

INSURANCE

Accident

Protect yourself and your family against the financial hardship of an accident for just pennies a day!

- Automatic eligibility for all members between 18 and 74
- Coverage available for spouses and children
- Up to \$100,000 benefit in case of disability
- Up to \$50,000 benefit in case of accidental death
- Up to \$36,500 for hospitalization

Underwritten by Chubb Life Insurance Company of Canada. (Chubb Life)

Critical Illness

The easy and affordable way to assist in your recovery and your family's security - *at rates you can afford.*

- Receive a lump sum payment! You may seek alternative treatment elsewhere, modify your home, or even take a well needed vacation
- Choose the level of coverage that's best for you
- Affordable Monthly Premiums

Underwritten by Chubb Life Insurance Company of Canada. (Chubb Life)

Guaranteed Issue

Union Savings provides an affordable way to help protect your family from the financial strain if you were to die unexpectedly.

- There are no medical questions to enroll - your acceptance is guaranteed if you are between the ages of 50 and 75
- Higher coverage amounts available for non-smokers
- Get approved and covered immediately

The Union Savings Guaranteed Issue Life Insurance Plan is group insurance coverage underwritten by The Canada Life Assurance Company.

Health & Dental

Our comprehensive plans cover you and your family for day-to-day medical, dental and travel expenses, as well as unforeseen health expenses.

- No waiting period: Coverage begins the first of the month following approval
- Benefits for life: Coverage for as long as you need it
- Special arrangements if your group coverage ends because of retirement or change in employment
- Increasing maximums: The longer you're on the plan, the better your coverage
- Travel coverage included: Emergency travel benefits and out-of-province/country assistance

Home & Auto

Expert insurance advice and rates exclusive to group plans.

Home Insurance

- Multiple Policy Options
- Sewer Back up Coverage (Canada Wide)
- Guaranteed Replacement Cost

Auto Insurance

- Multiple payment options with NO service charges
- Accident Protection Endorsement
- Accident Benefits at affordable rates

Term Life

Life insurance should be an important part of your life, especially if you have bought a home, are married, have children or carry any debt.

- Up to \$250,000 in coverage for union members and their spouses.
- Enroll online in minutes. Medical exams are not usually needed
- Can get approved and covered instantly
- Non-smoker discount
- Guaranteed worldwide coverage 24 hours a day, 7 days a week until you turn 75

The Union Savings Term Life Insurance Plan is group insurance coverage underwritten by The Canada Life Assurance Company.

Travel

A sudden accident or sickness while travelling can not only ruin your trip, it can be one of the largest expenses of your entire life.

- Annual Plan—take as many trips per year as you like, up to 60 days per trip
- 2-Million-dollar emergency hospital and medical benefit per person, per trip
- Guaranteed Issue for anyone under age 70—there are no medical questions to enroll
- No pre-existing health condition clause for individuals under age 65
- Low Cost—protects you, your spouse, and your eligible dependant children for only \$89.99

FINANCIAL

Credit Cards

Reward yourself with the BMO Union Savings MasterCard.

- Emergency strike skip payment privileges
- Emergency cash and card replacement through
- MasterCard Global Service
- Zero Liability and Extended Warranty and Purchase Protection

Mortgages

You deserve a mortgage with features that suit you and your family's unique needs, at a great rate.

- Access to over 40 lenders across Canada. Independent mortgage brokers can negotiate on your behalf
- Save thousands of dollars over the life of your mortgage
- Convenient and hassle-free
- \$150 gas card offer for mortgage closing or client referral

Education

Union Savings is proud to offer an exclusive Start-up Bonus when you open an RESP.

- Flexibility to invest how you want to make contributions – plus the potential to receive additional bonuses
- Secure, long-term growth from carefully selected investments
- Tax-deferred RESP income to help your money grow faster
- Eligible for the Canada Education Savings Grant (up to \$7,200 per child) and all other government incentives

REAL ESTATE

Take advantage of the Real Estate Member Savings Program and receive unparalleled access to our nationwide network of award-winning REALTORS®.

- Absolutely no cost to you
- Receive a 10% Rebate from the commission your Buying or Selling agent receives on your transaction*
- Guaranteed Advertising
- Automatic emails of new listings matching your criteria
- Search thousands of real estate listings Canada-wide

* Some conditions apply. See Program Details for more information.

MOVERS

Whether you are moving across town, across the country or retiring to a warmer destination we can provide a host of moving and storage solutions that will fit all of your needs.

TRAVEL

Hotels & Car Rentals

Union Savings is pleased to offer an exclusive worldwide travel discount service to our members.

- Search virtually all hotels and car rental suppliers worldwide
- Average savings of 10-20%, often up to 50%
- Save time and money. Let us negotiate the best deals and comparison price for you

Orlando Discounts

Orlando Employee Discounts can help you save up to 35% on your Orlando vacation! Access exclusive pricing on theme park tickets, hotels, and vacation homes that are located in or nearby Disney World and Universal Studios Orlando.