

The Personal +  
your organization =  
the right fit for your  
home and auto  
insurance needs



*Find out why 96%<sup>+</sup> of our  
clients renew year after year.*



**thePersonal**

Home and Auto Group Insurer

**The right fit.**

## The Personal – your home and auto group insurer.

Together, **The Personal** and **your organization** give you access to all the advantages of group insurance. For you that means:

Exclusive pricing not available to the general public

Customized coverage that offers choice, simplicity and savings

Dedicated teams to support your needs

### Always there for you

As a leader in the industry, The Personal is committed to client satisfaction in the Canadian market. Forty years of customer commitment has helped us gain the trust of more than 700 Canadian businesses and associations. **Let us earn your trust.**

“ “ ” ”  
“Agent was knowledgeable, on topic, no hurry and price point was good.”

**Michael C., Ontario**

“ “ ” ”  
“The sales rep who handled my call was extremely courteous, professional and knowledgeable. Explained every step.”

**Subrata D., Ontario**



### The Personal Touch advantage

- 24/7 emergency assistance
- Call from the scene
- Identity Theft Assistance
- Key and Lock Replacement following theft
- Claims Repair Guarantee by our recommended suppliers
- Online services



Paving the road  
to savings on your  
**auto insurance**



Safeguard what matters  
with **home insurance**  
that fits your needs

Insure your vehicle with The Personal and enjoy savings that go beyond your exclusive group rates.

#### Take advantage of:

- **Loyalty Savings<sup>1</sup>:** Save up to 15% – our way of welcoming you
- **Hybrid Vehicle Savings:** Save up to 10%
- **Conviction-Free Savings:** Save up to 15%
- **Winter Tire Savings<sup>2</sup>:** Save up to 5%

#### Plus, enjoy:

- **Multi-Vehicle Discount:** Insure more than one vehicle and save up to 15% on each vehicle's premium
- **Student Discount:** Full-time college or university students under the age of 25 who are dependents of an insured pay up to 10% less

#### Customize your coverage

- **Accident-Free Protection<sup>3</sup>:** Your premium won't increase due to your first at-fault accident
- **Worry Free Option™:** Provides coverage if you borrow or rent a car for a short period

#### Multi-Line Discount<sup>4</sup>

Insure your home and auto with us and get **up to 5%** off one or both policies. If you need to make a claim, you'll only be required to pay one deductible.

"**All-Risk**" insurance that protects your home and its contents against perils including fire, theft, vandalism and certain types of water damage.

#### Take advantage of:

- **Water Prevention Systems:** Save up to 10% based on water prevention systems installed in your home such as leak sensors connected to an alarm
- **Same Address Savings:** Save up to 5% for living at the same address for 2 years or more
- **Security Systems Savings:** Save up to 15%
- **Claims-Free Savings\*:** Save up to 20%

\*No claims submitted

#### Coverage for added peace of mind

- **Basic Water Damage Coverage:** Covers sudden and accidental leaks from appliances, sinks, etc.
- **Valuable Article Coverage:** Additional coverage to increase the special limit applicable to certain types of personal property (e.g., jewellery and art)
- **Student Coverage:** Full-time college or university students who are dependents of an insured are covered even when temporarily living away from their primary residence

Keeping you covered while you're on the move with our recreational vehicle insurance



**The Personal has you covered with customized insurance to protect your:**

- Motorcycle
- Personal watercraft
- ATV
- Motor home
- Snowmobile
- Trailer



*The green way to go*

**GET A HOME OR AUTO INSURANCE QUOTE TO WIN**

**\$30,000**

**FOR AN ECO-FRIENDLY HOME RENOVATION**

**A WIN-WIN FOR YOU AND THE ENVIRONMENT!**

Get a quote for your chance to win!

1-888-476-8737



[thepersonal.com/mywinningquote](http://thepersonal.com/mywinningquote)

**Already insured with The Personal?**

As a client, you've already been entered into the draw. It's our way of saying thanks!

No purchase necessary. Contest ends on December 31, 2016 and the draw will take place on January 14, 2017. There is one (1) prize to be won: the winner may select an amount of \$30,000 (CAN) awarded in the form of gift vouchers to a home renovation or building supplier, exchangeable for eco-friendly products or eco-friendly renovations; or a cheque for \$30,000 (CAN). The winner will be responsible for selecting suppliers — upon approval by The Personal — and coordinating all work. Chances of winning depends upon the number of quotes received and the number of policies in force with The Personal on December 31, 2016. The winner must correctly answer a skill-testing question to receive the prize. Full contest rules and details available at [thepersonal.com/mywinningquote](http://thepersonal.com/mywinningquote).



Your organization has chosen  
**The Personal** as your group  
insurer. Start saving today  
with exclusive group rates  
and customized coverage!



Get a quote and compare

1-888-476-8737



[thepersonal.com/upei](http://thepersonal.com/upei)

The Personal refers to The Personal Insurance Company. Certain conditions, limitations and exclusions may apply. Savings and discounts are subject to eligibility conditions, may vary by jurisdiction and may not apply to all optional coverages. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails. Auto Insurance is not available in Manitoba, Saskatchewan and British Columbia due to government-run plans. Client comments were obtained from and approved by our clients and may have been translated from their original language.

<sup>1</sup>Source: Group progress report, September 2015.

<sup>2</sup>Loyalty Savings only available in Ontario, Alberta, Nova Scotia, New Brunswick, Newfoundland and Prince Edward Island; up to 15% available in Ontario and Newfoundland; up to 10% available in Alberta; up to 7% available in Nova Scotia, New Brunswick and Prince Edward Island.

<sup>3</sup>Winter Tire Savings not available in Quebec.

<sup>4</sup>Accident-Free Protection only available in Ontario, Nova Scotia and Prince Edward Island.

<sup>5</sup>Multi-Line Discount available on both home and auto policies in Ontario, Alberta, New Brunswick, Newfoundland, Nova Scotia and the Territories and available on home policies in Quebec and Prince Edward Island.

<sup>6</sup>Worry Free Option is a registered trademark of a company affiliated with The Personal Insurance Company.



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