



## Group Insurance Plans for Auto\* and Home

Did you know that as part of your employee benefits at **University of Winnipeg**, you are eligible for preferred group home insurance through The Co-operators? This unique program offers exclusive features and benefits at extremely competitive rates. Check out our features and discover why The Co-operators' home insurance program is **a better place for you...**

<u>Feature</u>	<u>What it is</u>	<u>How does it help you?</u>
One Step Claims Process	The claims service that never sleeps!	You can call anytime, day or night and speak directly with a claims advisor who will begin to process your claim immediately
Waiver of Premium	If a named insured passes away or becomes disabled, the insurance premiums are waived until your next renewal	You and your family are not burdened or worried about paying premiums right away
Blanket Limit Property Coverage	Guarantees the replacement value of your dwelling, contents and additional living expenses with no pre-set limits for each	Many insurers limit coverage of certain losses to a mere percentage of your coverage. Blanket Limit Coverage ensures that you are fully covered even if the cost to replace your contents is greater than the cost of your building
Payment Flexibility	A wide variety of payment options	You choose the day and frequency of your payments (weekly, bi-weekly, monthly, annually) to fit your budget or pay schedule
Identity Theft	You'll be reimbursed up to \$10,000 for expenses associated with someone stealing and using your personal information for fraudulent transactions.	You pay no deductible and a claim under this coverage never affects your Claims Free Discount.
Automatic Acquisition	Most new items that you purchase (including property) will automatically be covered at no charge until your next renewal. All you have to do is call to advise us of the change.	You can purchase new items for your home (or even a summer home!) and know that they will be covered with no additional expense until your next renewal
Group Assist	A wide variety of services such as childcare, home repair referral service, nursing, housekeeping etc. that are available to all policy holders at no additional charge	You can use these features at any time and see no increase to your premium.

**CALL 1-800-387-1963 FOR A QUOTE TODAY OR VISIT US AT**  
**[www.cooperatorsgroupinsurance.ca](http://www.cooperatorsgroupinsurance.ca)**

\*Auto insurance not available in British Columbia, Manitoba and Saskatchewan.