



The Co-operators offer to CWCF

Member Benefits Program and Co-op Guard

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Agenda

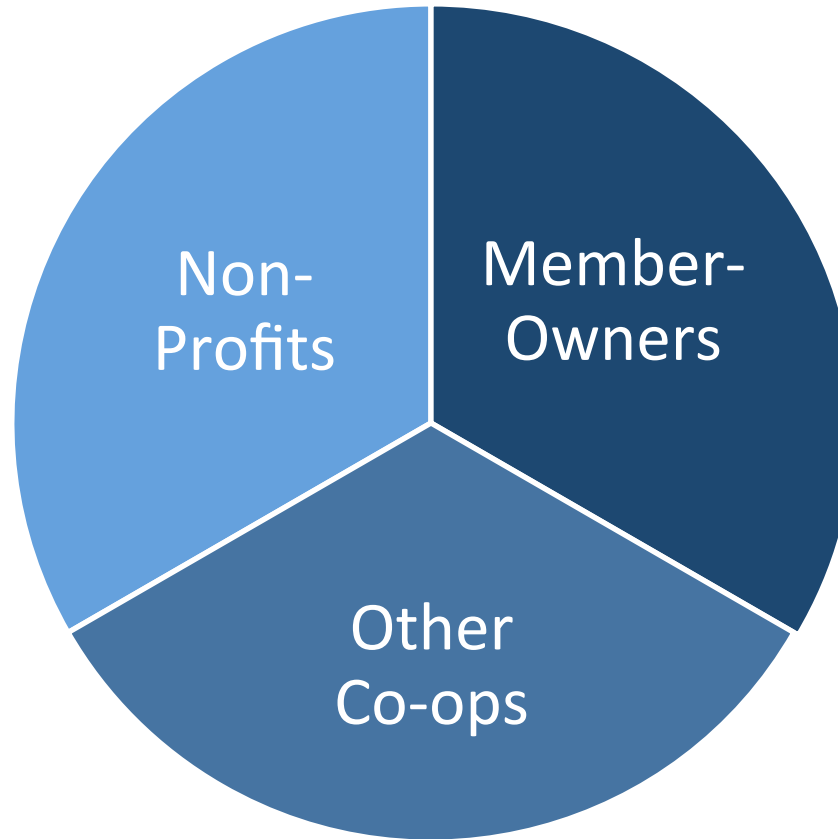
- **The Co-operators and its Strategic Client Management Team (me!)**
- **Member Benefits Program (for individuals)**
- **Co-op Guard (for organizations)**

SUPPORT FOR CO-OPERATIVES

- Customized products & services
- Member Loyalty program
- Support for studies in co-operatives
- Co-op Development Program
- Advocacy for the sector
- Active participation in co-operative associations



