

Member Benefits Program & Co-op Guard

MBP - Exclusive offerings & savings for CWCF members

Co-op Guard - Best in class coverage specifically built for Co-ops

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Agenda

- A bit of our history
- Background
- MBP Benefits & offers
- Co-op Guard
- Questions

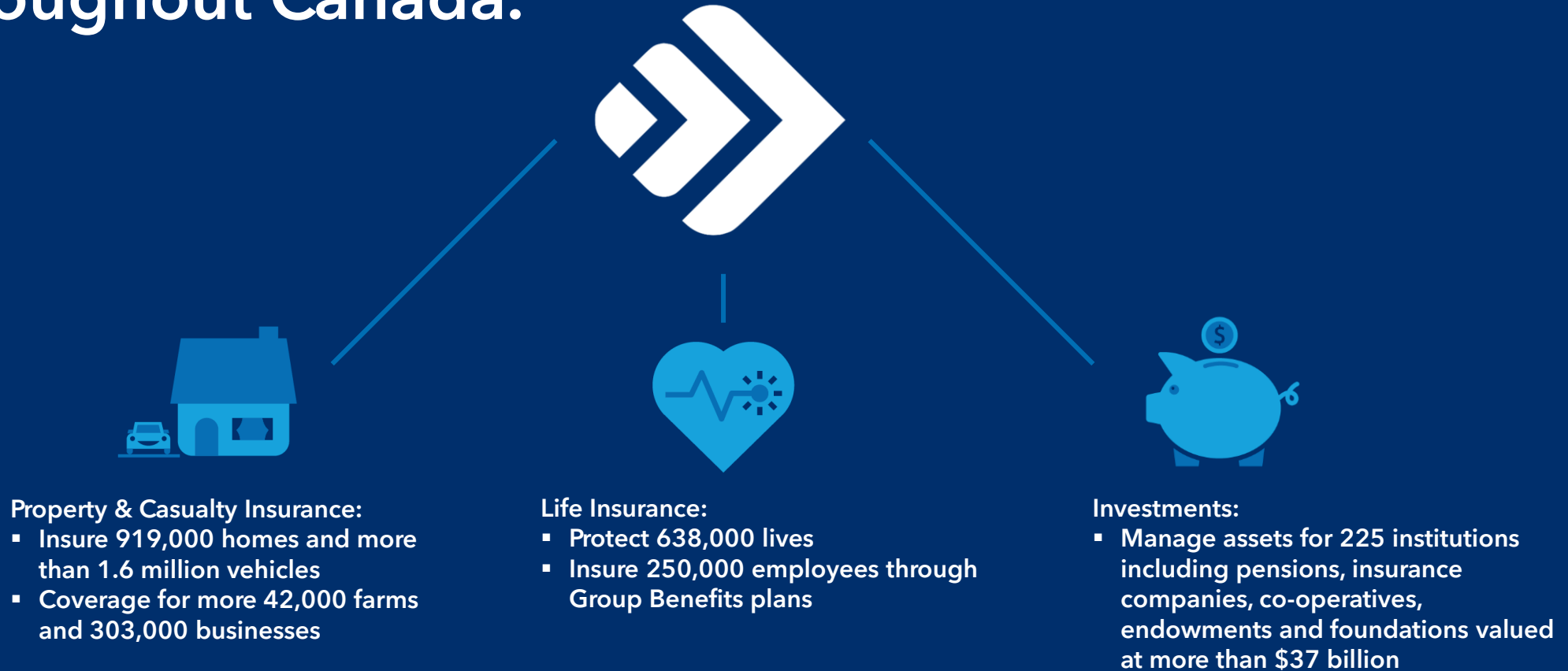


We are a proud Canadian co-operative. For more than 80 years.

Our members include co-operatives and credit unions from across the country, representing a variety of sectors, including agriculture, finance, service, retail, health and labour. Our member owners include, among others: Federated Co-operatives Limited, Credit Union Central of Alberta, Co-operative Housing Federation of Canada, Canadian Worker Co-operative Federation, and Scotian Gold Co-operative.



