Insurance is a valuable safety net that can ensure you and your loved ones are well taken care of.

PROTECTING YOUR FAMILY

Insurance is a **valuable safety net** that can ensure you and your loved ones are well taken care of.
A special supplement by mediaplanet

Canada’s insurance industry is taking a proactive approach to meeting your needs by making it easier to focus on your family’s safety.

Why Canadians can depend on the life and health insurance industry

A man and his wife had the good fortune to own a goose which laid a golden egg. Luckily though they were, they soon began to think they were really making rich enough quickly enough.

Since the goose laid eggs a day old, they imagined that the bomb would be made of gold inside. They decided to kill it in order to secure the whole store of precious metal at once. When they cut it open they found it was just like any other goose. They neither got rich nor enjoyed the daily addition any other goose. They neither got rich nor enjoyed the daily addition any other goose.

One of the key problems is a definition of “catastrophic impairment” has been to open it to interpretation and used to target minimum benefits for individuals with less serious injuries.

The numbers are revealing:

- More than 3,400 collision injuries in Ontario every year, most of which are minor (strains, sprains, and whiplash).
- More than 8,400 health care costs are incurred in the province each year billing to receive services to these injury victims.
- Every month, these providers submit $27,000 treatment and assessment proposals to insurers.

So if we do the math for a year, 62,000 injuries, (most of which are minor) generate $3,400,000 treatment costs.

This is a story of fraud and abuse. Addicted to the profits of criminal insurance fraud, the tally reaches up to $4 billion, as recently estimated by KPMG.

Claims costs continue to rise, despite important reforms introduced by the Ontario government in 2010. Unfortunately, as claims costs rise, so do premiums.

As a result, auto insurance in Ontario is the most expensive in the nation. This is a fact that has to be faced. It’s time all of us to come together—industry, government, policyholders, stakeholders, and members of the legislature—and to work together to make our driving safer and our cars less expensive to drive.

Tips for consumers: Know the law

- Include pre-collision damage in an auto-insurance claim.
- Claim property items stolen or damaged during a break-in.
- Inquire about any changes to traditional insurance proposals that were never received (through a health care facility).

“Call 1-877-IBC-TIPS to report fraud. And to have your say on Ontario’s auto insurance system go to our website at www.ibc.ca and click on Your car Insurance Premium Should Be Lower.”

Frank Siodle, president, mediaplanet Canada

To learn more, visit www.ibc.ca.

Canada’s life and health insurance industry is here for the long term. It is here to ensure the continued safety of the nation’s most vulnerable citizens: a financial responsibility for all stakeholders: a financial responsibility for the lives of the insured. We recommend to have a good credit rating and the interest you are paying on your debt. Know the difference between good debt and bad debt.

Medical tourism

Part of experts

Three thought leaders discuss insurance.

The life and health insurance industry of today is truly different from the one we knew even a decade ago. The emergence of technology has led to global economic circumstances. As a result, in adapting to meeting the needs of its customers, the industry is more dynamic and diverse than ever before. So what are the current influencers and the continued need to meet these new needs today?”

Today’s reality is that on their own, governments are no longer in a fiscal position to meet the importance needs of its citizens. As a result, in adapting to meeting the needs of its customers, the industry is more dynamic and diverse than ever before.

Canadian’s insurance industry is changing. From tech to global economic circumstances. As a result, in adapting to meeting the needs of its customers, the industry is more dynamic and diverse than ever before.

The example of the industry approach to meet the needs of Canadians:

The industry has long played a major role in helping people provide for retirement and assurance more than two-thirds of Canada’s private pension plans. Although over 50 percent of Canadian working in the private sector still do not have access to a pension plan, as a result, the industry has been a strong proponent of group Registered Pension Plans (RPPs). The federal and provincial governments will be implementing (PFRPs) in the near future, hopefully by 2013. That is what PFRPs will help fill the gap for private sector workers, particularly those employed by small and mid-sized business enterprises (SMEs).

