



For your home, auto and business insurance,  
being in the right place has its benefits.



The right fit.

## Les protections RésAut CSQ and The Personal: the right fit!

### A partnership that serves you well

In 1986, CSQ chose The Personal as its home, auto and business insurer for its Les protections RésAut CSQ insurance plan. Our home, auto and business group insurance also offers you personalized coverage and service. What's more, your spouse and dependants can benefit from all we have to offer.

### Concrete benefits

Given that CSQ members save an average of \$300<sup>1</sup> a year on their home and auto insurance, it comes as no surprise that over 97%<sup>2</sup> of them renew their insurance policies every year.

Join more than 40,000 other CSQ members who have already enjoy these benefits by calling:  
**1-888-476-8737**

## AUTO INSURANCE



**Shift up to The Personal.** From basic protection to complete coverage, we've got the right insurance to fit both your vehicle and your budget.

<b>Multi-Vehicle Discount</b>	Save up to 15% if you insure more than one vehicle with us.
<b>Ecosavings</b>	Save up to 20% for insuring a fuel-efficient car.
<b>Student Rates</b>	Students under 25 can save up to 17% on their insurance.
<b>Accident-Free Protection</b>	Your premium won't increase due to your first at-fault accident.
<b>Replacement Cost Coverage and the Value Plus Option™</b>	Protect your new or used car from depreciation for a period of up to five years.



**Many ways to save!**

## HOME INSURANCE



**Feel at home with The Personal.** Whether you're in a house, condo or apartment, we'll protect you with insurance that fits your way of life.

<b>All-Risk Insurance</b>	Protects your home and personal property, with the option to cover extras like a swimming pool, artwork and jewellery.
<b>FREE Identity Theft and Legal Assistance</b>	Receive legal and other support at no additional cost from a team of professionals.
<b>TeleWarn® Program</b>	Protect your home in case of fire, theft and break-in with this unique residential monitoring program and save up to 15% on your insurance premium.
<b>Healthy Home Discount</b>	<b>Save 10%</b> on your property insurance premium if your home is LEED certified (environmentally-friendly, green buildings).



**Save with Home + Auto Advantage**

### Home + Auto Advantage

- Save on your home insurance when you insure both your home and car with us.
- Get the **Worry-Free Option** at no cost, giving you coverage for most short-term rental or borrowed vehicles, or if your vehicle is off the road as the result of an accident or loss.
- Should you have a claim involving both, you pay just one deductible, the highest one.

### Waiver of premium

Unable to work due to a long-term disability? Les protections RésAut CSQ pays your home and auto insurance premiums for the second year of disability.

## BUSINESS INSURANCE



**Do business with The Personal.** We offer an insurance plan that can be adapted to your business needs.

Retailers and wholesalers – Service businesses – Commercial vehicles  
Condominium, apartment, and commercial buildings.

Get a quote for your business  
**8 a.m. to 8 p.m. Monday to Friday**  
**1-800-268-3063**



**Designed for your business**

<sup>1</sup> Source: Amount calculated for a home and auto insurance policyholder based on a study conducted on October 25, 2010. The amount includes the discount given for double contract (combined home and auto insurance). Amounts vary and cannot be guaranteed. Savings are calculated based on the rates of other insurers.

<sup>2</sup> Source: CAT-03M Report, September, 2012.

The clauses and terms of the described coverage are set out in the insurance policy. Some conditions and exclusions apply. Discounts are subject to certain conditions. The Personal refers to The Personal Insurance Company and The Personal General Insurance Inc. The Value Plus Option™ is a trademark of a company affiliated with The Personal General Insurance Inc. The Personal's TeleWarn® Program is not available in some areas. TeleWarn® is a registered trademark of The Personal General Insurance Inc.



Keeping you at one with the great outdoors! We can offer insurance coverage for your recreational vehicle: motorcycles, ATVs, snowmobiles, trailers, motorhomes and boats.

With The Personal, you can choose to have basic coverage or increase your protection with our additional options, such as the **Value Plus Option™** or the **Loss of Use Coverage**, which covers most additional travel, meal and accommodation expenses in the event of theft or accident.<sup>1</sup>

<sup>1</sup>Value Plus Option™ is exclusively for motorcycles, snowmobiles, ATVs and motorhomes and Loss of Use Coverage is exclusively for motorcycles and motorhomes.

## Online Convenience

As a customer, you can do things like:

- Update your address
- Change your vehicle
- Add a driver
- File a claim
- Change your payment method
- Print your insurance certificate and more

Say goodbye to the paperwork:  
Sign up for OneFile.



ONEFILE



## Direct to you, for you

With our extended business hours you'll always get a quick response from an insurance expert. Licensed agents will answer your questions, advise you on coverage best suited to your needs and ensure you're taking full advantage of your group plan, including the savings.

## Help when you need it

Our team of professionals is there to answer emergency calls 24/7. A claims advisor will work with you to help you get your life back to normal as quickly as possible.

## No retiree for your insurance plan!

As a member of the AREQ (CSQ), you and your spouse can continue to take advantage of your plan. Plus, at age 55, you are automatically covered for the "replacement value with no obligation to rebuild" if your home is damaged and declared a total loss.

## Get your exclusive group rates

1-888-476-8737

8 a.m. to 8 p.m. Monday to Friday

8 a.m. to 4 p.m. Saturday

[csq.thepersonal.com](http://csq.thepersonal.com)



WIN A CAR THAT FITS YOUR LIFESTYLE

**MEET YOUR MATCH**

CONTEST

**\$50,000 IN PRIZES!**

GET A QUOTE ONLINE AND YOU COULD INSTANTLY WIN ONE OF 100 GAS CARDS WORTH \$150 EACH!

Complete rules available at [thepersonal.com/meetyourmatch](http://thepersonal.com/meetyourmatch).

The Personal refers to The Personal Insurance Company. Certain conditions apply. Auto insurance is not available in Manitoba, Saskatchewan or British Columbia due to government-run plans. No purchase required. Contest closes December 31, 2013. The grand prize draw to take place on January 17, 2014.  
\* Total prize value is \$50,000: car valued at \$35,000, plus \$15,000 in gas cards. Complete rules available at [thepersonal.com/meetyourmatch](http://thepersonal.com/meetyourmatch). Vehicles may not be exactly as shown. Ford Motor Company of Canada, Limited is not affiliated with this contest or with The Personal Insurance Company.