

# Exclusive opportunity for ACHCCS members



## What is Community Guard®?

Our innovative program provides voluntary non-profits and unions with flexible insurance solutions specifically designed to meet their unique needs.

Community Guard® provides the coverage you need and affordable coverage for liability, property damage and more!

Great news! The Co-operators continues to partner with the Atlantic Canada Health Care Coalition Society (ACHCCS) to offer you access to exceptional coverage, savings and exciting features and benefits, such as:

- Affordable, stable premiums: your Business insurance rates will never increase by more than 5% each year, if your coverage needs are the same and you have no claims.
- Accessibility: our specially trained Financial Advisors have expertise in insurance for voluntary non-profit organizations.
- Ongoing insurability: as your partner, we offer the added value of personalized risk management advice to help ensure your organization resiliency.
- Claims Guarantee: our one-of-a-kind claims guarantee offers no-obligation claims counselling.
- Service Review Panel: launched in 1990 to help resolve concerns. To date, we are the only insurance company in Canada who offers this service.

## Did you know

We have a quote success ratio of 78% for the ACHCCS Community Guard® program, which can save your members an average of \$2,000 per year!

## Preferential Pricing Exclusive to ACHCCS

With our Community Guard® program, we're pleased to offer ACHCCS members the following coverage at a preferred premium:

Essential liability coverage for financial protection against lawsuits:

- Commercial General Liability
- Blanket Accident Insurance
- Crime and Employee Dishonesty Coverage
- Tenants Legal Liability
- Non-Owned Automobile Liability

## Customize your coverage to meet your needs

Additional coverage is available to ensure you have access to the coverage you require, which includes:

Specialty business liability insurance to protect you from claims:

- Directors' and Officers' and Employment Practices Liability (D&O)
- Errors & Omissions Liability (E&O)
- Commercial Umbrella Liability
- Commercial Auto coverage
- Privacy Breach Coverage
- Environmental Impairment coverage

Property coverage to cover any buildings, equipment, stock or other business owned property:

- Property and Business Interruption
- Equipment breakdown

## Already have an insurance provider?

Consider Co-operators as a new option to explore. Ensure your members don't miss out! Call or email a Financial Advisor in your province and get a quote today!

### Nova Scotia

#### Blain King

Financial Advisor, BBA, PFA

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### Prince Edward Island

#### Isabel Delaney

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#### Scott K. Kent

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