Another area in which the industry is doing action is long-term care. Our polling has shown that three-quarters of Canadians are largely concerned about the financial impact of high-cost drugs.

The third example is related to ensuring the ongoing affordability of health insurance, particularly for SMRs. SMRs would struggle the most if an employer should require a high-cost drug treatment.

The industry recently announced an agreement to protect fully-insured private drug plans from the full financial impact of high-cost drugs.

This pooling agreement introduces a fee of 8 percent and its kind and represents a win-win scenario for all stakeholders: a financially stable drug plan for employers, a guarantee to access treatment for employees, and the ability to share the burden of high-cost claims for participating insurers.

Meeting your needs

Canada’s life and health insurance industry is here for the long term. It is here to ensure the safety of the nation’s most vulnerable citizens: a financial responsibility for the lives of the insured. We recommend to have a good credit rating and the interest you are paying on your debt. Know the difference between good debt and bad debt.

Sprinkler fires

Eight out of ten fires deaths occur in the home. Usually occurring at night, fires grow very fast and can get from a tiny flame to total destruction in as little as 30 seconds. As a result, a sprinkler system can suppress a fire, giving your family time to escape.

Can we afford to live without them?

- Installing smoke alarms and a fire sprinkler system reduces the risk of death in a home by 81 percent (relative to having neither).
- Only the sprinkler closest to the fire will activate, meaning 90 percent of fires are contained by the operation of just one sprinkler.
-火喷水系统的现代化喷水灭火系统包含大约两个小时以上的火控时间.
- Modern residential sprinkler systems are the fastest response and can be mounted with flush or ceiling.
- The City of Vancouver has had a residential sprinkler bylaw for more than 20 years; in this case, no one person has perished due to fire in a home properly equipped with fire sprinklers.

Beer in India

“Be aware of the dangers of credit card debt and the interest you are paying on your debt. Know the difference between good debt and bad debt.”

Life insurance

“Life insurance is the most expensive in the nation. This is a fact that has to be faced. It’s time all of us to come together—industry, government, policyholders, stakeholders, and members of the legislature—and to work together to make our driving safer and our cars less expensive to drive.”

Frank Siodle, president, mediaplanet Canada

To learn more, visit www.ibc.ca.

Canada’s life and health insurance industry is here for the long term. It is here to ensure the safety of the nation’s most vulnerable citizens: a financial responsibility for the lives of the insured.

Canada’s insurance industry is taking a proactive approach to meeting your needs by making it easier to focus on your family’s safety.
Pet insurance: A cost-saving necessity

When the Hieberts first introduced their new pup Winston, an adorable little Shih Tzu, to their family, the last thing on their minds were the health complications associated with the dog's breed.

Unexpected consequences

Like many pet owners, the Hieberts were looking for a breed that fit their family's lifestyle. "You buy a pet on emotion but you don't do research about what could go wrong," says Allan Hiebert, who also happens to work in the financial services industry. "We thought about it when we first got him, and then we put it off," Allan Hiebert admits.

Six years later and the Hieberts have spent nearly $6,000 in health-related expenses for Winston. This high cost could have been avoided had they just enrolled in pet insurance coverage.

Winston had to get surgery on a non-cancerous tumor in his ear canal—an expense that the Hieberts hadn't expected and had to dip into their savings to pay for. "Pet insurance is the best way to be sure you can provide enough care for your pets and not allow the potential financial strains be the deciding factor on their livelihood," says Kristen Lynch, Executive Director of the North American Pet Health Insurance Association.

"I don't think we quite understood how expensive it could get," says Hiebert. "The ounce of prevention would have been worth it." — Allan Hiebert

Peace of mind

"Savings can only take you so far, but insurance is the most cost-effective way," he adds.

Today the Hieberts include pet insurance for Winston as one of their fixed monthly expenses.

