



thePersonal

Home, Auto and Business Group
Insurer

Group rates. Preferred service.



Step up to exclusive home, auto and business insurance



Get preferred rates and service when you switch to **The Personal**



Here for you,
now and always



You could save if you bundle both your home and auto policies with us



Join the 98% of our clients who choose to renew with us each year¹

Ease, convenience, savings —and so much more



See why we're consistently named one of the industry's leaders in client experience²

The **Quebec Provincial Association of Teachers (QPAT)** has partnered with **The Personal** to give you access to:



Exclusive rates not available to the general public



Stand-out service from damage insurance agents who go the extra mile



The Personal App to keep things simple



Manage your insurance like a pro with Online Services

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



Ajusto®
Save 10% on your auto insurance for the first six months when you sign up³



Radar™
Get an alert if there's a major weather system approaching that could damage your property





Home insurance



All-Risk Insurance

Our comprehensive policies help protect against fire, theft, vandalism and some water damage, and include liability coverage.



Optional coverages include:

- ▶ Enhanced water damage coverage
- ▶ Coverage for your valuables
- ▶ Coverage for your swimming pool

Plus, you could save if you:

- ▶ Are claims-free for several years
- ▶ Have a centrally monitored security system



Auto 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, you could save if you:

- ▶ Have a clean driving record
- ▶ Insure more than one car



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!



Recreational

We can offer coverage for your:

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



Make the switch today.

thepersonal.com/qpat

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¹ Internal statistics of The Personal: Approximate number of policyholders who renewed their policies when their policy came up for renewal from January 1, 2023 to June 30, 2023. The rate does not include mid-year term cancellations and terminations.

² Benchmarking Studies on home and auto insurers in Ontario and Quebec performed by an independent surveyor between 2013-2021. Ranking based on statistically relevant samples of client experience metrics for property and casualty insurance brands.

³ Ajusto® is a registered trademark of Desjardins General Insurance Inc., used under licence. The 10% discount is an enrollment discount. After 6 months, it will be replaced with a personalized premium, which can go up or down depending on your driving behaviours and habits. The discount and the personalized premium do not apply to certain endorsements or additional coverages.

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