Strategic Client Sectors & Programs

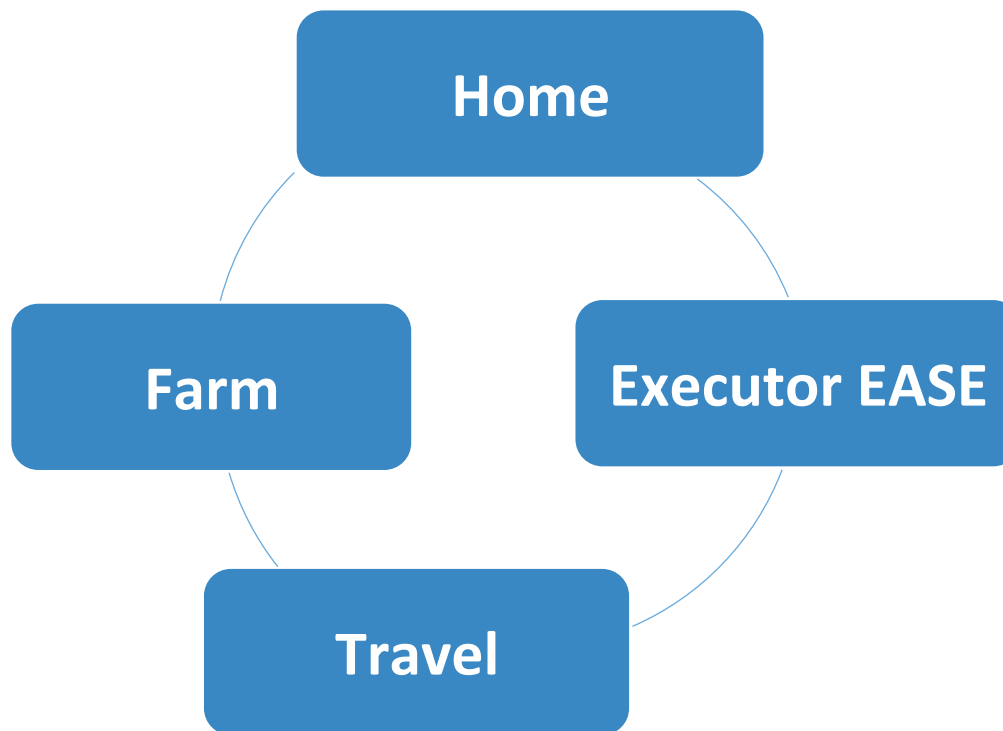


For individuals....



**MBP is not available in Quebec yet.*

Your Member Benefits Program*:



*Not yet offered in Quebec.

Executor EASE

Access to
Professional advice
for estate executors

Estate, corporate
executor, trustee &
Power of
Attorney services

No cost, no
obligation
consultation
with a trust
expert

Two free
notarial copies
of estate
documents

Executor selects
other services they
may require

Travel Insurance Benefits

10% discount
on ALL travel medical
products

\$10 million coverage
worldwide

Contact directly
through toll free line

Available through
our Agencies

Farm Insurance Benefits

**Member Benefits
Program Discount**

**Enhanced Member
Endorsement
Up to 30 additional and
broadened coverages**

**Optional addition to
FarmGuard policy**

**Significant value at a
nominal cost**

Home Insurance Benefits

**Member Benefits
Program Discount
(Home)**

**Automatic
Claims Forgiveness
(Home)**

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

**Optional
Envirogard
for Members
(Home)**

Member Benefits Program Discount for Farm & Home

- Discount based on a calculation made by actuarial service
- Partly based on the overall performance of all policies under CWCF (less losses = higher discount for CWCF members)

For organizations...

