

# Get the right coverage for your co-operative.



A different kind of business deserves a different kind of coverage. And who better to help you protect it than an insurance company that's part of a co-operative, too? Talk to us today about Co-op Guard™ from The Co-operators.

## **Coverage by and for co-operatives**

Having the right insurance and employee benefit programs is important for a co-operative like yours. Count on one of our specially trained financial advisors to tailor a plan to the needs of your co-operative, with rates that won't stretch your budget.

Your Co-op Guard™ policy combines all the protection you need in one complete package.

## **Essential Liability Coverage for financial protection against lawsuits arising from your actions**

- > Commercial General Liability
- > Tenants Legal Liability
- > Blanket Accident Insurance
- > Non-Owned Auto Liability

## **Specialty Liability Coverage to protect you from claims**

- > Errors and Omissions Liability
- > Directors' and Officers' and Employment Practices Liability
- > Abuse and Sexual Misconduct Liability

## **Commercial Auto Insurance**

- > Physical Damage
- > Third Party Liability
- > Garage Auto Insurance

## **Property, Business Interruption and Crime Coverage**

To cover any buildings or other property your co-op owns, and the loss of income while your business is closed due to an insured loss.

- > Commercial Property Insurance
- > Loss of Income coverage
- > Crime coverage

## **Equipment Breakdown Insurance**

To cover your mechanical equipment when it breaks down, ruptures or cracks.

## **Group Benefits**

To insure your most important assets: your employees.

- > Life and disability benefits
- > Health, dental and vision benefits

## **Group RRSPs**

To help your employees save for retirement.

- > Range of expertly managed investment options
- > Low minimum contributions
- > Excellent retirement education
- > Simple administration

## **Affordable coverage and accessible service**

Our specially trained advisors have insurance expertise with the co-operative sector. You'll have access to advice and help by telephone, online, and through our 24-hour claims emergency hotline.

## **Maintain your insurability**

Co-op Guard™ includes free access to our risk management and loss control resources, and knowledgeable staff to help keep your insurance costs down.

**Community support**

We appreciate and support all the important work you do. Through The Co-operators Foundation, emerging and expanding co-operatives that meet the eligibility criteria of our Co-operative Development Program or Community Economic Development Funds can apply for funding. Ask us for more information.

**Fast, friendly claims service**

In the event you have a claim, our appraisers and in-house claims experts will work with you to get your claim resolved as quickly as possible. And our service is backed by our one-of-a-kind Claims Guarantee.

**We understand co-operatives**

The Co-operators Group Limited is a Canadian-owned co-operative with over 65 years of history. Our Member-owners include co-operatives and credit union centrals. From communities across the country, they represent a variety of sectors, including agriculture, finance, service, retail/consumer, health and labour.

**Business based on shared values**

Our business decisions are guided by our co-operative principles, so the need for profitability is balanced with the needs of our Member-owners and their communities. Making people a priority and taking a long-term view of business decisions makes The Co-operators fundamentally different from most insurance companies.

*Connect with us today for more information on Co-op Guard™ and its many benefits. We can answer your questions and provide you with a no-obligation Co-op Guard™ Needs Analysis.*



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