

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 Program¹, 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 insurance² 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 claim³. 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 to get started.





Representative in Quebec. '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. ²Discounts, coverages and eligibility vary by province. Notall products are available in all provinces. Preferred rates are only available in Alberta, Newfoundiand, Quebec, and Prince Edward Island. ³Please 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-operators⁶ is a registered trademark of The Co-operators Group Limited. Home and Auto Insurance Company, and CouNBS General Insurance Company and COUNBS 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. *DMC11722* (11/22)