"We hear many stories from people just like the Hieberts," says Dr. Colleen Skavinsky, Chief Veterinary Officer at Petsecure. "Veterinary medicine today rivals human medicine, and pet health insurance offers pet parents the ability to make the conscious choice to pursue the best in health care for their pets."

Foreward thinking

The Hieberts have estimated that they would have only spent a third of their $6,000 bill if they had gotten Winston insured from day one. "It's very wise to make an investment in pet insurance. I know it will save you a lot of grief down the road," says Hiebert.

"I don't think we quite understood how expensive it could get... the ounce of prevention would have been worth it."

— Allan Hiebert


Think Local applies to insurance, too. This philosophy is at the heart of every insurance plan, member benefit and community program we develop.

Our community is the education community and for over 70 years we have celebrated that. As a not-for-profit fraternal insurer our connection is solely with our members – educators.

We don't ship profits off to Bay Street; we reinvest them to give members quality insurance coverage at reasonable rates, supported by caring service and a give back attitude.

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Responsible pet ownership means providing the best veterinary care

As the oldest and largest pet health insurance company in Canada, we continue to lead the marketplace in providing Canadian pet owners with innovative coverage that meets their diverse and changing needs.

Call us toll free at 1-800-268-1169 or visit www.petsecure.com

Stay Connected!
Household debt in Canada is at record levels averaging $112,000. Many of us have debts far greater than that. On the other hand, debt finances our dreams. So is all debt bad?

Are mortgages for young families bad? Is fearing owning valuables in the homes of elders to support their lifestyle bad? Home equity loans bad? What about borrowing for university or financing a car? Is it bad to have a personal line of credit? Of course not.

The good debt

Mortgages account for almost two-thirds of all household debt. Statistics Canada’s household debt figure includes small businesses as well as landlords. We’ve seen small business expansion and more small investors buying condos and renting them out. This has led to a Canadian household net worth of more than $6 trillion—a record high. Debt can be good if it is taken on for these purposes and if it is held by people who can afford to repay it.

Paying down or eliminating debt should be a top priority. Older Canadians are less sure about reaching their savings goals and expect to carry debt into retirement; this debt includes mortgages. Almost half of all baby boomers are still paying mortgages while saving for retirement.

The not-so-good debt

Debt becomes even more of a problem if something happens to the household income. Eighty-two percent of average Canadian households say that the death or disability of a wage-earner would seriously impair the family’s lifestyle and financial survival. Almost half of these household admit they would either have immediate trouble meeting everyday expenses or would last for only a few months if this happened. Almost 40 percent of households admit they don’t have enough life insurance and another 75 percent of working Canadians worry about not being able to afford long-term care in the future.

Simple tips to help you be smart about managing debt

- Consider down debt as an investment. Every dollar you owe in credit card balances, personal and car loans and mortgages is a dollar you are not investing. If you are paying an average of 10 percent in non-deductible loan interest, you will have to earn 15.5 percent from a fully taxable investment, such as bonds or term deposits, just to match the return from paying down the loan. If you pay off your non-deductible debt as soon as possible, you will make your money work for you, not your creditors.

- Educate yourself about debt and interest charges. Be aware of the dangers of credit card debt and the interest you are paying on your debt. Know the difference between good debt and bad.

- Don’t ignore inflation. For example, a $250,000 insurance policy purchased 15 years ago is only worth $186,301 today because of inflation being just under two percent. In another 15 years, it will only be worth $138,424 if inflation stays the same. (Source: Statistics Canada, Actual inflation rate 1997-2011). So regularly review your insurance coverage to make sure it continues to do the job it was set up to do.

- Protect yourself and your lifestyle. This is where life, critical illness, and disability insurance come in. You may have coverage through your work or a union, or coverage that would pay off a loan such as a mortgage. Many working Canadians have no group coverage—certainly not enough to cover their debts and protect their lifestyle. You need to know how much protection you need, how much you have, and what would happen if you suffered a loss or had to renegotiate a loan. The best way to do this is to discuss it with your financial advisor.