We are supported by 7,245 employees and a Financial Advisor network with 2,303 licensed representatives throughout Canada.





| **Member Benefits Program**

Background

The MBP started because of a need from our member organizations to provide added value to their membership



It started over a decade ago with a Farm insurance offer in collaboration with our member organizations



We continuously review the program to incorporate new offers as member needs evolve

Value add of the MBP

Where the clients,
members, and
Co-operators all
win

Win for you as a CWCF member:

- Access to exclusive coverages and savings
- Benefits added to your membership
- Creates a unique connection with Co-operators

Win for CWCF as a Member Organization:

- Adds value for members
- Compensation through MLP
- More ways to collaborate

Win for Co-operators:

- MBP clients are better clients
- Promoted by our members
- Leadership in the co-operative 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



Auto:

- Member Discount
- Availability varies by province



Home:

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



Travel:

- Preferred rates for Members



Commercial:

- Commercial Advantage Endorsement

Farm insurance

- Base rate savings of 5% on Farm Guard or Hobby Farm policy.
- Can purchase the Member Program Enhanced Endorsement at a nominal cost.
- Can purchase a Better Limits for Members Endorsement.



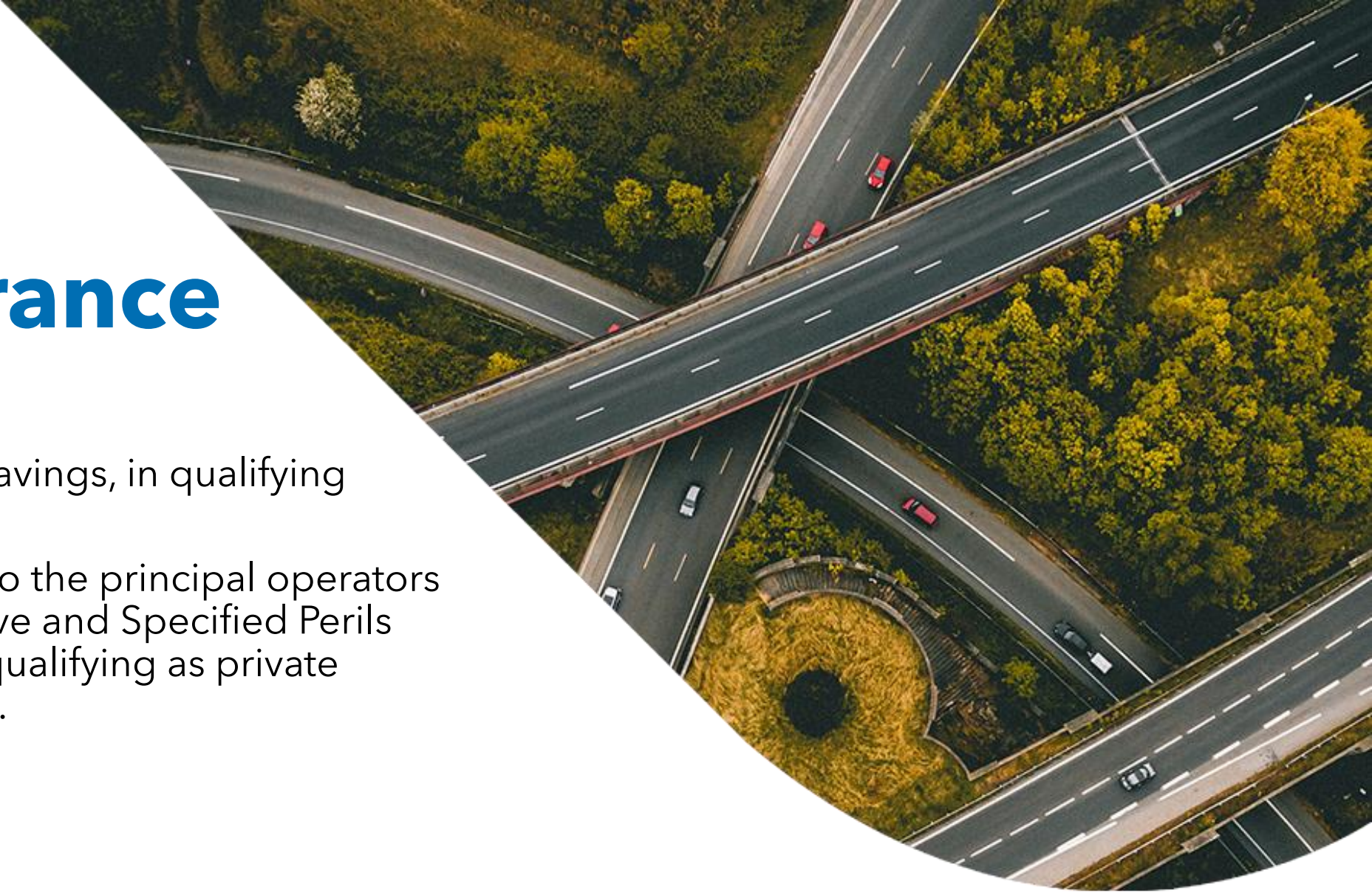
Home insurance

- Base rate savings of 5% on home policies.
- Automatically qualify for Claims Forgiveness for Members (providing they have been claims-free for five years). The first claim will have no impact on premium or insurability.
- Can purchase an Enviroguard™ for Members which offers, an additional 15% of claim amount, up to \$50,000 for environmentally friendly alternatives.
- Can purchase a Better Limits for Members Endorsement.



Auto insurance

- Qualify for a base rate savings, in qualifying provinces*.
- Savings are applicable to the principal operators Collision, Comprehensive and Specified Perils coverages for vehicles qualifying as private passenger vehicles only.

