



PPAO Group Home and Automobile Insurance Program

**The Value of One. The Power of Many.
That's the difference with Group Insurance**

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Benefits to PPAO members



- A value-added program, at no cost to the Police Pensioners Association or their members
- Preferred Pricing reflecting stability of group members
- Products and enhancements designed to fit customer needs
- An experienced and knowledgeable team of brokers and adjusters available to assist at all times
- Stability and security through Aviva, one of the largest financial service institutions in the world and in Canada
- Aviva is the second largest property casualty insurer in Canada and has S&P's AA very strong financial rating

Combined Policy – Product Features and Benefits

Combined Policy
discount
15% on Home
15% on Auto

Additional \$1M
excess liability on all
Aviva personal lines
policies

■ ■ ■ An endorsement to the primary property policy that extends the coverage to all Aviva personal lines policies including Motorcycle, Elite Leisure & Lifestyle (Wayfarer, NautiMax and Hagerty) and Ovation.

Disappearing
Deductible at
no charge

Schedule to combine
at
any time

Flexible billing
options

Policies combined at
time of new business
or renewal

Automatic alignment
to common effective
date

Policies bundled into
one package



Combined Policy Features; - Disappearing Deductible - Personal Excess Liability



Features included, in your combined auto and property policy, at no additional charge;

Disappearing Deductible:

- Past Insurance history is recognized towards the reduction of your policy deductible
- Your auto (collision and comprehensive coverage's) and property policy base deductibles are reduced by 20% for each consecutive claims free year. After 5 years claims free the deductible amount completely vanishes.
- If a claim occurs, then the deductible amount would revert back to it's original amount and the process would begin all over. Only the vehicle or property location involved would be affected, all other deductibles would still qualify based on their individual claims experience.

Personal Excess Liability:

- An endorsement to the primary property policy that extends to all Aviva personal lines policies
- An additional 1M excess coverage is provided in addition to the primary amounts of liability on each policy.

Automobile

Standard coverage's are mandated by the government. The following endorsements are available;

-Accident Waiver (Forgiveness)

-Replacement Cost, on newly purchased vehicles, up to 5 years

-Transportation Replacement

-Non-owned automobile is included, at no additional charge, so long as collision and comprehensive have been insured. Extends collision and comprehensive to a rental.

Preferred Premium: members receive a preferred premium well below regular market rate. Additional discounts include;

>Multi-vehicle discount

>Multi-policy or Combined policy discount

>Retiree discount

>Winter tire discount

>Loyalty/Stability discount

>Graduated Licensing

>Young Drivers Certificate & Driver Training

>Out of town student discount

>Anti-theft discount

>Hybrid Vehicle discount



Property Insurance



Our property insurance programs provide coverage for homeowners, tenants and condominium owners. We also provide coverage for cottages, rental properties, scheduled articles and boats. We offer;

- ***Guaranteed Replacement Cost*** on buildings, ensures that the necessary funds will be there to rebuild a home even if the full reconstruction cost should exceed the limits of the policy.
- ***Single Limit Policies:*** homeowners' policies are not limited to separate amounts of coverage, instead a lump sum is available to distribute as required.
- ***Attractive rates for most properties including country and rural locations.***

Water is beautiful, until it isn't - Overland Water Protection



Aviva is proud to be the first, and currently only insurer, to offer overland water protection to qualifying customers with personal property policies. It enhances the water protection for property owners or tenants with sewer back-up coverage already in place.

It's available to a wide range of policies – owners or tenants of houses, condos, rental properties, seasonal properties or secondary homes.

Aviva Water Protection provides 3-Way Coverage to your home and belongings

Base policy water coverage: protection for loss or damage resulting from events such as burst water pipes.

Sewer back-up: protection for loss or damage related to the back-up or escape of water or sewage from sewers, sump pits, septic tanks or drains.

Overland water: protection for loss or damage to water, entering a property, from the sudden accumulation of water from heavy rains, spring run-off or overflow from lakes and rivers.