We all want to realize our financial dreams. If you take steps now to manage debt and insure your dreams by protecting yourself from the unknown, you will have the peace of mind of knowing you can make those dreams come true.

Peter Wouters
Director, Tax & Estate Planning
Director, Retail Insurance Products & Marketing

INSPIRATION

Dreams, debt and protecting the downside

MANAGING YOUR DEBT

Empire Life offers permanent coverage at affordable term rates that level out after certain ages when you need it most. And, you can combine coverage with critical illness protection for complete protection and peace of mind.

For more information on term insurance, critical illness or other affordable insurance products from Empire Life visit www.empire.ca

*Empire Life is a top 10 life insurance companies in Canada*}

YOUR NEED FOR LIFE INSURANCE NEVER ENDS... SO WHY DOES YOUR TERM LIFE INSURANCE?

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Empire Life is a top 10 life insurance companies in Canada* and is rated A (Excellent) by A.M. Best Company. 

*Source: Office of the Superintendent of Financial Institutions (OSFI) and company annual reports, based on general and segregated fund assets. As at June 30, 2012.

*Registered trademark of The Empire Life Insurance Company. Policies are issued by The, Empire Life Insurance Company. This publication is a document in good information only. Please seek advice before taking any decision.

PETER WOUTERS
editorial@mediaplanet.com
Despite daily stories about natural disasters, civil unrest, and similar events, 10 to 40 percent of Canadians are not buying travel insurance. “You may think that many misconceptions about travel insurance still exist,” says David Hartman, President of the Travel Health Insurance Association (THIA). “As the leading voice for Canada’s travel insurance industry, THIA’s goal is to increase understanding in this area.” THIA offers the following to help you get started on your own educational journey.

Plan for the unexpected

When planning a trip, it’s easy to focus on the more enjoyable aspects; when travelling though, unexpected medical emergencies can help by protecting you in case of unexpected. Travel insurance helps you focus on your recovery, rather than how you’re going to pay for it.

Pre-existing conditions

You might not consider details such as these until you’re faced with them. You might think your government healthcare plan will cover you, but it only goes as far as the border. THIA recommends asking your doctor for relevant information when applying for coverage to help you understand the pre-existing conditions, ask your doctor for medical conditions. If there is any doubt about your medical conditions, ask your doctor for help with any medical application forms.

What we think

While nearly half of Canadians surveyed (56 percent) believe they are fully covered through their existing insurance plans, this isn’t always the case. Find out what your plan does and doesn’t include before travelling and purchase additional coverage as required. Better safe than sorry!

When travelling abroad, medical emergencies can be expensive.

When you’re travelling, wouldn’t it be nice to have a personal assistant at your fingertips? From assisting with securing tickets to a Broadway play in New York to booking restaurant reservations in Paris, Travel Guard goes above and beyond to help enhance the travel experience. When you purchase a Travel Guard policy, 24/7 concierge services are included.

**PROFESSIONAL INSIGHT**

Staying safe while you travel

**PROFILE**

**About THIA**

THIA is the national organization representing travel insurers, brokers, underwriters, re-insurers, emergency assistance companies, air ambulance companies and allied services in the travel insurance field. THIA is the leading voice for the travel insurance industry in Canada; working together for the protection of the travelling Canadian.

- Purchase coverage when booking your trip, including trip cancellation insurance. If your trip is cancelled or interrupted unexpectedly, insurance can cover non-refundable trip costs.
- Provide complete and accurate health information when applying for coverage to help predict the right section for your medical conditions. If there is any doubt about your medical conditions, ask your doctor for help with any medical application forms.
- Read and understand what your policy covers—and what it doesn’t—before you purchase. In particular, pay attention to the pre-existing conditions, eligibility, exclusions, and limitations. These differ between policies.
- For policy-related questions, assistance, and clarification, ask your travel insurer for help.

