

What Are the Advantages of the ACTA Member Insurance Program?

THE
BROKER
OF
CHOICE

ACTAPROTECT
Association of Canadian Travel Agencies
Association canadienne des agences de voyages

Significant Savings -
on all lines of insurance through group rates.

Specialized Insurance -
products tailored to the needs of travel agents.

Personalized Service -
through dedicated ACTA client Managers.

Prompt & Satisfactory Claims Results -
through an in-house claims service.

Convenient One-Stop Shopping -
for all your professional and personal insurance needs.

A Specialist On Your Side -
for advice, support, and insurance management.

1-888-286-2282

www.csib.org/acta acta@csib.org



The ACTA Member Insurance Program



Comprehensive Business Insurance Package

Nothing can hurt an agency more than a serious Errors & Omissions claim. You may think that you're not at fault but claims settlements are naming agencies! Protect yourself whether you are legally liable or not!

- Liability with limited worldwide protection, worldwide errors and omissions, and more
- Property with preferred rating, all risk coverage, and more
- Loss of Income with business interruption of \$500,000 and more

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Home & Auto Insurance

Negotiated specifically for ACTA agencies, the home and auto program is an employee benefit with no cost to the agency yet can mean big savings for employees and their immediate families!

Home

- Discounts of 5-40%
- Identity Theft Expense (small annual fee applies)
- Financial responsibility rewarded discounts up to 25%

Auto

- Discounts of 5-40%
- Driving Record Protector for members with a good driving record
- Individualized rating reflecting a truer premium for each driver

Individual Life & Health

Could your business carry on without you, short or long term? Could your family?

Protect your livelihood and your future.

- Life Insurance
- Disability Insurance
- Mutual Funds & RRSP's
- Business Overhead Expense Protection
- Critical Illness Insurance
- Long Term Care Insurance
- Personal Health and Dental Coverage

Employee Group Benefits

A group benefits plan can attract and retain staff, reduce training, hiring, and re-training costs, reduce absenteeism, reduce stress, and, in some provinces, is tax deductible.

The plan offers:

- Extended Health Care including prescription drugs (with pay direct cards), semi-private hospital, out-of-country travel, paramedical services
- Dental Care
- Group Life Insurance
- Accidental Death and Dismemberment
- Dependent Life
- Long Term Disability Insurance

Now there are three ways to give your employees the benefits they want:

Classic Plan

Our most robust and comprehensive program, this plan offers an extensive range of services, including extended health care, in an easy to administer format.

Introduction Plan

Both economical and wide ranging, the plan includes services such as dental and drug reimbursement, professional service (e.g. massage therapy), and vision allotment.

Select Plan

A flexible option at a budget you choose – the Select Plan is a Health Care Spending Account designed specially for your business.