



CANADIAN VETERINARY  
MEDICAL ASSOCIATION  
L'ASSOCIATION CANADIENNE  
DES MÉDECINS VÉTÉRINAIRES

# CANADIAN VETERINARY MEDICAL ASSOCIATION



## It's Your Program!

### CANADIAN VETERINARY MEDICAL ASSOCIATION

Group Insurance Solutions, in partnership with the Canadian Veterinary Medical Association (CVMA), is proud to be the provider of a specialized insurance program with risk management services for CVMA members across Canada. Group Insurance Solutions specializes in helping Canadian associations, buying groups, and independent businesses save money while providing the right level of coverage through specialized group insurance programs. We are here to help you with your insurance needs and help reduce your insurance costs.

### OUR GUARANTEE TO YOU:

- We will understand your business and the risks you face.
- In conjunction with the CVMA, we have created a specialized insurance program for your industry.
- We will work with you to determine the right level of coverage to meet your particular needs.
- We will provide consistent and ongoing Canada-wide sales and service support for your insurance needs.
- As a participant in the CVMA "Protected Self-Insurance" Program, you have the benefit of strength in numbers with preferred group rates.
- The CVMA "Protected Self-Insurance" Program will provide each member with immediate premium savings and long-term rate stability.
- The Program will provide an opportunity for returns of premium paid directly to participating members during low claiming years.
- All participating members under the Program will have a representative review current coverage limits, including building evaluations, and provide coverage recommendations.

The following commercial insurance coverages exclusively designed for CVMA members are available:

- Property Insurance
- Liability Insurance
- Business Interruption
- Crime
- Equipment Breakdown
- Professional Liability



## FEATURES AND BENEFITS

### Feature

### Benefit

#### Immediate Savings

- guaranteed rate reduction off current policy premium

#### Long-Term Rate Stability

- members' future premiums are based upon Program claims, not on insurance market swings

#### Ownership of Premiums

- 40% of premiums owned by participating members
- fund pays defined portion of claims; any balance after claims of each year's fund belongs to insured members

#### Proven Structure

- "protected self-insurance" structure same as for the Manitoba Hotel Association, Canadian Rental Association and Sobeys

#### Complete Insurance Protection

- insurer pays all claims over the annual deductible fund
- no deficit or retroactive assessment can occur in this program

#### Administration

- underwritten by Grain Insurance & Guarantee Company
- "protected self-insurance" fund held by Western Financial Insurance Company
- risk management, loss prevention and building evaluation service
- consistent claims handling with control adjusters and lawyers under Group Insurance Solutions' direction on CVMA's behalf

To take advantage of the benefits of the CVMA "Protected Self-Insurance" Program, please contact:

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Group Insurance Solutions

[www.canadianveterinarians.net/insurance.aspx](http://www.canadianveterinarians.net/insurance.aspx)