

# co-op



## Member Benefits Program & Co-op Guard™

Manon Monette

Blain King

# Strategic Client Manager Team



**Jeannie Shore**  
(Ontario)

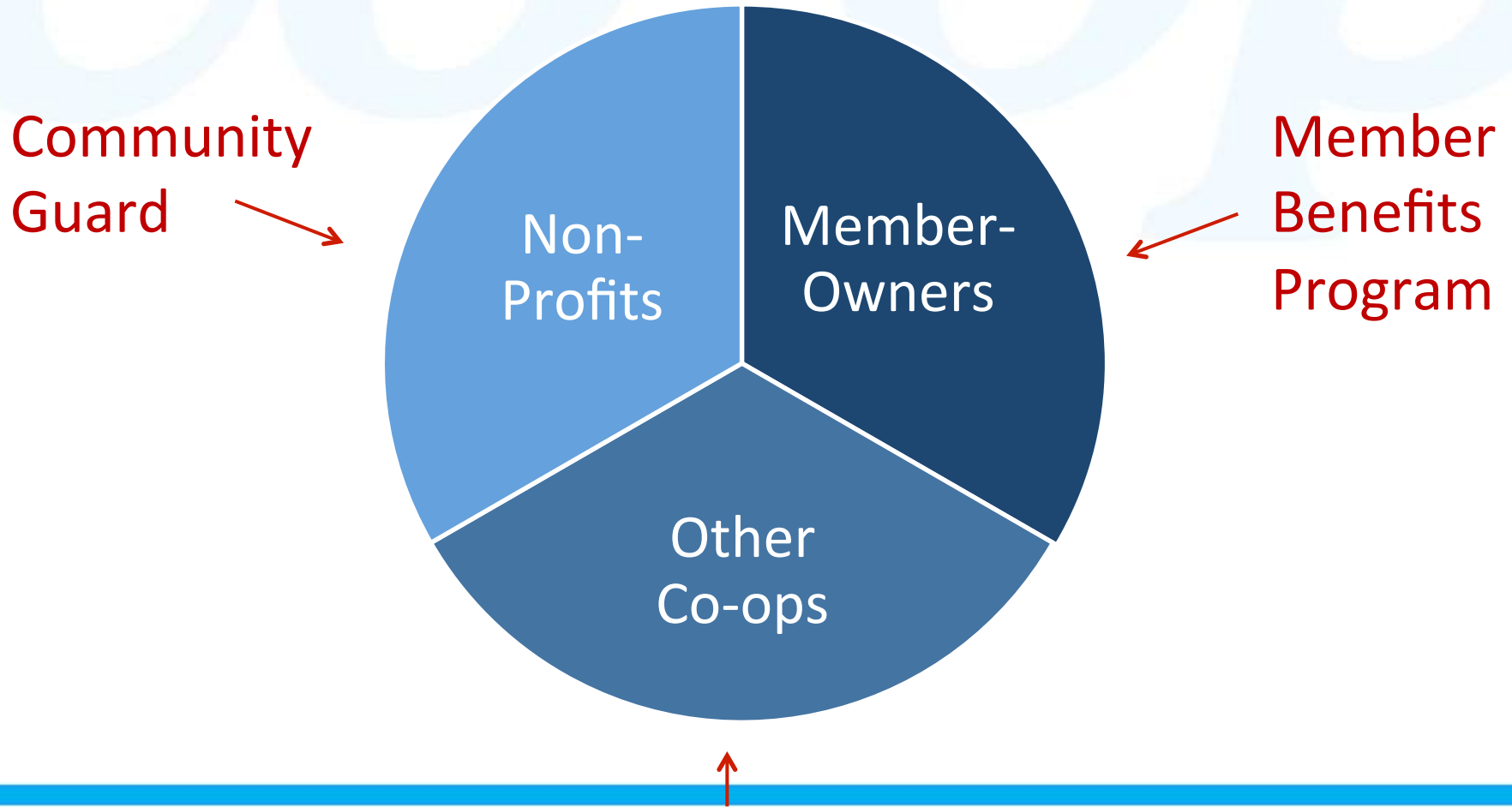


**Manon Monette**  
(Quebec & Atlantic)



**John Merrill**  
(West)

# Strategic Client Sectors & Programs



Co-op Guard™

co-op

**For you as individuals... or  
for your farming co-op**

# What is the Member Benefits Program?

A suite of exclusive savings and coverage for clients who are “grassroots members” of our Member-Owners

## *Why do we have the program?*

- *Goal to be insurer of Choice for co-op sector*
- *Increase Member-Owner Engagement*
- *Increase value of membership for Members of our Member-Owners*
- *Something extra for clients*
- *Differentiation in marketplace*
- *Growth in most natural market*

