

# Home and auto insurance to keep what matters safe.

Save even more when you bundle your coverage with Co-operators. Through Co-operators Member Benefits Program<sup>1</sup>, you can enjoy enhanced coverage and exclusive savings on home and auto insurance.

## Get affordable coverage with unique benefits

As one of our members, when you choose Co-operators for your home and auto insurance<sup>2</sup> needs, you can take advantage of preferred member rates.

And that's not the only reason to protect your property and vehicles with Co-operators. You'll enjoy even more savings when you bundle your coverage, and benefit from built-in extras and personalized options, like:

### Home insurance

- Free Claims Forgiveness, so that your first home claim has no impact on your policy or premium.
- A Complimentary Legal Assistance Helpline, offering on-demand access to a lawyer for guidance with Canadian legal matters.
- Identity Fraud Recovery Expense with no deductible, no impact to your claim-free discount, and at no additional cost.
- Optional one-of-a-kind flood protection, which covers you from storm surge, overflow of a body of water, and other water hazards.
- A deductible that shrinks by \$100 each claim-free year until it disappears, for those starting at \$1,000 or higher.

### Auto insurance

- Accident Protection Endorsement on all policies, which excuses your first at-fault accident to protect your driving record and to keep your premium low.
- A claim-free rate, when you're claim free for three years.
- Optional protection against depreciation of your vehicle if it's a write-off within five years.
- Additional discounts for insuring multiple vehicles.
- Rewards for new drivers who maintain a clean driving record.

And, with Co-operators Claims Guarantee, you can review your options before you make a claim without premium increases or consequences to your coverage if you choose not to make a claim<sup>3</sup>. You'll also have access to a one-of-a-kind Service Review Panel, which ensures fair solutions to disputed claims and other complaints.

## Start enjoying your member benefits today!

Contact a Co-operators Advisor\*, call 1-844-770-9138 or visit [cooperators.ca/memberbenefits](https://cooperators.ca/memberbenefits) to get started.