- **When travelling abroad, medical emergencies can be expensive.**

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These findings come as part of ongoing research into the Canadian family conducted by Leger Marketing for President’s Choice Financial® and President’s Choice Services Inc. For more information on President’s Choice Financial®, visit www.pcfinancial.ca.
Insurers can play a part through all of life’s stages

Canadians often think of insurance as a way to protect their homes or leave money to their family who will need financial support after we die. Although, today’s insurance industry can offer solutions that go far beyond helping provide a secure retirement or funds to care for us as we age. The industry is also working towards greater affordability for Ontarians of all ages.

High auto insurance

There were recent government changes to insurance that lowered basic pay rates for rehabilitation and related services with associated province coverage. In spite of these changes, “Ontario still pays the highest auto premiums of any province,” says Steve Kay, Director of Media Relations for the Insurance Bureau of Canada (IBC).

Another main reason, he says, is fraud. “Just recently we’ve had news stories about staged collision rings operating in the Greater Toronto area. The IBC is very focused on working together with all stakeholders to reduce the rate of fraud.”

There also notice that the most important advice he can give is “to take the time to review your policy each year and talk to an insurance representative. Ask questions so you understand what’s covered.”

Aging population

Less well-known areas of insurance coverage concern the later stages of life beyond simply having a death benefit policy. “Canada has a huge gap when it comes to long-term care funding,” says Stephen Frank, Vice President of Policy Development and Health for the Canadian Life and Health Insurance Association (CLHIA).

The association estimates that to be almost $1.2 trillion to provide long-term care to the baby boomer generation as they pass through their senior years. “Recent CLHIA surveys indicated that three-quarters of Canadians admit they have no financial plan to pay for long-term care. The majority also don’t realize they will have to pay for a good deal of that care. That’s where an innovative insurance opportunity can play a part.”

Need for care

“It is estimated that 15 to 20 per cent of seniors will need long-term care, whether it is at home or in a care facility,” says Frank. “That’s just the type of risk long term care insurance is suited for.”

Frank adds that the CLHIA advocates an “integrated continuum of care, and insurance can play one part in this.”

Plan for the future

Another area of concern to consumers as well as financial advisors is the lack of adequate retirement income in the face of declining employer-sponsored pensions. Towards this end, the federal and provincial governments announced the proposed Pooled Registered Pension Plan (PRPP) in 2010. PRPPs will allow Canadians who work in small business, or who are self-employed, to make contributions to a workplace pension plan “on a tax-free basis.”

When PRPPs come on stream, hopefully sometime in 2013, they will offer a tremendous new opportunity, especially for middle-income families,” says Leslie Byrnes, CLHIA Vice President of Distribution and Pensions.

Are you insured?

“If you are not insured, you are at risk,” says Diana McLaren, editor at editorial@mediaplanet.com.

In the hustle and bustle of everyday life it is easy to forget about home security. However, it is important to remember that your home is a prime target for thieves looking for valuables they know will be in your home, especially when you are not.

There are a number of simple, yet effective, ways that you can keep your home safe and secure all year round.

Deter break-ins

■ Your first line of defence in home security is installing an alarm system and displaying the alarm company’s decal in a visible location. An alarmed home is an effective deter- rent for thieves looking for an easy target.

■ Also, always keep your doors and windows locked, even when you are not expecting guests.

■ Enjoy your entry door with deadbolts and install outdoor motion-sensor lights. Your shrubbery to eliminate hiding places for would-be intruders.

Always appear to be home

■ An occupied home is a less attractive target than a vacant one. Steps you can take to make your home appear occupied when you are away can help lessen the likelihood of a break-in.

■ Install times to internal and external lights, and set TVs and radios to turn on and off in your absence. Stop mail service and ask a neighbour to take care of your garbage.

■ Don’t try to advertise your vacation plans on Facebook or other social media sites. Make sure to check the privacy settings so friends do not see this information.

■ When you are not home, be cautious about who you let in your home. Any “updates” that indicate your homes will be vacant.

Reduce false alarms

■ Playing an active role in reducing false alarms will help ensure response personnel will be available when true emergencies arise.