**Connect with**  
a company built on  
co-operative values.

# The Member Benefits Program

**Travel Insurance Discount**

**Farm Insurance Benefits**

**Home and Auto Insurance Benefits**

**Member Health Advantage**

# Travel Insurance Benefits

15% discount  
on travel medical

Available  
through  
Agencies -  
Applied in  
QuickTIC

Also available  
through TIC  
directly at  
1-800-958-8210

\$5,000,000  
coverage  
Worldwide

No age  
restrictions

# Farm Insurance Benefits

**Enhanced Member  
Endorsement:  
Up to 24 additional  
and broadened  
coverages**

**Optional addition  
on Farm Guard  
policies**

**\$300 value  
at a nominal  
cost**



# Home & Auto Insurance Benefits

**No service fees  
(EFT fees waived)  
(Home & Auto)**

**Optional  
Enviroguard for  
Members (Home)**

**Automatic  
Claims Forgiveness  
(Home)**

**Optional  
Better Limits  
for Members  
(Home)**

**Loss  
Experience  
Discount  
(Home)**

# Member Health Advantage

Medical/Dental/  
Life/Disability

Fewer than 3  
lives

1-888-761-7851 or  
<http://mha.cooperators.ca>

CO-OP

**For Your Co-op...**

# It's all about mutual benefit:

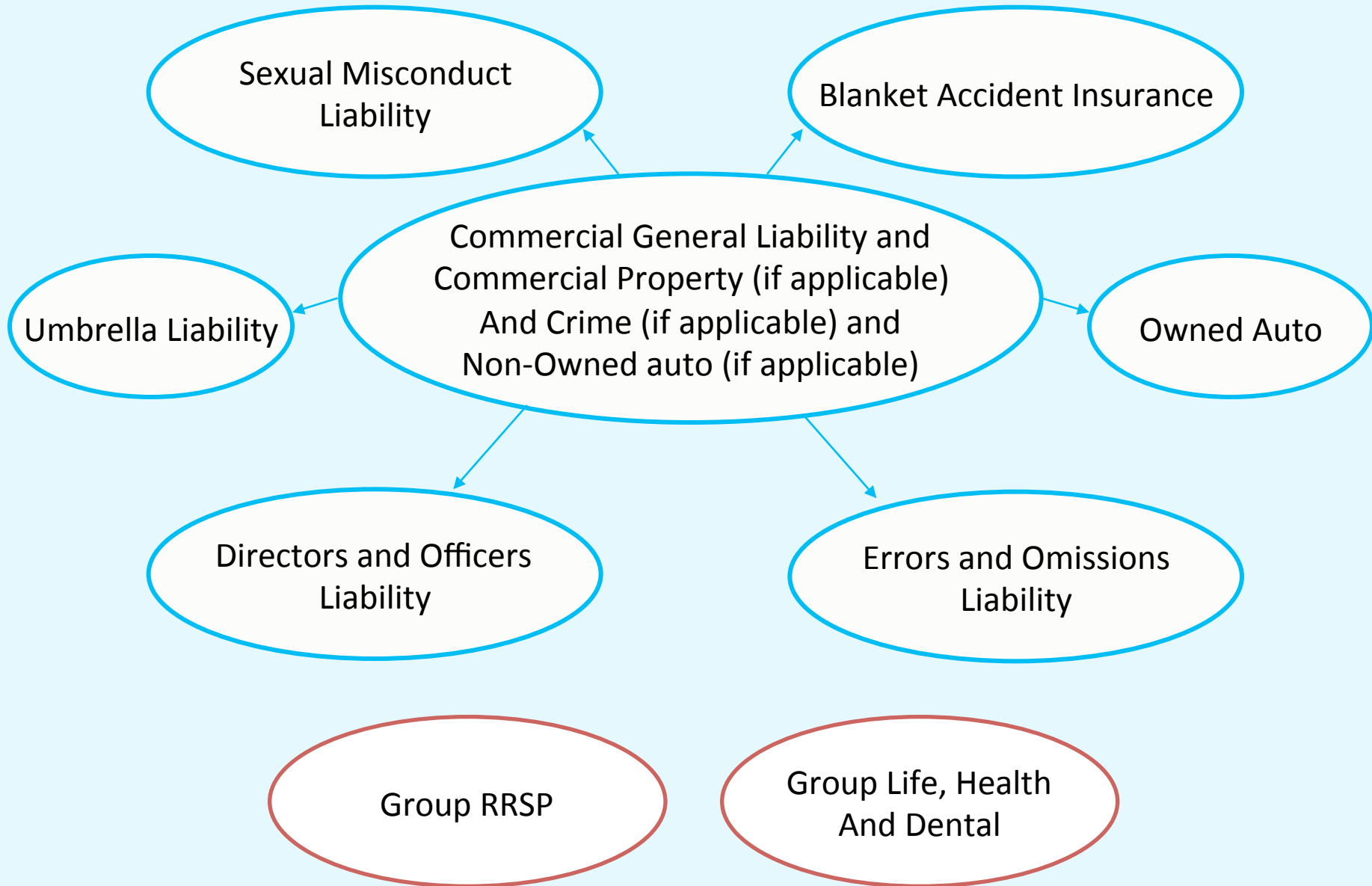


- » Right coverage
- » Fair price & value
- » Co-operative difference

# Co-op Guard™ Value Proposition

- ✓ Comprehensive, customized product solution
- ✓ Needs Analysis Tool
- ✓ Distribution through specially-trained advisors
- ✓ 24/7 claims service
- ✓ Strong brand presence
- ✓ Affordable rates
- ✓ Risk management services

# Co-op Guard Products



# Co-op champion advisors

- 150 advisors nationally
- Engaged with this sector
- Co-op background
- Training and support provided by dedicated department



# Co-op Guard™ Prospects

\*\*\* must be **incorporated** as a co-operative

- Non-financial co-operatives
- Not our member-owners or their members **except:**
  - » Canadian Worker Co-op Federation
  - » Newfoundland-Labrador Federation of Co-ops



# Co-op Guard™ Benefits

- Suite of products and services
- Enhanced D&O liability – for co-ops
- Needs Analysis Tool
- Strategic Client Management oversight

# co-op



Thank You!



coverage by and for co-operatives



A Better Place For You®