



The Claims Guarantee

To Our Clients

We are committed to the highest standards of integrity and client service. Our innovative claims guarantee is designed to enhance customer service and reduce uncertainty when you are faced with making a claim.

Group Auto* and Home



Our Claims Guarantee promises:

1. **Claims Counselling:** You can contact us to ask questions on any claims issue, such as a car accident or damage to your home. We will answer your questions, confirm your coverage, record the details, and provide you with relevant information to help you decide whether or not to make a claim.
2. **Efficient Service Delivered With Respect:** Our dedicated claims professionals are available 24/7 and are consistently rated as one of the top teams for client satisfaction in Canada.
3. **Quality Repairs/Replacements:** If you submit a claim, you have access to our network of preferred vendors to repair or replace any damaged or stolen property. We guarantee the products and services of these vendors. Of course, you are free to choose your own vendor.
4. **Accident Forgiveness:** We were one of the first companies to offer “accident forgiveness.” If you have this coverage, your first at-fault accident is forgiven and your auto premiums will not increase.
5. **Service Review Panel:** If your claim has not been resolved to your satisfaction, you may have the option to submit your case to our Service Review Panel. This panel consists of volunteer clients — just like you — and is unique in the Canadian insurance industry. If the Panel recommends a change in the settlement of claim, we will follow their advice.
6. **Client-Paid Claims:** If you decide to pay your own claim, your premium will not increase and we will not use this information to deny you coverage in the future.

(Please note there are some claims situations that require a full investigation. For example, claims with potential injury, environmental losses, water damage or losses with legal involvement would need to be reported and investigated. Depending on fault, your rates may be impacted.)