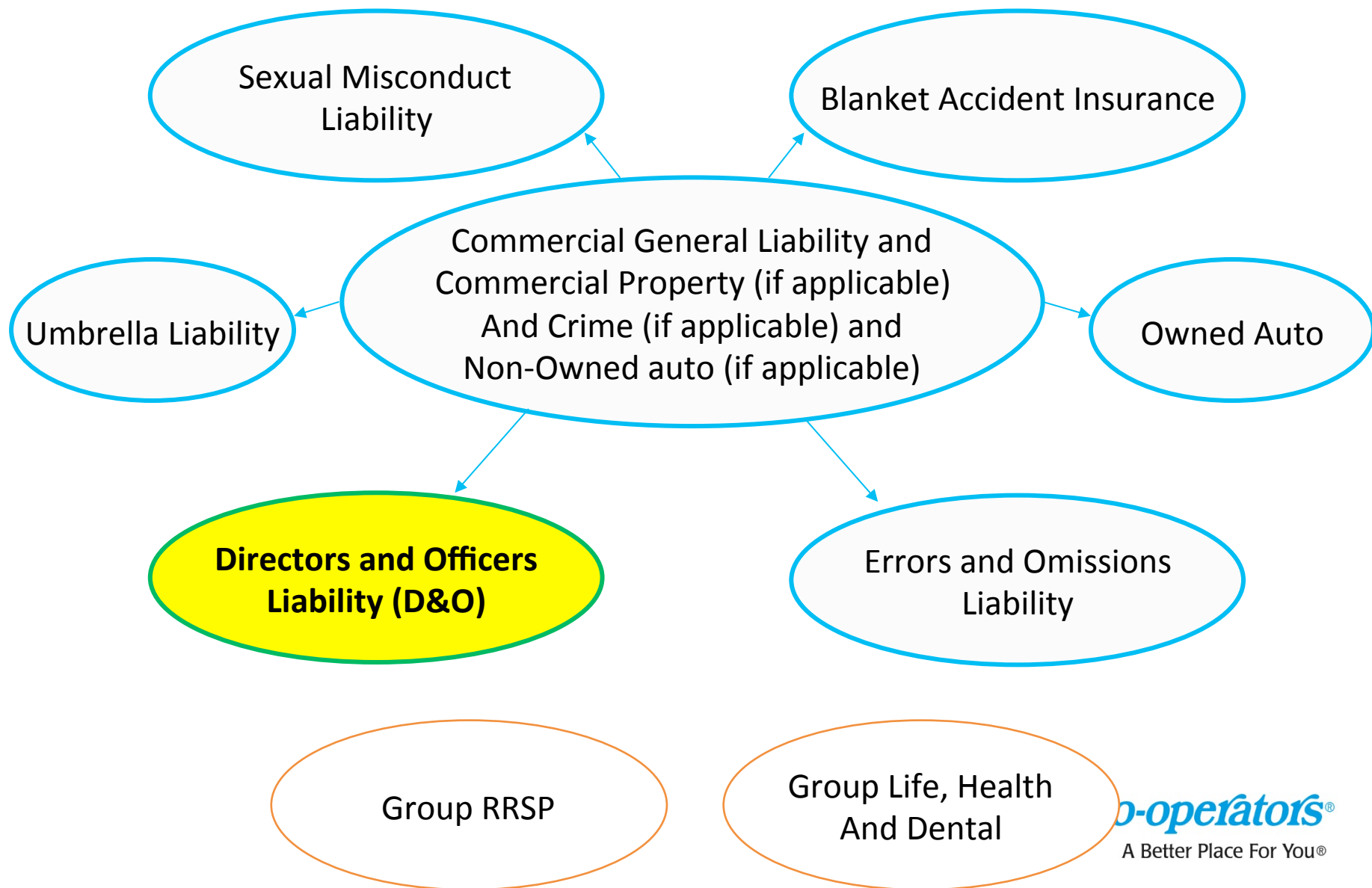


- » Right coverage
- » Fair price & value
- » Co-operative difference
- » Available in all provinces

Co-op Guard™ Value Proposition

- ✓ Comprehensive, customized product solution
- ✓ Needs Analysis Tool
- ✓ Distribution through specially-trained advisors
- ✓ 24/7 claims service
- ✓ Affordable rates
- ✓ Risk management services
- ✓ Enhanced D&O liability – for co-ops

Co-op Guard Products



Directors & Officers (D&O) Liability

- Provides Coverage for **alleged/actual financial loss resulting from decision** made by the directors, officers, employees and volunteers.
- Protects the “**entity**” which includes not only the D&O’s but also includes all employees, managers, volunteers and staff.
- Employment Practices Liability

Why D&O & General Liability?

Directors & Officers

- Insures intentional acts
- “Wrongful acts” causing financial loss
- Excludes Bodily Injury & Property Damage
- Employment Practices

General Liability

- Insures unintended, unexpected events
- Includes Bodily Injury & Property Damage
- Excludes intentional acts



coverage by and for co-operatives



How to get access to the programs?

- For every need you have: contact your local Co-operators' Advisor
- If you don't know who your local Advisor is, please contact:
 - StrategicClientManagement@cooperators.ca
 - or
 - communications@canadianworker.coop

You're in Ontario. You can contact Jacqueline Hunter at:
[Jacqueline Hunter@cooperators.ca](mailto:Jacqueline_Hunter@cooperators.ca)



Thank you