

Get the right coverage for all of your insurance needs

Home

Protect your home and all your possessions with home insurance from The Co-operators. You will gain exceptional coverage at competitive rates and receive added value, including after-hours emergency service.

Home Business

Protect your home business with adequate insurance, without purchasing a separate policy for your business. You may qualify for an extension to your existing home insurance policy.

*Auto

You can choose from a range of affordable plans — and you're guaranteed proper protection for you and your passengers.

Life & Health

If something happened to you, your family's way of life could be drastically affected. The Co-operators offers affordable plans to help secure your family's financial future in the event of a critical illness or death.

Investments

Whether you are looking to create a retirement plan or a non-registered investment plan, with products from The Co-operators, you get the diversity you need, backed by personal service, smart investment options and expert advice. So you can enjoy your retirement — just the way you planned.

Business/Farm Estate Planning

When the time comes to transfer your assets, a business/farm estate plan from The Co-operators can help keep your business operation intact and protect everything you've worked hard to achieve.

Saving money on your home and auto insurance is easy

Ask your Co-operators agent how you can take advantage of further discounts and reduce your home insurance premiums by combining your home and auto insurance.

*The Co-operators does not underwrite auto insurance in BC and MB. Extension policy offered in SK.

About The Co-operators

In 1945, a group of Saskatchewan wheat farmers built a co-operative insurance company now known as The Co-operators. A 100 per cent Canadian-owned company, The Co-operators offers auto, home, life, commercial, farm and group insurance, as well as investment products. Times may have changed, but our co-operative nature and commitment to corporate responsibility remain the same. Today, The Co-operators provides insurance to almost 1.6 million Canadians.

Visit our website at www.cooperators.ca.

If you have any questions, require further information or would like to request a quote please contact us at:

For Group Life/Health, contact CBA 1-800-463-2555
For other Member Benefits, contact a local agent
or call our Head Office to locate your local agent office
130 Macdonell Street
Guelph, CA-ON N1H 6P8
Phone: 1-800-265-2612



A Better Place For You®

Life and Health insurance products are offered by Co-operators Life Insurance Company.

The Co-operators is committed to protecting the privacy, confidentiality, accuracy and security of the personal information that it collects, uses, retains and discloses in the course of conducting business.

WILD ROSE
AGRICULTURAL PRODUCERS



The Co-operators Member Benefits Program

Special Benefits to Members



A Better Place For You®



> Get the coverage you need

And enjoy special benefits.

The Co-operators is proud of its co-operative heritage and we're committed to the collaborative and mutually beneficial relationship that we share with our member-owners.

Our member-owners, representing agriculture, financial, service and retail co-operatives across Canada from east to west and to the north, share in the governance of The Co-operators Group. The Board of Directors is elected from the member delegates, making them truly representative.

Our member-owners and their members can receive some of these benefits*:

Farm Insurance

When you insure your farm with The Co-operators, an enhanced endorsement will be added to your policy — for only \$25.00. This endorsement could typically cost up to \$300 a year and offers members increased policy limits and 21 coverage options, such as:

- > up to \$250,000 for newly acquired or newly built buildings (farm structures) — 30 days maximum
- > up to \$250,000 for new additions to existing buildings (farm structures) — 30 days maximum
- > \$20,000 for debris removal
- > \$10,000 for firefighting expenses
- > \$5,000 for fences and corrals (fire only)

You may also be eligible for a discount on your future renewal premiums. The amount of the discount is based on the loss experience of all participating farm customers and would be applied once all the claims have been received and calculated for the previous year.

Travel Insurance

As a member, you can purchase out-of-province, out-of-country travel medical insurance plans and receive discounts of up to 15% on the printed rate. With this program there is no age limit and our members receive the following:

- > emergency assistance 24 hours a day, 7 days a week
- > optional coverage for longer trips, including Trip Interruption, Accidental Death & Dismemberment, and Air Flight Accident
- > written guarantee of coverage for certain pre-existing conditions (optional)
- > certificate of coverage and an emergency assistance wallet card

Group Life & Health Insurance

The Co-operators offers a comprehensive benefit program for our members that includes life insurance, dental, prescription drugs, extended health care and long-term disability coverage.

As a member, you can purchase a group benefit plan from The Co-operators with insurance rates **significantly less** than you would have paid as an individual client. You can also customize a plan that best fits your needs and budget.

If you want more information on any of these insurance products, please contact your local agent.