■ Ensure your alarm monitoring stations are “call back” is always available. This includes asking them how many false alarms you have per month and an average number of false alarms. This allows you to reduce this number and save money on your insurance premiums.

■ Also, be cautious about who you let into your home while you are not there. Do not trust your alarm company to provide safe home security.

■ If you are not seeing guests.

If you are not seeing guests. You are always on the lookout for someone who is looking for a home security.

If you are not seeing guests. You are always on the lookout for someone who is looking for a home security.

Facts about medical tourism

Eight out of ten deaths occur in homes, often at night when people are sleeping. A room can be converted into an operating room, and you can perform a basic surgical operation for a fraction of the cost to be found in North America.

In Mexico, Costa Rica, Brazil, and other Southern countries, there are a growing number of medical facilities which are accredited by reliable organizations, such as the Joint Commission International.

Joint replacement, spinal repairs, heart valve repairs, bariatric surgery, transplants, dental and eye care are some of the most popular procedures in medical tourism.

A rising number of travel insurance companies are now offering insurance for medical complications to provide medical tourists with peace-of-mind while abroad.

To Learn more, contact a medical tourism facilitator in Canada. Visit www.medbrick.com.

What you don’t see could save you.

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What you don’t see could save you.
**Question 1:** According to your expertise, what types of insurance should our readers be aware of?

It’s important to have a balanced insurance portfolio that protects you and your family, medically and financially.

- **Health insurance:** Protects your family in the event of death, a life-threatening injury or illness, or disability.
- **Auto insurance:** Covers any damage to your vehicle or others.
- **Home insurance:** Protects you against damage to your home.
- **Disability insurance:** Provides income if you can’t work due to an injury or illness.
- **Critical illness insurance:** Provides income if you can’t work due to a critical illness.

**Question 2:** Will my medical status or age affect the policy and cost of insurance?

- **Medical status:** Will not affect your auto, home or commercial insurance.
- **Age:** Your health and age are used to determine your insurance premium and whether you’re eligible to purchase insurance. As you age, the likelihood of a claim increases, so your premium also increases.
- **Trip cost:** Trip cancellation coverage is protection for the policy that would prevent you from receiving a benefit. It’s all about your specific needs. It’s important to have a balanced insurance portfolio that protects you and your family, medically and financially.

**Question 3:** How do I ensure all my insurance needs are met?

- **Review existing coverage:** To start, review your existing coverage with your provider. It’s a good idea to ensure your coverage is complete.
- **Engage a broker:** It’s all about your specific needs. By engaging a broker, you can get unbiased advice and targeted independent insurance coverage.
- **Read your policy:** Understanding what your coverage includes is essential. Have a 24/7 assistance service to ensure your coverage is complete.

Often, consumers are concerned with their health and the cost of their medical bills. It’s important to have a balanced insurance portfolio that protects you and your family, medically and financially.

**Panel of Experts**

**Maria Forlini**
Senior Vice President, PC Services Inc.

**David Lafayette**
President, iSure.ca

**Dario Battista**
President, Dario  Battista, Insurance

**David Blodgett**
President, Travel Guard Canada

**David Blodgett**
President, iSure.ca

**Dario Battista**
President, Dario Battista, Insurance

**David Lafayette**
President, Travel Guard Canada

**Maria Forlini**
Senior Vice President, PC Services Inc.
EXAMPLE OF A FRAUDULENT INSURANCE CLAIM

AUTO REPAIR $2,487
INCOME REPLACEMENT $29,645
MEDICAL EXAMS $62,194
HOUSEKEEPING $5,260
MEDICAL TREATMENT $29,880

TOTAL CLAIM $129,466

BY THE WAY,
THIS IS THE CLAIMANT’S
5TH SUSPICIOUS “ACCIDENT” IN
11 YEARS

AND 3 OF THE
“MEDICAL CLINICS”
THE CLAIMANT USED ARE
UNDER INVESTIGATION

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