PGicover

M&A AND ACQUISITION ADVISORS

Every deal closes with a signature that outlives the deal

The personal exposure

Acquisition loans and seller notes almost always carry a personal guarantee. The buyer signs at the closing table, often for the largest sum of their life. Personal Guarantee Insurance helps cap part of that personal downside so a buyer can close with more confidence.

M&A and acquisition advisors

Referring a buyer gives them a way to protect part of their personal assets when they sign a personal guarantee. For advisors working with buyers taking on acquisition debt, that means fewer deals stall on the guarantee. You introduce the buyer. 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 never give insurance advice 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.

A buyer who can cap part of their personal downside is more likely to sign and close. Your clients get a practical answer to one of the hardest questions in an acquisition.

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.