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economical®

# CAR & HOME

GROUP INSURANCE



TODAY'S FORECAST?  
**UP TO 25%**  
**IN SAVINGS**

Make saving money a reality.

Not everything can be predicted with certainty, but this can: as a group member, you could **save a lot of money** on car and home insurance. So why not take advantage of the **exclusive discounts** your group has set up for you?

**GIVE US A CALL TODAY,  
AND LET THE SAVINGS BEGIN.**

1-866-247-7700

[salesandservice@economical.com](mailto:salesandservice@economical.com)

Visit [economicalgroup.com/save](http://economicalgroup.com/save) to learn more about Economical group insurance, and enter your exclusive discount code **W1200**.

**NFCHA**  
NIAGARA FALLS CANADA HOTEL ASSOCIATION

**ORHMA**  
ONTARIO RESTAURANT  
HOTEL & MOTEL ASSOCIATION

 **Western**  
FINANCIAL GROUP

# TOP SIX THINGS TO KNOW ABOUT GROUP INSURANCE

## 1. It costs less

Group insurance is where an employer or association has an exclusive contract with an insurance carrier to provide coverage for their members. Because the overall cost is spread out so much more, everyone gets a lower rate than they would individually (up to 25% less!).

## 2. You're eligible for it

If you're receiving this, it means you qualify for a "members only" discount arranged by people you know and trust. Whether that's your company, alumni group, or professional association, they've done the research, and they're confident Economical® has options you could benefit from.

## 3. It's quality insurance

Economical is a leading Canadian property and casualty insurance company with roots going back to 1871. Our group division has been partnering with hundreds of organizations like yours for more than 25 years, providing around-the-clock service and claims guarantees that are best in class.

## 4. We may find even more savings for you

When you call for a quote, we'll ask you a few questions about things like your driving record, if you have a security system, or if you're mortgage-free. Your answers could save you even more money — in addition to your group's discount.

## 5. Family members may also be eligible

You might not be the only one in your household who can benefit. Your spouse, common-law spouse (i.e., you've lived together for more than three years), or dependants under 25 years old may also qualify for your group discount. Be sure to ask us!

## 6. It's easy to make the switch

A lot of people end up staying with the same insurance company for years purely by default, but it's well worth looking into your group's offering. After all, you'll save money, and it takes only a few minutes to get a quote!

## HOW TO GET MORE BANG FOR YOUR BUCK AT THE GROCERY STORE

Prepare for your next shopping trip with these budget-friendly tips:

- Look for longer expiry windows
- Swap out brand names for discount or generic brands
- Consider frozen or canned options over fresh foods
- Shop in bulk whenever possible
- Browse your local grocers' apps, flyers, or websites for deals
- Buy whole produce, meat, and cheese to avoid markups on chopped, shredded, or cubed foods
- Check in with your group's insurance broker to see if your home, condo, or tenant insurance covers food spoilage

[Click here](#) to learn how home insurance can cover the cost of spoiled food.



Group insurance from Economical® is underwritten by Definity Insurance Company.

Due to government insurance plans, Economical does not offer group auto insurance in British Columbia, Saskatchewan, or Manitoba. Economical does not offer group insurance in Newfoundland and Labrador, Northwest Territories, Nunavut, or Yukon. © 2023 Definity Insurance Company. All Rights Reserved. All Economical intellectual property belongs to Definity Insurance Company and/or its affiliates. All other intellectual property is the property of their respective owners.