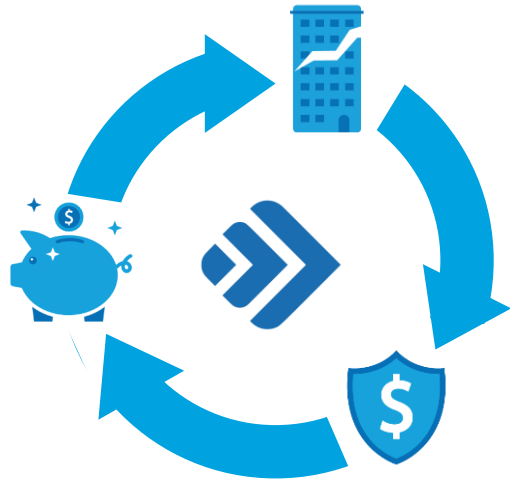


Travel insurance



- Members receive the following:
 - 10% discount on single or multi-trip on ALL travel medical insurance policies (hospital/medical, trip cancellation/interruption, multi-trip, etc.)
 - Emergency assistance 24 hours a day, seven days a week
 - Up to \$10 million in emergency worldwide medical coverage
 - Optional coverage including Trip Interruption, Accidental Death & Dismemberment and Air Flight Accident
 - Quick, simple medical underwriting process (4 questions)
 - Certificate of coverage and an emergency assistance wallet card
- The discount applies to medically underwritten policies and non-medical coverage such as trip cancellation, loss of baggage, etc.

Commercial Advantage Endorsement



Extend your broad form coverage by adding this endorsement. The Commercial Advantage Endorsement combines a variety of location coverages into an affordable package option. This endorsement includes:

Aggregate limit of \$250,000 or \$500,000:

- Accounts Receivable
- Extra Expense
- Exterior Signs
- Fine Art
- Fire Department Service Charges
- Fire Equipment Recharge
- Glass
- Master Key
- Professional Fees
- Stock Spoilage (\$10,000)
- Valuable Papers & Records

Specific limits of coverage:

- Money & Securities (\$5,000)
- Property in Transit (\$50,000)
- Sales Representative (\$50,000)
- Temporary Locations (\$50,000)
- Personal Property of Officers & Employees (\$25,000)
- Identity Theft (\$10,000 any one policy period)
- Exhibitions (\$25,000)
- Arson Reward (\$10,000)
- Installation (\$30,000)

Additional products & services



Legal Assistance Helpline

A complementary 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-theft protection

For expenses you incur to recover your identity, with no deductible, no impact to your claim-free discount, and at no additional cost.



Wealth, health and life

We offer investment solutions and advice to help you reach your financial goals, and Life and health insurance to protect your loved ones and their financial future.

