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# Working Together



**UNION SAVINGS**

Exclusive discounts for union members & their families

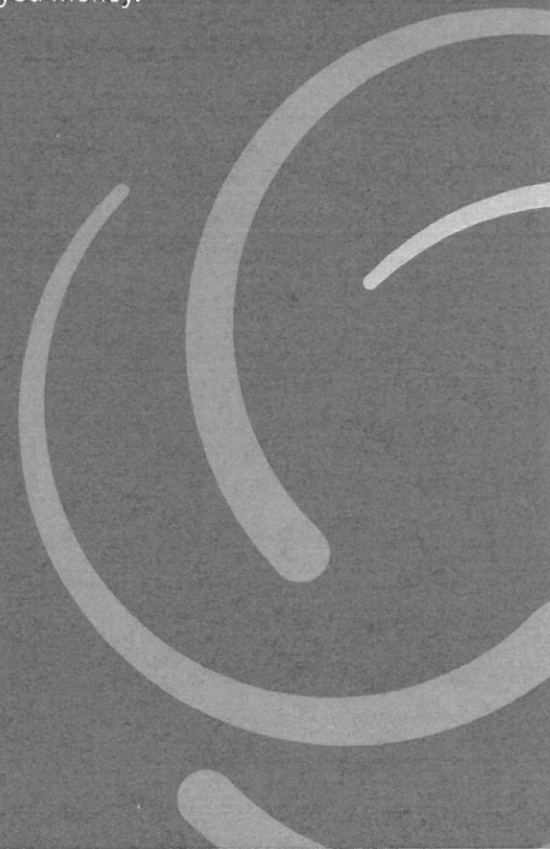


# UNION SAVINGS

Exclusive discounts for union members & their families

Union Savings is Canada's only not-for-profit, union run members' benefit program that uses economies of scale to negotiate discounts on a variety of services for union members.

By working with more than a million union members across Canada we are continuously working to find new ways to save you money.



## 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 ACE INA Life Insurance (a Chubb company)

## 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 ACE INA Life Insurance (a Chubb company)

## 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
- 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



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## 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

## CAR RENTALS

Union Savings members enjoy exclusive discounts on car rentals.

- Receive up to 25% off with Alamo
- Receive up to 25% off with National Car Rental
- Receive 5% off with Enterprise

## 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.

- Full Service Moves
- Partial Pack Service
- Packed By Owner
- (DIY) Do-It-Yourself Service
- Vehicle moving
- Storage

## HOTELS

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