

Member Benefits Program & Co-op Guard

Exclusive offerings & savings for CWCF and Réseau COOP members

Canadian Worker Co-operatives Federation AGM 2023

Presented by: Manon Monette, Strategic Client Manager, Co-operators





| Member Benefits Program

Value add of the Member Benefits Program

Win for CWCF and Réseau COOP members:

- Access to exclusive coverages and savings
- Benefits from their co-op membership
- Creates a different connection to Co-operators

Win for CWCF and Réseau COOP:

- Adds value for their members (key principle for co-ops)
- More ways to collaborate in the co-op sector

Win for Co-operators:

- MBP clients are better clients
- Promotion from members
- Leadership in the sector

Products

Exclusive offers by product lines that are available in the program



Farm:*

- Member Discount
- Better Limits for Members
- Enhanced Farm Endorsement for Members



Home:

- 5% Member Discount
- Better Limits for Members
- Claims Forgiveness for Members
- Enviroguard™ for Members



Commercial:

- Commercial Advantage Endorsement



Auto:

- Member Discount
- Only offered in non-Government auto provinces



Travel:

- Preferred rates for Members

* Not available in Quebec

How can you take advantage of these offers from your CWCF and Réseau COOP membership?

Call Co-operators at 1-844-770-9138



Examples of Member Marketing Materials



Member Benefits Program

Being a member has great benefits!

Through our strong partnership with Co-operators, our members can access enhanced coverage and exclusive savings on insurance.

We're proud to be a member of Co-operators, a leading Canadian financial services co-operative that—like us—is guided by co-operative principles and has deep roots in agriculture. More than 75 years ago, their organization was founded by a group of farmers when traditional insurers wouldn't meet the needs of the farming community. Since then, they've been a trusted partner for agricultural communities across the country and continue to meet the evolving needs of our industry today with investments, insurance and advice.

[Organization] members get more with Co-operators*

The Member Benefits Program is one way that Co-operators gives back. As one of our members, when you choose Co-operators for your insurance needs, you can take advantage of:

- **Enhanced Farm Insurance*** options with over 30 different types of coverage at a reduced cost.
- **Additional Farm and Home savings** of up to 5% on eligible policies.
- **Auto Insurance*** at a preferred rate, depending on your province.
- **Enhanced Home coverage at preferred rates.** For example, get Claims Forgiveness automatically on your eligible Home policy, which means that your first home claim has no impact on your policy or premiums.
- **A Complimentary Legal Assistance Helpline** for Home and Farm policies, providing on-demand, confidential access to a lawyer for guidance with Canadian legal matters, such as contract disputes, employment or business related issues, property concerns, tax investigations, and more.
- **Identity Fraud Recovery Expense** as part of your Home policy with no deductible, no impact to your claim-free discount, and at no additional cost.
- **Discounts on Travel Insurance*** of up to 10% on eligible policies.
- **Enhanced Commercial coverage:** This exclusive Commercial Advantage Endorsement provides more than 30 additional coverage extensions and is included for members with property coverage.

Grow and protect your financial future

Along with the great value of the Member Benefits Program, Co-operators can help you build your financial future with a mix of investment solutions, as well as Life and health insurance. Their knowledgeable financial representatives will provide personalized advice and tailored coverage to fit your unique needs.

Start enjoying your member benefits today!
 Contact a Co-operators Advisor*, call 1-833-747-9280 or visit cooperators.ca/memberbenefits to get started.

[Logo] **co-operators**

*Representative in Quebec. Certain conditions, limitations and exclusions may apply. Co-operators® is a registered trademark of The Co-operators Group Limited. Farm, Home and Auto Insurance is underwritten by Co-operators General Insurance Company. MM000101 (11/22)

Customizable Flysheets

Social Media Library



Member Benefits Program

[Organization] members get more with Co-operators

Customizable Buckslips

Being our member has great benefits!

Through our partnership with Co-operators—a leading Canadian financial services co-operative, you have access to their exclusive Member Benefits Program*. As one of our members, you can take advantage of enhanced coverage and exclusive savings on insurance:

- **Enhanced Farm insurance** with over 30 optional add-ons at a reduced cost.
- **Auto insurance** at a preferred rate, depending on your province.
- **Enhanced Home coverage** at preferred rates.
- **A Legal Assistance Helpline**, complimentary to your home policy, on-demand.
- **Identity Fraud Recovery Expense** as part of your home policy at no additional cost.
- **Additional Farm and Home savings** of up to 5% on eligible policies.
- **Discounts on Travel insurance*** of up to 10% on eligible policies*.
- **Enhanced Commercial coverage** is included for members, with property coverage.

Along with the great value of the Member Benefits Program, Co-operators can help you build your financial future with a mix of investment solutions, as well as Life and health insurance.

[Logo]

Contact a Co-operators Advisor*, call 1-833-747-9280 or visit cooperators.ca/memberbenefits to get started.

*Representative in Quebec. Certain conditions, limitations and exclusions may apply. Co-operators® is a registered trademark of The Co-operators Group Limited. Farm, Home and Auto Insurance is underwritten by Co-operators General Insurance Company. MM000101 (11/22)

co-operators



**Coverage for co-operatives.
Created by a co-operative.**





| Co-op Guard

Email us at

strategicclientmanagement@cooperators.ca (English)

to learn more

ou à clientsstrategiques@cooperators.ca (*français*)



Questions?

