



CVMA

INSURANCE PROGRAM

Western Financial Group Insurance Solutions, in partnership with the Canadian Veterinary Medical Association (CVMA), is proud to be the endorsed provider of specialized insurance programs and risk management services for CVMA members across Canada.

The following programs are available under the **CVMA Insurance Program**:

Commercial Insurance

Professional Liability Insurance

Student & Graduate Insurance

Employee Benefits

Affinity Program

Group Automobile & Home Insurance

Commercial Insurance

The CVMA Insurance team at Western Financial Group Insurance Solutions understands the unique insurance exposures within the Canadian veterinary industry. Our veterinary insurance experts will provide a comprehensive review of your business operations and develop a policy to meet the specific needs of your veterinary practice.

Features & Benefits:

- Immediate significant savings off present premiums when joining the Program.
- Rate stability achieved through the "Protected Self-Insurance" (PSI) structure and participation of more than 1,400 practices across Canada.
- Access to unique coverages offered exclusively through the CVMA Insurance Program, with regular review to ensure each Practice has a policy tailored to its specific needs.
- Opportunity for annual premium returns during low-claiming years as a result of the unique PSI structure.
- Comprehensive blanket limit coverage.
- Risk Management and Loss Prevention services.

Professional & General Liability Insurance

We work with CVMA members and member clinics across Canada, recognizing the unique regional provincial needs of the veterinary profession. Professional & General Liability Insurance is included in the commercial insurance package, or can be purchased by individuals. It is a coverage every veterinarian should have in place as this type of

insurance covers errors, omissions or negligent acts, which may arise from your normal or usual duties as a veterinarian. The protection also covers allegations and legal costs to defend a civil suit. Having Professional & General liability in place ensures that if an incident occurs you will have the financial support required to protect your livelihood.

Advantages:

- Veterinarians of all disciplines have available individual Professional Liability Insurance at very competitive rates.
- Coverage for legal expenses arising from any complaint, disciplinary hearing or review.
- Coverage for legal expenses relating to employment practices and contract disputes.

Student & Graduate Insurance

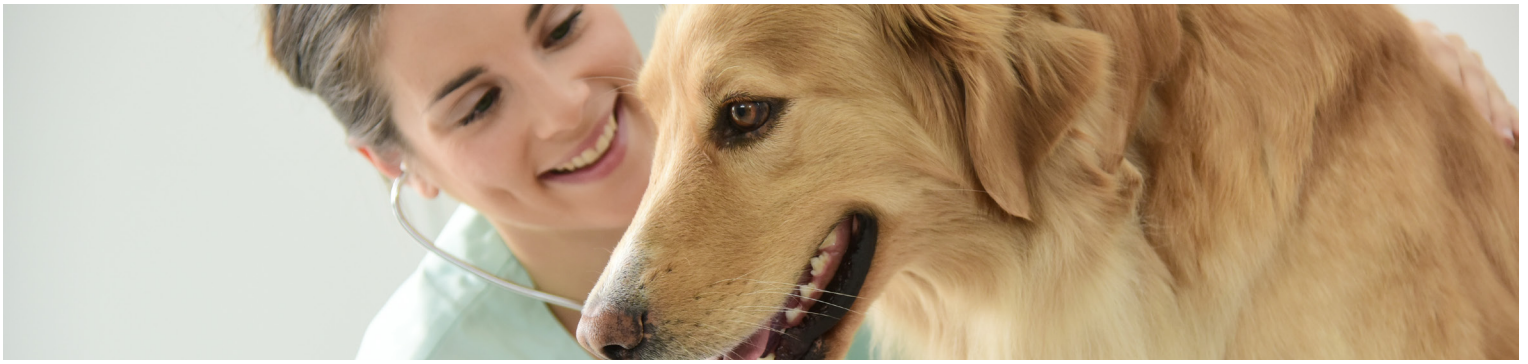
The CVMA has designed a Student & Graduate Insurance Program that will give you and your loved ones peace of mind. Whether in the classroom or out in the field, take comfort in knowing you're protected.

The Student & Graduate Insurance Program offers Life and Disability Insurance to veterinary students in year one up until they graduate. This insurance is available quickly with no medical underwriting required.



<u>Benefit</u>	<u>Coverage Amount</u>
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Life Insurance & Accidental Death	\$25,000
Long Term Disability	\$2,000 monthly benefit



Employee Benefits

The TotalGUARD Employee Benefits Program offered through the CVMA provides comprehensive Life, Health and Dental plans to clinics across Canada. TotalGUARD provides financial

efficiencies and strength in numbers by being pooled with over 1,500 businesses across Canada. TotalGUARD will help your effort to attract and retain employees creating a more efficient and productive work force.

Features & Benefits:

- **Program Flexibility:** Member clinics will now have many different coverage options to choose from.
- **Online Administration:** Administrating your Employee Benefits Program has never been quicker or easier. With Online Administration you can add new employees, update employee information, download forms and print certificates.
- **Pay-Direct Drug/Dental Card:** All insured persons will receive this automatic payment card, which is like a credit card that insured persons can use for their drugs and dental services. Insureds are required merely to pay the amount of co-insurance at the time of purchase/service when presenting the card.

Affinity Program

The Affinity Program provides individual members with peace of mind, knowing that their families are protected from financial hardship in case of misfortune. The Program offers comprehensive products that are flexible and competitive.

The CVMA Affinity Program offers:

- Life Insurance
- Child Dependent Life
- Long Term Disability
- Accidental Death & Dismemberment
- Business Overhead Expense

Group Automobile & Home Insurance*



thePersonal
Home and Auto Group Insurer

Savings on your Home and Auto Insurance.

A New Partnership that Serves You Well:

The CVMA regularly evaluates its programs and services to offer the best possible value to its members. As part of the CVMA Insurance Program, the CVMA has partnered with **The Personal Insurance Company** to provide members with exclusive group rates and benefits on your Home and Auto Insurance.

Exclusive Rates and More:

The Personal's Home and Auto Group Insurance offers personalized coverage, attractive discounts and quality service. Additionally, your spouse and dependents can benefit from your group offer, including these ways to save:

- **Winter Tire Discount:** Save 5% on your premium when you drive with four winter tires during the winter.
- **Loyalty Savings:** Switching to The Personal can provide savings up to 7%.
- **Student Rates:** Low Rates for dependent college or university students under the age of 25.
- **Burglar Alarm Discount:** Save if your home is monitored by a central alarm system.
- **Home + Auto Advantage:** Save on your Home Insurance when you insure both your home and car with The Personal. Should you have a claim involving both, you pay just one deductible.

Get Your Exclusive Quote:

1-866-860-2862 • CVMAinsurance.com

* **CERTAIN CONDITIONS APPLY.** Auto Insurance is not available in Manitoba, Saskatchewan or British Columbia due to government-run public insurance plans. Accident-Free Protection is only available in Ontario, Quebec, Nova Scotia and Prince Edward Island. Loyalty Savings are only available in Ontario, Alberta, Nova Scotia, New Brunswick and Prince Edward Island. Winter Tire Discount is not available in Quebec.

These programs are available exclusively to members. To participate in the CVMA insurance program and ensure uninterrupted coverage, you must be a member and maintain membership in good standing throughout the policy period.

To take advantage of the benefits of the CVMA Insurance Program, please contact:



1-866-860-CVMA (2862)
CVMAinsurance.com