



thePersonal

Home, Auto and Business Group
Insurer

Group rates. Preferred service.



When it comes to insurance,
we're stronger together



Discover our home, auto and business group insurance



**Here for you,
now and always**

**The Personal App
to keep things simple**

As a **member** of the **Quebec Provincial Association of Teachers (QPAT)**, you get access to customized home, auto and business coverage with the help of damage insurance agents who will tailor your coverage to your specific needs.

Plus, as one of **Canada's leading group insurers**, we're trusted by more than 700 organizations to provide members like you with:

- ▶ **Exclusive rates**
- ▶ **Preferred service**
- ▶ **A seamless insurance experience**



**Save up to 15%
on your home insurance**
when you bundle both your home and auto policies with us¹



**See why 97% of clients
renew with us each year²**
Ease, convenience, savings—
and so much more



Online Services
Manage your policy or
file a claim, and more
anytime, anywhere

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



Adjusto®
**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
that could damage
your property⁴



Auto insurance



Home 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 good driving record (up to 15%)
- ▶ Insure more than one vehicle (up to 15%)⁴
- ▶ Drive a fuel-efficient, hybrid or electric vehicle⁵

All-Risk Insurance

Our comprehensive policies help protect against fire, theft, vandalism, 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 (up to 20%)
- ▶ Have a centrally monitored security system



Recreational

Enjoy life's simple pleasures knowing you're protected

We can offer coverage for your:

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



Pet Insurance Program

We can help cover your unexpected vet expenses if your cat or dog becomes sick or injured.⁶

To learn more, call **1-855-343-9385** or visit **thepersonal.com/pet**



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!

**We've got your back.
Get a quote today.**

**thepersonal.com/qpat
1-888-476-8737**

Get social with us



@thePersonalinsurance



@tpicinsurance



@ThePersonalInsuranceCo



@thePersonalinsurance



thePersonal

Home, Auto and Business Group
Insurer

Group rates. Preferred service.

The Personal refers to The Personal General Insurance Inc. **The Personal**® and related trademarks are trademarks of The Personal Insurance Company, used under licence. Certain conditions, limitations and exclusions may apply. Rates and discounts are subject to change without notice. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails.

¹ Homeowners receive a fixed 10% discount and tenant and condominium owners can receive up to 15% discount.

² Internal statistics of The Personal: Approximate number of policyholders who renewed their policies when their policy came up for renewal from January to July 2021. The rate does not include mid-year term cancellations and terminations.

³ Ajusto is underwritten by The Personal. **Ajusto**® is a registered trademark of Desjardins General Insurance Inc., used under licence. The discount and the personalized premium do not apply to certain endorsements or additional coverages.

⁴ Discounts may vary per vehicle type.

⁵ The discount for fuel-efficient vehicles is awarded based on criteria defined by The Personal using information provided by the Fuel Consumption Guide published by Natural Resources Canada.

⁶ The Personal Pet Insurance Program is underwritten by Petline Insurance Company and is distributed in Quebec by Missisquoi Insurance Company.

Worry Free Option™ is a trademark of Desjardins General Insurance Group Inc., used under licence.

Value Plus Option™ is a registered trademark of a company affiliated with The Personal Insurance Company.

Radar™ is a trademark of Desjardins General Insurance Group Inc., used under licence.