



# The Co-operators Member Benefits Program for Federation of Alberta Gas Co-op (FedGas) Members

## Get the insurance coverage you need and enjoy special benefits

As a member of your local gas utility and the Federation of Alberta Gas Co-ops, we have worked together with The Co-operators to bring you access to a special Members Insurance benefits program.

Please review the insurance benefits available to you. The following message explains these options. For further information, contact The Co-operators and identify yourself as a FedGas member.



### Why The Co-operators is right for you.

Our commitment to personalized service, together with the most recognized insurance brand in Canada, makes The Co-operators a clear choice for your insurance needs.

The Co-operators has over 65 years of history as a co-operative. Our focus extends beyond increasing profits and share values, to a concern for satisfying the needs of our clients, member-owners, staff members and communities. We are pleased to provide FedGas members with exclusive coverage and savings including:

#### Enhanced Farm Insurance Coverage

Available on Co-operators Farm insurance policies, this benefit gives you up to 24 additional coverage options and increased policy limits. This additional protection is valued at \$300, but is available for a cost of only \$25.

#### Farm and Home Loss Experience Discounts:

These discounts are applied on renewing Co-operators Farm and Home insurance policies when group claims experience has been favourable.

#### Discounted Travel Insurance†

Enjoy a 15% discount on travel medical insurance plans. There is no age limit and coverage is available worldwide 24 hours a day, 365 days a year.

#### Service fee savings on Auto and Home insurance

Waiver of electronic funds transfer (EFT) service fees on Auto and Home insurance for members paying by pre-authorized debit from their financial institution.

#### Enhanced Home Insurance coverage

Claims Forgiveness and availability of Enviroguard® and Better Limits Home insurance endorsements.

#### Group Insurance

A competitive member insurance plan offering medical, dental, life and disability coverage. Call 1-888-761-7851 for more information.

Not all products available in all provinces

Group benefit plans underwritten by Co-operators Life Insurance Company.

Travel insurance is administered by TIC Travel Insurance Coordinators Ltd., underwritten by companies within member companies of The Co-operators Group Limited.

†Discount applies to non-medically underwritten policies only.

[www.cooperators.ca](http://www.cooperators.ca)

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