available for Personal Guarantees supporting financing such as:



Unsecured loans

Coverage is also available for Personal Guarantees supporting:





Policy Benefits

	Secured Financing	Unsecured Financing
Policy term	Annual	Annual
Coverage	80% from the first year onward	60% in Year 1, 70% in Year 2, 80% from Year 3 onward
Payment options	Annual or monthly	Annual or monthly
Maximum coverage	\$1,000,000	\$800,000
Business Support Services	Unlimited access	Unlimited access

Business Support Services

Running a business comes with challenges, and expert advice can make all the difference.

Our Business Support Services provide access to experienced business advisors who can help you navigate financial and operational issues before they become more serious. Whether you're facing cash flow pressures or planning your next steps, you'll have access to practical guidance when you need it.

Support may include introductions to specialists in:

- Business recovery
- Cash flow management
- Credit management
- Debt management
- Financial restructuring
- Invoice disputes

Business Support Services are available throughout your policy term- not just after a notifiable event.



Ready to learn more? Visit: www.purbeckinsurance.ca
or speak with one of our specialist advisors for a Personal Guarantee Insurance quote.

Additional Coverage Option

Multiple Personal Guarantees

If you've signed more than one Personal Guarantee, multiple guarantees can be included under a single policy, making it easier to protect your personal financial position.

Multiple Guarantors

Where a Personal Guarantee has been signed jointly and severally by two or more directors, additional guarantors can also be included under the policy.

Notifiable Events

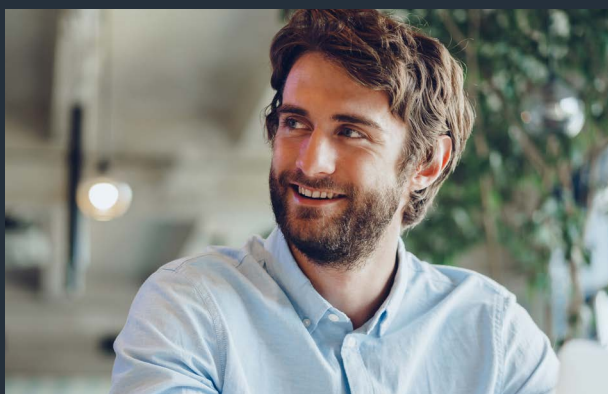
Early notification allows us to connect you with our Business Support Services, providing access to experienced professionals who can help you assess your options and support your business through challenging circumstances.

Your policy outlines all notifiable events in detail. Examples include:

- County Court Judgments
- Inability to pay debts or creditors as they become due
- Significant unexpected expenses that cannot be met from available cash flow

Prompt notification helps ensure you receive the support available under your policy as early as possible.





We're Here to Help

If you'd like to learn more about Personal Guarantee Insurance or request a quote, our team is here to help.

Telephone: +1 (647) 946-7816

Email: contact@purbeckpgi.ca or support@purbeckpgi.ca

Website: www.purbeckinsurance.ca

Purbeck Insurance Services is a trading name of Purbeck Underwriting (Canada) Limited.

Personal Guarantee Insurance is underwritten by the Canadian Branch of Markel International Insurance Company Limited, which is authorized to carry on insurance business in Canada and supervised by the Office of the Superintendent of Financial Institutions (OSFI).

Please refer to your policy documentation for full terms, conditions, exclusions and eligibility requirements.

