

CDSPI Home & Auto

Having the right protection for your home or car in the event of an accident is essential. CDSPI Home & Auto Insurance* provides solid protection at *preferred group rates* for dental professionals, their spouses and dependents, and others in organized dentistry. You have the potential to enjoy significant savings — with low rates not offered to the public.

GAIN THESE ADVANTAGES

Preferred Rates

Solid Protection

Exceptional Service, including 24/7 claims assistance

Identity Theft Assistance (with property coverage)

Additional Available Savings

To see how much you may save, get a quote today for home and/or auto coverage over the phone or online:

Contact **The Personal**

1.877.277.7230 or **cdspi.com**

* This auto insurance is not available to residents of Manitoba, Saskatchewan and British Columbia and this home and auto insurance is not currently available to residents of Quebec.

CDSPI Home & Auto Insurance is underwritten by The Personal Insurance Company and is distributed by CDSPI Advisory Services Inc.

 **ADVICE.
INSURANCE.
INVESTMENTS.**
CDSPI

If you have questions about the plan, or would like to obtain no-cost insurance advice* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

1.800.561.9401 or **cdspi.com**

* Restrictions may apply to advisory services in certain jurisdictions.

Solid Coverage with Preferred Rates

GAIN POTENTIAL SAVINGS

CDSPI Home & Auto Insurance at preferred group rates is available to eligible dentists, dental office staff and others in organized dentistry — as well as their spouses and dependents. These rates are not offered to the general public, and can potentially offer considerable savings.

PROPERTY INSURANCE

CDSPI Home Insurance provides coverage for home owners, condominium owners, tenants, seasonal dwellings and rental dwellings. Along with protection from fire, theft and liability, you can customize your coverage with optional protection, such as for swimming pools, personal watercraft, jewellery and other valuables.

Basic water damage coverage provides protection for leaks from appliances, sinks, toilets and pipes. You can further enhance your protection with optional coverage for water infiltration through the roof, walls, windows and foundation; plus sewer backup.

Identity Theft Assistance is also provided at no extra cost and provides access to a team of assistance coordinators, lawyers and mental health professionals who inform, provide support and help you through the process of rebuilding your personal and credit reputation.

AUTO INSURANCE

CDSPI Auto Insurance provides coverage for cars, light trucks, motorcycles, motor homes, snowmobiles and other recreational vehicles.

AUTO INSURANCE ENHANCEMENTS

To enhance your auto insurance protection, you can purchase the following options:

- **Accident-Free Protection** — if approved for this option, your first at-fault accident will be treated as though it never occurred (Certain conditions apply. This option is not available in NB, NFLD, AB and the Territories.)
- **\$0 Deductible Option** — with this option, you pay no deductible when making a claim — even if you are at fault.

24/7 CLAIMS ASSISTANCE

Both home and auto coverage provide 24/7 claims assistance. If you have a vehicle accident, you can call from the scene anywhere in North America and assistance will be provided to arrange transportation, repairs and emergency lodging. If your vehicle is repaired at an approved facility, the repairs will be guaranteed for as long as you own the vehicle.

Should you have a fire or other home disaster, immediate assistance will be provided as needed (i.e. get you to a hotel or dispatch contractors for emergency repairs to secure your property).

ADDITIONAL AVAILABLE SAVINGS

CDSPI Home & Auto Insurance offers additional ways to save, including:

- You'll save when you equip your home with a centrally monitored alarm system or outfit your vehicle with four winter tires
- Purchase both home and auto coverage and you'll receive a premium reduction on your home insurance
- Insure more than one vehicle and you'll save on each vehicle's premium
- Loyalty savings — if you were continuously insured for three years or more with your previous insurer, you could be eligible to save on your auto insurance premiums (not applicable in NFLD and the Territories)

Lock-In A Great Rate Now!

Even if your current home and/or auto insurance isn't expiring soon, you can lock-in a great rate right now! Get an insurance quote and, if you agree to purchase the coverage, you can lock-in this quoted rate for when your current insurance expires — up to 12 months away (certain conditions apply).

Conditions and Limitations

This information is provided for your general guidance. Precise details, terms and conditions (including restrictions and exclusions) are set out in the insurance contracts.

Annual Premium Rates and Insurance Limits

To learn how much you may save, get a quote by simply calling CDSPI Advisory Services Inc. or going on-line at www.cdspi.com.

Eligibility

To be eligible for these preferred group rates for CDSPI Home & Auto Insurance, you must be:

- A dentist who is resident in Canada who is practising as, or who is eligible to be licensed to practise as, a dentist in any one or more provinces or territories of Canada
- A person resident in Canada who is retired from the practice of dentistry
- A student of dentistry enrolled in a recognized dental school at a university in Canada
- Employees and dental staff of any eligible dentist described above
- A member or employee of a specified group within organized dentistry (please contact CDSPI Advisory Services Inc. for details)
- A family member (spouse or dependent) of any person described above provided such family member resides in the same household as such person

This auto insurance is not available to residents of Manitoba, Saskatchewan and British Columbia and this home and auto insurance is not currently available to residents of Quebec.