



## Two valuable programs for you and your co-operative






As a co-op, you guide your business according to co-operative principles and values. At The Co-operators, we put people first, take a long-term view on business and relationships, and focus on meeting the evolving needs of Canadian communities, the co-operative sector, their members, and our clients.

**We're pleased to offer your co-op and your members two valuable programs:**

- > Co-op Guard™ offers the right insurance for your co-op and employees, plus an employee benefits program.
- > The Member Benefits Program provides your co-op members with exclusive coverage and savings.

### For your co-op Co-op Guard™

### For your members Member Benefits Program\*

	<ul style="list-style-type: none"> <li>&gt; Group RRSPs*</li> <li>&gt; Needs Analysis Assessment by specially trained advisor</li> <li>&gt; Free risk management advice</li> </ul>	<ul style="list-style-type: none"> <li>&gt; 10% discount on any Travel<sup>1</sup> policies</li> <li>&gt; Member Benefits discount for Home and Farm</li> <li>&gt; Discounted endorsements</li> </ul>
	<ul style="list-style-type: none"> <li>&gt; Property coverage</li> <li>&gt; Business interruption</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Better limits and Enviroguard® on Home</li> <li>&gt; Claims Forgiveness</li> <li>&gt; Enhanced Farm coverage</li> </ul>
	<ul style="list-style-type: none"> <li>&gt; Commercial Auto insurance</li> </ul>	<ul style="list-style-type: none"> <li>&gt; No service fees on Auto insurance<sup>2</sup></li> </ul>
	<ul style="list-style-type: none"> <li>&gt; Life, health and dental coverage (employee benefits)*</li> </ul>	
	<ul style="list-style-type: none"> <li>&gt; Directors and Officers liability</li> <li>&gt; Errors and Omissions liability</li> <li>&gt; Essential liability for lawsuit protection</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Executor EASE<sup>†</sup>: assistance for estate trustees</li> </ul>

\* Not offered in Quebec

### We've got your co-op and your members covered

Connect with your local Co-operators Advisor today to talk about how each of these programs can work for your co-op, and what coverage is right for you.



<sup>†</sup> This product is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies, and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. AZGA Service Canada Inc. is the successor by amalgamation to TIC Travel Insurance Coordinators Ltd. AZGA Service Canada Inc. is a member of the Allianz Group. <sup>1</sup> Personal and corporate trust services are provided through Concentra Trust, a wholly owned subsidiary of Concentra Financial. This program and support for it, is only available in English and is currently not available in the province of Quebec. <sup>2</sup> Only in provinces where EFT Plan service fees apply and when policies are paid through pre-authorized monthly installments. Co-op Guard™ is a trademark of The Co-operators Group Limited and is used with permission. Enviroguard® is a registered trademark of The Co-operators Group Limited and is used with permission. The Co-operators® used by Co-operators General Insurance Company under license from The Co-operators Group Limited. The Co-operators is committed to protecting the privacy, confidentiality, accuracy and security of the personal information it collects, uses, retains and discloses in the course of conducting business. To learn more, visit [www.cooperators.ca](http://www.cooperators.ca).