PGicover

COMMERCIAL FINANCE BROKERS, LENDERS AND FUNDING PLATFORMS

The signature that sits beside every business loan

The personal exposure

Most business loans ask the owner to sign a personal guarantee. For the borrower, that signature is often the moment they hesitate. Personal Guarantee Insurance gives them a way to cap part of that personal downside, without changing your loan.

Business finance professionals

Referring a client gives them a way to protect part of their personal assets when they sign a personal guarantee. For commercial finance brokers, lenders, funding platforms and financing advisors, it can help keep the financing conversation moving when a guarantee becomes a sticking point. You introduce the client. PGicover explains the cover.

What Personal Guarantee Insurance does, and does not do

What it does

- If the company goes through an insolvency process, that process concludes, and the lender enforces the guarantee, the insurer pays the director who signed, up to the policy limit. The director then pays the lender.
- Professional support to help negotiate a demand down before it is settled.
- It is claims-made: cover applies to claims made and reported while the policy is active and premiums are paid.

What it does not do

- It does not cancel the guarantee, change the loan or pay the lender.
- It does not prevent default, insolvency or business failure. It caps part of what a failure costs the owner personally.
- It is not a substitute for lender underwriting or legal advice.

How the referral works

1. Sign up

Create your partner account at app.pgicover.com/partner/signup and receive your tracked link.

2. Introduce

Share the link with business owners who may want to learn about Personal Guarantee Insurance. You do not give insurance advice, discuss price or collect premium.

3. Get tracked

Every introduction is attributed to you and shown in your partner dashboard. PGicover handles the application, quote, policy and claims support.

Starting with the link costs you nothing and needs no integration work. When volume justifies it, a partner API can bring the offer inside your own flow.

Referral partner fees

PARTNER LEVEL	QUALIFIED REFERRALS	FEE PER QUALIFIED REFERRAL
Referral Partner	1 to 4	$25
Growth Partner	5 to 9	$75
Preferred Partner	10 or more	$100
Strategic Partner	By agreement	Set by written agreement

A flat fee for each qualified referral, whether or not your client buys a policy. One fee per new client you refer. No fee on renewals.

app.pgicover.com/partner/signup

Questions first? Book a partner call

PGicover is a brand of PGI Canada Ltd. Personal Guarantee Insurance is designed to cap part of a defined personal exposure. It does not remove business risk, prevent insolvency or replace lender underwriting or legal advice. Available to private companies incorporated in Canada, outside Quebec. Terms, conditions, exclusions and limits apply; the policy wording governs. Referral fees are subject to provincial rules and a signed agreement. This is not legal advice.