Tomorrow Strong

Launched June 2024

Part 1: Resilient roofing

- Up to \$3000 to rebuild with more resilient roofing

Qualifying policies



Part 2: Hurricane Straps

- Up to \$1,500 to rebuild with hurricane straps.



Part 3: Prevention following a loss

- Up to \$1,000 to rebuild with a loss prevention measure focused on preventing that same loss from happening again







Designed to provide affordable coverage and risk management advice for co-ops across Canada

Take advantage of built in benefits



Flexible coverage



Community support



Automatic savings



Shared values



Expert knowledge



Helpful resources



Convenient service

Protect and build your co-operative

Essential Coverages for Co-operatives

- Directors and Officers Liability
- Commercial General Liability
- Commercial Property Insurance
- Blanket Accident Insurance
- Cyber



Directors and Officers

Directors and Officers have very specific duties and obligations that must be known and practiced by all the directors and officers.

Conduct regular board meetings

Distribute the agenda and previous minutes to each board member prior to each board meeting. Have procedures in place to ensure all directors' and officers' are kept informed on any new developments, operations and/or results in between the scheduled board meetings

Build awareness of responsibilities

Directors and officers have a fiduciary responsibility to the organization. It is important that they understand the full scope of their obligations including liabilities, rules for the organization, financial statements, and by-laws.

Monitor conflicts of interest

Ask for regular disclosure of conflicts of interest. Avoid outside employment/businesses and/or gifts that may interfere or influence the organization's duties.

Understand key operations

Ensure there are formalized operation policies and procedures for all activities within the organization's control and that there are maintained.

Commercial General Liability

Covers unintentional acts that are unexpected which cause bodily injury or property damage to others, such as a slip and fall at your office location.

Who experienced the loss?

Must be a third-party. Property damage and bodily injury to the insured, its shareholders, its members and its employees are exclusions under the coverage wordings.

What was lost?

The third-party must have experienced bodily injury or property damage as a result of your negligence for the CGL to apply.

When did the loss happen?

There are different timelines of coverages available for a CGL, but generally the suit must be brought against the insured during the policy's term for the CGL to respond.

How did the loss occur?

The insured must be legally liable for an act of negligence or omission that caused damage to the property of others and/or bodily injury or death.

Why D&O and General Liability?

Directors & Officers

Employment Practices

Insures intentional acts

Excludes Bodily Injury & Property Damage

"Wrongful acts" causing financial loss

General Liability

Insures unintended, unexpected events

Excludes intentional acts

Includes Bodily Injury & Property Damage

Commercial Property

Commercial Property Insurance provides protection against loss or damage from certain perils such as fire, wind, hail, theft and vandalism to the buildings, contents, equipment and stock the organization owns.

The types of commercial policies available are:

Named Perils

This type of policy only covers the perils listed within the policy

All Risks

This type of policy is exclusion based, meaning it covers all perils, with the exception of the perils identified as exclusions; however, additional perils such as sewer back-up, flood and earthquake are available through endorsements

What is Blanket Accident Insurance?

While risk management and avoidance is the best practice, it's impossible to foresee every accident that may occur, despite our best actions.

This coverage is an addition to your liability policy. When it has been added to your policy, benefits are paid out in the event of an accident to a board member, director or volunteer.

When available, your employees should be covered by a provincial Worker's Compensation plan.

Protect your board members.

Option to insure only the persons or positions listed on the policy.

Protect your volunteers.

Option to insure all persons who participate in a voluntary capacity, whether named or unnamed.



What is Cyber Guard?

Organizations that handle or store personal data – belonging to customers, employees, and/or business associates – within a digital medium must be extra vigilant. Included on eligible Co-operators Business insurance policies,

Cyber Guard provides protection if your organizations confidential data is compromised.

Cyber Guard: Protection for today's digital landscape

Coverage includes

- ✓ Privacy Breach Expense
- ✓ Business Interruption

Cyber Guard Select: Enhanced protection for your specific business needs

Coverage includes:

- ✓ Privacy Breach Expenses
- ✓ Business Interruption
- ✓ Cyber Event Liability
- ✓ Privacy Regulatory Liability



**How can we
help?**

Questions?

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