

ProService Pak

Coverage tailored for professionals

► The Reality

You chose your profession. Not because it was easy but because you had a desire to make a difference.

Whether you style hair in a salon or dispense drugs at a pharmacy, your business provides expert service to its clients. They expect you to know what you're doing and stand by that knowledge. And you wouldn't have it any other way. You are a professional and proud of it.

But it's easy to forget that your advice, service or knowledge comes with a responsibility that puts you at risk.

Your profession is more than a career. It defines you as a trusted member of the community. Protect your business, reputation and livelihood with SGI CANADA's ProService Pak.

► The Coverage

SGI CANADA's ProService Pak is insurance in a package tailored to meet your business needs. It's comprehensive coverage in one package that protects you from physical damage to your property and injury to someone else.

This insurance package has been specifically designed to protect your small- to medium-sized business from damage to its building and contents as well as any resulting loss of income. It covers you for losses caused by crime, injury to someone at your business or equipment failure – including the spoilage of items used in your profession.

Business liability coverage excludes losses arising from professional services, leaving your business at risk. ProService Pak offers options to add professional liability coverage to enhance your protection.

Property: automatic protection for your building and everyday possessions at your business, including stock (like shampoo), equipment (like massage tables, hairdryers or photocopiers), signs and tenant improvements.

Loss of income: coverage for actual losses sustained if you're unable to conduct business due to an insured loss.

Liability: coverage starts at \$1 million and protects you if you're found legally responsible for property damage or injury to another person.

Crime: provides coverage for loss of money and securities, as well as employee dishonesty.

Equipment breakdown: automatically covers items like water heaters and boilers, as well as mechanical, air conditioning, electrical and electronic equipment at your place of business.

Eco-friendly replacement cost: at your request an extra 20% may be provided for replacement of damaged property, like equipment, appliances or building materials, with more energy efficient or environmentally friendly items.

Ask your broker about adding additional coverage or increasing limits.

► The Benefit

As part of SGI CANADA's Value Pak family of insurance products tailored for small- to medium-sized businesses, with ProService Pak you're getting comprehensive coverage at a great price designed specifically for your business and the risks it faces. It covers you for both property and liability losses.

Liability is about taking responsibility for your actions. You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your business as possible.

Insurance is something you hope you never have to use. That's why for every consecutive claims-free year you have with us, your deductible will decrease until it's zero. And if you do end up having a claim that's more than \$25,000 you won't have to pay a deductible. That should keep you in business.



ProService Pak lets you focus on providing trusted professional services with pride and without having to worry about risk.

Ask your independent insurance broker about protecting your business with SGI CANADA's ProService Pak.

▀ Eligibility

If your business is listed below, you may be eligible for ProService Pak.

- Barber shop
- Beauty parlor
- Druggist
- Funeral home/chapel
- Massage therapist
- Optometrist
- Veterinary clinic

Note: Massage therapists must carry their own professional liability coverage to be eligible.

