



thePersonal

Home, Auto and Business Group
Insurer

Group rates. Preferred service.



**When it comes to insurance,
we're stronger together**



Discover our home, auto and business group insurance



**Here for you,
now and always**

**Digital solutions
to keep things simple**

As a **member of Quebec Provincial Association of Teachers (QPAT)**, you get access to customized home, auto and business coverage and damage insurance agents who will tailor your coverage to your specific needs.

Plus, as one of **Canada's leading group insurers**, we're trusted by more than 700 organizations to provide members like you with:

- ▶ **Exclusive rates**
- ▶ **Preferred service**
- ▶ **A seamless insurance experience**



Save even more

When you bundle your home and auto insurance



Lock in your rates for up to **364 days¹**

Even if you just renewed



See why **97% of clients renew with us each year²**

Ease, convenience, savings—
and so much more



With our convenient **Online Services** you can:

- ▶ View and manage your policy
- ▶ File a claim, anytime, anywhere
- ▶ Update your payment method and check your premium balance
- ▶ Estimate the cost of insurance for a new vehicle, and more

Plus, download **The Personal App** for:

- ▶ Convenient access to your **Online Services**
- ▶ Free prevention programs, like **Radar™**, our severe weather tracking system



Auto insurance



Home insurance

Worry-Free Option™

It can cover vehicles rented or borrowed in Canada and the United States, travel expenses following a covered loss, and more

Value Plus Option™

To protect your used vehicle against depreciation for up to 5 years

Plus, save if you:

- ▶ Have a good driving record (up to 15%)
- ▶ Insure more than one vehicle
- ▶ Drive a fuel-efficient, hybrid or electric vehicle³

Optional coverages include:

- ▶ Enhanced water damage protection
- ▶ Coverage for your valuables
- ▶ Protection against severe weather

Plus, save if you:

- ▶ Are claims-free for several years (up to 20%)
- ▶ Have a security system⁴



Recreational

Enjoy life's simple pleasures knowing you're protected.

We protect your:

- Motorcycle
- Trailer
- ATV
- Motor home
- Snowmobile
- Boat



Pet Insurance

We'll cover your unexpected vet expenses if your cat or dog becomes sick or injured⁵.

To learn more, call **1-855-343-9385** or visit **thepersonal.com/pet**



Business insurance

Do you own a business?

Protect your business, rental properties and commercial vehicles with our group insurance solutions.

Is your spouse a business owner?

We can insure their business and provide all the same great benefits that you have.

Get full support with us!



**We've got your back.
Get a quote today.**

**thepersonal.com/qpat
1-888-476-8737**

Get social with us



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thePersonal

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The Personal refers to The Personal General Insurance Inc. in Quebec and The Personal Insurance Company in all other provinces and territories. Certain conditions, limitations and exclusions may apply. Savings and discounts are subject to eligibility conditions and may vary by jurisdiction. Rates and discounts are subject to change without notice. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails.

¹ Rates are guaranteed for up to 364 days provided there are no changes to your underwriting information from the time the policy is issued to its effective date.

² Internal statistics of The Personal: Approximate number of policyholders who renewed their policies when their policy came up for renewal from January to December 2020. The rate does not include mid-year term cancellations and terminations.

³ The discount for fuel-efficient vehicles is awarded based on criteria defined by The Personal using information provided by the Fuel Consumption Guide published by Natural Resources Canada.

⁴ You could save up to 10% if your home has a monitored fire alarm, burglar alarm and automatic sprinkler system.

⁵ The Personal Pet Insurance Program is underwritten by Petline Insurance Company and is distributed by Desjardins General Insurance Services Inc. in all provinces and territories except Quebec and by Missisquoi Insurance Company in Quebec.

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TM Value Plus Option is a registered trademark of a company affiliated with The Personal Insurance Company.

TM Radar is a trademark of Desjardins General Insurance Group Inc., used under licence.