

# New Group Home Insurance Program

On behalf of UFCW Local 832 and Turnbull-Whitaker Insurance Brokers Inc., we would like to announce a new Group Insurance Program available September 1, 2022. We have partnered with the Intact Insurance Company to offer protection for your home, condominium and tenant insurance requirements. The program is available to all members of the organization including retirees, their spouses as well as dependent children under 25 years of age that are living in the same household.

## UFCW Group Incentives Include:

- **Preferred Rating;** in addition to the various discounts available for items such as claims free, alarm systems, credit and water protection to name a few, you will automatically receive an additional 10% discount on your quoted Intact premium
- **Premium Payment Options** including:
  - No financing fees for 3 pay or monthly payment options
  - Payment by Cheque, Credit Card, Internet or Telephone Banking (note monthly pay is pre-authorized chequing only)
  - Automatic Continuous Credit Card Option
- **Intact Assistance Endorsement** added free of charge
  - Legal Information Services; speak directly with a lawyer to get information regarding a range of important personal topics
  - Family Care Assistance; may provide reimbursement for certain services
  - Online Referral Resource; Through LifestageCare™, you can access some Family Care Assistance services and other professional services for your family

Intact also offers access to their **Online Insurance Application** which will allow you **direct access to policy and claims information 24/7**.

We would like to formally invite you to take advantage of this product beginning September 1, 2022.

## How to Access

Simply contact Candace Moffat at Turnbull-Whitaker (contact details below) by phone or email and identify yourself as a member of the UFCW seeking an insurance quotation. You can also make a request online at **turnbullwhitaker.com** where you can push the **“Request A Quote”** button at the top right-hand corner of the page to leave your details and we will contact you.

**Contact:** Candace Moffat on her direct line at 431-451-6061 or by email at [cmoffat@turnbullwhitaker.com](mailto:cmoffat@turnbullwhitaker.com)

## Office Locations:

### Corydon Office

1465 Corydon Avenue  
Winnipeg, Manitoba R3N 0J4  
**Phone:** 204-488-4547  
**Fax:** 204-488-8030  
**E-mail:** [info@turnbullwhitaker.com](mailto:info@turnbullwhitaker.com)

### St. Mary's Office

8-1504 St. Mary's Road  
Winnipeg, Manitoba R2M 3V7  
**Phone:** 204-255-8194  
**Fax:** 204-255-8196  
**E-mail:** [contact@turnbullwhitaker.com](mailto:contact@turnbullwhitaker.com)

## Additional Information

### Web Based On-line Insurance Application:

Direct online access to:

- Paperless
- Policy Details
- Policy Wordings
- Billing – Account Statements, Tracking and Payment
- Claims – Track your claim in real time

### **Flexible Payment Options:**

- One Pay
- Three Pay
- Monthly Pay

### **Flexible Payment Methods:**

#### **One and Three Pay Options:**

- Cheque or Money Order
- VISA or Mastercard
- Continuous Credit Card
- Telephone/Web Banking

#### **Monthly Pay**

- Automatic Bank Withdrawals

### **Access to Enhanced Water Damage Package for Homeowners and Non-Homeowners (condo and tenant):**

“Water has now surpassed fire as Canada’s leading cause of personal property claims”

- **Sewer Backup**; damage caused by water or sewage that has backed up or escaped through a sewer, septic system, sump or drain
- **Water & Sewer Line**; repair or replace damaged water service lines or sewer lines
- **Overland Water**: damage caused by flood or surface waters and includes expenses if you need to evacuate due to a flood

### **The use of Credit Scores for Insurance:**

Please note that there is no downside to providing this consent:

- Your credit scores will not be impacted by this check
  - Soft Inquiry that keeps your actual credit score completely confidential
  - Intact only receives a grade A, B, C, D or F. Unlike a hard inquiry
  - A Soft Inquiry will only be visible to you on a credit report

- Your credit score will not be used to increase your premium, cancel or deny coverage

## **About Turnbull-Whitaker Insurance Brokers Inc.**

**We are a 100% Independent Insurance Broker**

**This means many things, but most importantly, your needs come ahead of an insurance company or a corporate shareholder.**

***Providing exceptional insurance products,  
Services and support for 60 years.***

Turnbull-Whitaker Insurance Brokers Inc. (TWI) objective is to ensure that our clients across Manitoba receive the best in Auto, Home/Tenant, Commercial/Surety and Travel Health Insurance services and products. We are proud of our ability to maintain strong relationships with long-term clientele, while at the same time evolving and continuing to grow as an organization. As an employer, we consider our staff the most valuable asset of the company. We recognize that if our employees are taken care of, our employees will take care of our clients.

At TWI, the core principle of our culture is to reflect a team environment that is guided by respect, education, and professionalism. Our team members are willing to share in the work, not just the rewards. You will find a diverse range of people within our organization offering varying levels of expertise and experience. As a team, there will always be a member available for you to access when the need arises.