



AUTO – HOME – BUSINESS –  
RECREATIONAL VEHICLE **INSURANCE**



**thePersonal**

Home, Auto and Business Group  
Insurer

The right fit of **savings**,  
**exclusive group rates**  
and **customized coverage**

The right fit.

## SAVINGS AND EXCLUSIVE GROUP RATES

Savings on your home, auto and business insurance that are applied to your exclusive group rate—**that's also what the right fit is all about!**



Discounts are subject to certain conditions.

## HOME



- ▶ LEED home savings: 10%
- ▶ Alarm system savings: up to 10%
- ▶ *Good record* rate<sup>1</sup>: up to 25%

## HOME + AUTO ADVANTAGE



- ▶ Save up to 10% on your home insurance and get additional coverage at no extra charge

<sup>1</sup> No claims

## AUTO



- ▶ *Ecosavings*: up to 20%
- ▶ Multi-Vehicle discount: up to 15%
- ▶ *Good record* savings<sup>2</sup>: up to 10%
- ▶ 25 and under rate: up to 20%
- ▶ Anti-theft savings: up to 15%

Start saving  
[thepersonal.com/concordia](http://thepersonal.com/concordia)  
**1-888-476-8737**

<sup>2</sup> No claims and/or no violations of the Highway Safety Code.

Up to 25%  
additional savings!

# intelauto

Finally, savings that reflect  
your **good driving habits!**

1

CONNECT



2

DRIVE



3

SAVE



Save **up to 25%** when renewing thanks to our usage-based insurance program. **It's easy, smart and free!**

Certain conditions apply. Intelauto is underwritten by The Personal General Insurance Inc. in Quebec and by The Personal Insurance Company in Ontario. <sup>TM</sup> Intelauto is a trademark of The Personal Insurance Company, used with permission by The Personal General Insurance Inc. Intelauto is offered in Ontario and Quebec only.

## CUSTOMIZED COVERAGE

Coverage tailored to your specific home, auto and business insurance needs—  
that's also what the right fit is all about!

The clauses and terms of the described coverage are set out in the insurance policy. Some conditions and exclusions apply.

## HOME ALL-RISK INSURANCE

- › Coverage for valuables
- › Coverage for seasonal dwellings
- › Insurance for self-employed workers
- › Insurance for tenants



## BUSINESS

**Commercial vehicles – Buildings –  
Service industry businesses – Retailers and wholesalers**

- › Property and civil liability coverage
- › Loss of income coverage
- › No coinsurance clause



## AUTO

- › Accident-Free Protection
- › Replacement Cost Coverage
- › Value Plus Option™ for used vehicles
- › *Travel costs* coverage



## RECREATIONAL VEHICLES

**Motorcycle – ATV – Snowmobile –  
Motorhome – Trailer – Personal watercraft**

- › Value Plus Option™
- › *Travel costs* coverage



Customize your insurance  
[thepersonal.com/concordia](http://thepersonal.com/concordia)

**1-888-476-8737**

The Value Plus Option™ is a trademark of a company affiliated with The Personal General Insurance Inc. and is exclusively for used passenger vehicles, motorcycles, snowmobiles, ATVs and motorhomes. Travel costs coverage is exclusively for passenger vehicle, motorcycles and motorhomes.

# THE PERSONAL TOUCH

Exclusive group rates, customized coverage and an attentive team eager to help—that's also what the right fit is all about!

## References? Ask our customers!

We were ranked  
"Highest in Customer Satisfaction among Auto Insurers in Quebec"  
in 2013 according to J.D. Power.



The Personal General Insurance Inc. received the highest numerical score among auto insurance providers in Quebec in the proprietary J.D. Power 2013 Canadian Auto Insurance Customer Satisfaction Study<sup>SM</sup>. Study based on 11,257 total responses measuring 12 providers in Quebec; it measures consumer satisfaction with auto insurance providers. Proprietary study results are based on experiences and perceptions of consumers surveyed in February-March 2013. Your experiences may vary. Visit [jdpower.com](http://jdpower.com).

## A PARTNER YOU CAN TRUST

- ▶ **40 years** of experience in 2014
- ▶ Partnerships with more than **650 major organizations** in the public and private sectors across the country
- ▶ Largest group insurer in Quebec and a leader in Canada
- ▶ Over **9 out of 10 clients** would recommend us to a friend after a claim<sup>1</sup>
- ▶ **96%** of our insurance clients stay with us year after year

Get your Personal quote  
[thepersonal.com/concordia](http://thepersonal.com/concordia)  
**1-888-476-8737**

The Personal's TeleWarn<sup>®</sup> program is not available in some areas. TeleWarn<sup>®</sup> is a registered trademark of The Personal General Insurance Inc.  
<sup>1</sup>Source: Internal survey conducted by mail on customer satisfaction after a claim.

## AT YOUR SERVICE

- ▶ TeleWarn<sup>®</sup> home monitoring program
- ▶ Legal and Identity Theft Assistance – at no additional cost with home insurance
- ▶ Key and Lock Replacement – included with home insurance
- ▶ Repair Claims Guarantee from recommended shops – included with auto insurance
- ▶ 24/7 Emergency Assistance
- ▶ Convenient Online Services
- ▶ Onefile





Get a home,  
auto or business  
insurance quote for  
your chance to win!

**\$50,000**  
IN PRIZES

**Grand prize**

2015 New Beetle (\$30,000 value)

**Second prize**

Travel credit, ATV or \$10,000 cash

**INSTANT PRIZES**

Complete a quote online and you could  
instantly win one of 25 iPad\* mini!

GET A QUOTE FOR  
YOUR CHANCE TO WIN!

**1-888-476-8737**

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

Already insured with The Personal?  
As a client, you have already  
been entered in the final draws.  
It's our way of saying thanks!

Certain conditions apply. The Personal refers to The Personal General Insurance Inc. No purchase necessary. The contest ends on December 31, 2014. The final draws will take place on January 16, 2015. Total prize value is \$50,000: \$30,000 for the vehicle, \$10,000 for the second prize, and \$10,000 for the instant prizes. Contest rules available at [thepersonal.com/mywinningquote](http://thepersonal.com/mywinningquote). Business insurance offered only in Quebec. The vehicles may vary from those illustrated. Volkswagen Group Canada Inc., Yamaha Motor Canada Ltd, Voyages Laurier Du Vallon and Apple Inc. are not affiliated with this contest or with The Personal. \*iPad is a registered trademark of Apple Inc. Images of the Canadian Dollar banknote herein displayed are used with the permission of the Bank of Canada.