

# What are the advantages of the OAO Member Insurance Program?

- Significant savings on all lines of insurance through group rates
- Specialized insurance products tailored to the needs of optometrists
- Personalized service through dedicated OAO Account Managers
- Prompt and 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

[www.csib.org](http://www.csib.org)

## About Your Broker

Through our 30+ years as a privately-owned Canadian company, Cornerstone Insurance Brokers Limited (formerly Pottruff & Smith) has built a solid and enviable reputation within the insurance industry for providing insurance solutions tailored to specific requirements. This program has been designed for OAO Members.



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## OAO Member Insurance Program

Providing home, auto, business, life, disability and employee group benefits insurance coverage to OAO members.



I N S U R A N C E  
S A V I N G S  
Y O U  
C A N  
S E E



**CORNERSTONE**  
INSURANCE BROKERS LTD.

## HOME

Celia Thomas, Ext 314  
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## PROFESSIONAL LIABILITY

Jeff Aube, Ext 331  
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## GROUP EMPLOYEE BENEFITS

Alexandra Maccarone, Ext 340  
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- Discounts of 5-40% with new home discount now up to 25%!
- "Halo" for free legal, medical, and home advice
- Identity Theft Expense Insurance option (small annual fee applies)
- "Dolce Vita" available for high value homes

- Superior group rates for savings and protection against "wrongful acts"
- Special features including Legal Expenses! Clinic Malpractice Liability Coverage Extension protects members' professional optometry corporation at a nominal cost. Individual malpractice insurance coverage is required to be eligible for clinic malpractice insurance.

- Customized plans - for you or you and your staff - with basic and enhanced coverage options
- Enhanced coverage includes major dental
- Rates reduced in 2006 by 20-75% depending on the plan and qualifications



Underwriter



Underwriter



Underwriter

## AUTO

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## BUSINESS PACKAGE

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## LIFE AND DISABILITY

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- Discounts of 5-40%
- Coverage for recreational and other vehicles
- "Six and Nine Star Protector" for members with good driving records; "Satellite roadside assistance (small annual fees apply)

- Automatic coverage of up to \$500,000 business income
- Unique in-house edging and grinding coverage
- Coverage also includes your building, business contents, crime, liability, and more!

- Competitive rates
- Flexible plan enhancements
  - Premium waiver if you become disabled
  - Ability to increase benefits without a medical
  - Life program for spouses
  - Cost of living adjustments
- Great provisions for graduates



Underwriter



Underwriter