



# Farm insurance that protects your life's work.



Enjoy protection and peace of mind for less with Co-operators. Through Co-operators Member Benefits Program<sup>1</sup>, you can enjoy enhanced coverage and exclusive savings on Farm insurance.

## Get tailored coverage for your farm operation

As one of our members, when you choose Co-operators for your farm insurance needs, you can save by taking advantage of enhanced Farm insurance<sup>2</sup> options with over 30 types of coverage at a reduced cost.

And that's not the only reason to protect your life's work with Co-operators. Their Farm policies cover your dwellings, machinery, livestock, liability, and more. Their experienced financial representative will get to know you and your farm. Together, you'll build a personalized plan with options that fit your unique needs, like:

- One-of-a-kind flood protection, which covers your dwelling from storm surge, sewer backup, and other water hazards.
- Farm Accident insurance to secure your family's immediate financial needs in the event of an accidental death or a disability that prevents you from working temporarily.
- Coverage for additional costs—members get up to 15% of your claim—to repair damaged property with environmentally responsible alternatives (up to a max of \$50,000).

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.

## Grow and protect your financial future

With Co-operators Farm Estate Planning Services, you can get expert advice to meet your needs, and those of future generations. Get help with:

- Minimizing estate and settlement costs
- Keeping the transfer of your farm affordable and equitable
- Securing a comfortable retirement

## 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.



\*Representative in Quebec. <sup>1</sup>Each member organization selects which benefits are offered to their members. Contact 1-844-770-9138, your local Co-operators Advisor, or your participating member organization, to find out which benefits are available through Co-operators Member Benefits Program. Savings vary based on the eligible policy type, each individual's insurance profile and are not guaranteed. Discount applies to qualified members of the Member Benefits Program only. Certain conditions, limitations and exclusions may apply. <sup>2</sup>Enhanced Farm insurance is not currently available as part of the Member Benefits Program in Quebec. <sup>3</sup>Please note that some claim situations may need to be reported and investigated. Claims Guarantee may not apply for claims involving potential injury, environmental losses, water damage, legal involvement or where terms of the policy have not been met. Depending on fault, your rates may be impacted. Please contact your representative for details. Co-operators is a registered trademark of The Co-operators Group Limited. Farm Insurance is underwritten by Co-operators General Insurance Company, Co-operators General Insurance Company and CUMIS General Insurance Company are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please visit [cooperators.ca/privacy](https://cooperators.ca/privacy) for more information. DMC1172 (11/22)