Property Insurance Tip for those who travel



All home or property insurance policies have an exclusion most insured's are unaware of;

Damage is not covered caused by freezing, during the usual heating season within a heated portion of your dwelling, if you have been away from your premises more than 4 consecutive days; but you will still be insured if any of the following precautions have been taken:

1. arranged for a competent person to enter your dwelling each day you were away, to ensure that heating is being maintained; or
2. shut off the water supply and have drained all the pipes and domestic water containers; or
3. if your plumbing and heating system is connected to a monitored alarm station providing 24-hour service.

Property Insurance Discounts



Preferred Premium: members receive a preferred premium well below regular market rate. Additional discounts include;

- Mature Citizen
- Multi-Policy or Combined policy discount
- Loyalty/Stability discount
- Mortgage Free discount
- Claims Free discount
- Alarm discount
- Superior tanker water shuttle
- Sump Pump, Septic tank

Halo.....it's as easy as 1-2-3



Halo is a value added benefit, automatically included that could save you hundreds of dollars, that provides;

- Free Legal Assistance – *an average lawyer fee is more that \$250 hour. Confidential answers are provided with just a phone call!*
- Free Guaranteed Home Repair Assistance – *practical advice, guidance and referral of services including plumbers and electricians.*
- Free Health Assistance – *access healthcare professionals when you've got a medical question.*
- Expert Real Estate and Mortgage Assistance – *impartial advice about home purchase and mortgages.*

If you have a PPAO group property policy, you'll also qualify for free and unlimited legal, home and health advice from expert professionals.

MOTORCYCLE INSURANCE



The PPAO group offers a comprehensive motorcycle program which includes;

- Coverage for Transportation Replacement
- Vacation Expense – Included at no additional charge!
- Replacement Cost for 5 Years
- A preferred premium often much lower than regular market rates when combined with auto and or home coverage.

DISCOUNTS OFFERED:

- Motorcycle and Home 15%
- Motorcycle and Car 10%
- Multi Motorcycle
- Loyalty from 3 to 7+ years
- Advanced Rider Training
- Valued Customer
- Vintage Motorcycle

Leisure and Lifestyle Insurance



PPAO members will also have access, through Aviva's sister company Elite Insurance, to specialty insurance products. Since 1954 Elite has been insuring almost every kind of holiday trailer, park model and mobile homes, cottages, classic/antique collector cars, watercraft and more.

Trailers: Covers a wide range; coverage includes "All Risk" with minimal exclusions. Coverage is based on Guaranteed Replacement cost, for newly purchased units, or Replacement to an Agreed Value limit. Septic/Sewer Back coverage is also available.

Boats: Covers a wide range; from small runabouts, cuddy cruisers, larger cabin cruisers, sailboats, jet boats, personal watercraft, and classic/antique boats. Aviva offers one of the best marine packages available through Aviva Elite's Nautimax program.

Cottages: Two packages are available; one program is designed for cottage owners who use their property during the summer and another covers those who visit throughout the year. The cottage program has several specialized coverages designed specifically for the needs of cottagers including cottages that are rented out. No matter where the cottage is located, even if it's on an island, Elite has the program to suit every cottager's needs.

Antique and Collector Vehicles

Aviva Elite has the ideal choice for antique, classic, modified or customized collector cars and tractors.

Elite is a proud partner with Hagerty – the world's leading provider of collector vehicle insurance. Under the partnership, Aviva Elite underwrites for Hagerty Insurance in Canada whom are the largest underwriter of classic/antique vehicles in North America.

Coverages are tailored, according to needs, and insured on an Agreed Value basis.

No appraisal is required, just photos from each side.

Premiums are very low reflecting the type of use and care these vehicles are given.

Superior Claims Service



Aviva provides one of Canada's most respected and highly rated insurance claims services. Claimant satisfaction rates of customers, measured by an independent company, have consistently been around 95%.

FSCO runs independent surveys, to audit insurance companies claims payment performance, as they must meet a minimum standard. The industry average is at about 85% while Aviva consistently scores well above this amount.

Claims Service is backed by;

Claims Service Satisfaction Guarantee - Aviva promises to deliver great claims service or we'll cut you a cheque for the amount of your premium. That's right, *all of it*.

24-Hour Claims Service

You can be confident that you have access to our claims service 24-hours a day, 7 days a week, anywhere in Canada, U.S., or worldwide.