PGicover

Personal Guarantee Insurance

Your Application Proposal Form

Canada · 2026

About this policy

Your Personal Guarantee Insurance is arranged by PGicover, a brand of PGI Canada Ltd.

The policy is administered by Purbeck Underwriting (Canada) Limited, trading as Purbeck Insurance Services, an independent insurance intermediary authorised and supervised in Canada by the Office of the Superintendent of Financial Institutions (OSFI). Purbeck acts on behalf of Markel International Insurance Company Limited (Markel), which underwrites the policy, and is responsible for handling the administrative aspects of your insurance policy.

Purbeck Insurance Services does not provide advice or recommendations in respect of this product. You should seek your own independent advice if you need to know whether this product meets your requirements.

Fair presentation of risk

This is the information on which your policy terms and conditions are based.

A material circumstance is one that would influence the insurer's decision as to whether or not to agree to insure you and, if so, on what terms. If you are in doubt as to whether a circumstance is material, you should disclose it.

You must notify us within 14 days of inception or renewal of any inaccuracies or changes required in respect of the information in this form.

Where corrections or changes are required, the policy terms and conditions may be recalculated accordingly. Failure to advise of corrections or changes, or to make a fair presentation of the risk, could prejudice, reduce or modify your rights under the policy.

Your Application Proposal Form

This form is the Statement of Fact you have provided for your Personal Guarantee Insurance application, reference _____.

Personal details

Title	
First name	
Middle name	
Last name	
Date of birth	

Residential address

Unit or suite	
Street number	
Address line 1	
Address line 2	
City	
Province or territory	
Postal code	

Contact details

Email address	
Confirm email address	
Mobile telephone number	
Work telephone number	

Company details

Company name (registered)	
Business number (registered)	
Company postal code	
Industry sector	
Number of years in operation	

Finance and cover details

Has the personal guarantee been signed yet?	
Type of finance	
Name of lender	
Finance amount (CA$)	
Personal guarantee amount (CA$)	
Is anyone else guaranteeing this loan?	
Interest type	
What will the finance be used for?	
Insured amount (CA$)	

Declarations

Do you confirm that the business maintains comprehensive business insurance covering loss of or damage to all physical assets in respect of which the personal guarantee has been given?	☐ Yes ☐ No
Have you ever been declared bankrupt?	☐ Yes ☐ No
Have you ever been disqualified as a director, or been under investigation for disqualification as a director?	☐ Yes ☐ No
Have you ever been a director of a business that has gone through an insolvency process?	☐ Yes ☐ No
Have you ever been a director of a business that has been under investigation by the Canada Revenue Agency?	☐ Yes ☐ No
In the last three months, have you or the business become aware of any liability (actual, contingent or perceived) that cannot be met within thirty (30) days of its due date from the business's available cash resources?	☐ Yes ☐ No
In the last three months, have you or the business become aware of any debt owed to the business that has become bad or doubtful and is likely to have a materially adverse effect on the business and its ability to pay its debts as they fall due?	☐ Yes ☐ No
Has the business lost an investor, a significant customer or a significant supplier in the last 6 months?	☐ Yes ☐ No
Are you aware of any material information that may have an adverse effect on the business and its ability to meet its obligations over the next 6 months?	☐ Yes ☐ No
Do you confirm that the company is solvent at the time of this declaration?	☐ Yes ☐ No
I confirm that the above statements and all other information are true to the best of my knowledge and belief. If these statements and particulars are entered by any other person, that person is deemed to have been my agent for the purpose of completing them.	☐ Agree ☐ Disagree

Save and email this application to quotes@pgicover.com

Underwritten by

PGicover

MARKEL®

PGicover is a brand of PGI Canada Ltd. pgicover.com

Purbeck Underwriting (Canada) Limited is an insurance intermediary and administrator operating in Canada. It acts as coverholder under a binding authority arrangement with Markel International Insurance Company Limited.

Purbeck Underwriting (Canada) Limited is authorised and supervised in Canada by the Office of the Superintendent of Financial Institutions (OSFI).

Purbeck Underwriting (Canada) Limited does not provide advice or make recommendations as to the suitability of this insurance product.