

# NSNPHA members get exclusive coverage *with* Community Guard®



Co-operators is proud to partner with the Nova Scotia Non-Profit Housing Association (NSNPHA) to provide exceptional coverage, savings and benefits. Through our innovative Community Guard® program, volunteer non-profit organizations get flexible insurance solutions tailored to their unique needs. Enjoy affordable protection for liability, property damage and more – plus valuable features, such as:



## **Stable premiums**

Your rates will never increase by more than 5% a year, if your coverage stays the same and you stay claims-free. If a larger increase is necessary, you'll know at least 12 months in advance, so you can adjust your budget.



## **Automatic savings**

Benefit from our free monthly payment plan, which protects your organization from unnecessary fees. You could save the equivalent of 4% to 12% of your annual premium costs!



## **Helpful resources**

Get information, tips and insights around risk management, helping you strengthen your organization's overall resilience.



## **Legal Assistance Helpline**

Included with your policy, the helpline allows you to speak with a lawyer in confidence, at no additional cost and with no impact on your policy.



## **Convenient access**

Easily connect with an experienced financial representative- online or by phone-for personalized advice and our 24-hour claims assistance.



## **Community values**

Take comfort in knowing that we, as a co-operative and a long-standing member of Imagine Canada, regularly give back through financial support and active participation to communities just like yours.

## **Protection designed with your organization in mind**

We offer all the protection and financial services support you need in one convenient package. Protect your buildings, equipment, stock and liability, in one convenient package, including:

- Property and Business Interruption
- Equipment Breakdown
- Commercial General Liability
- Tenants Legal Liability
- Non-Owned Automobile Liability
- Abuse or Sexual Misconduct Liability
- Blanket Accident Insurance
- Crime and Employee Dishonesty Coverage
- Privacy Breach Coverage

## Customized coverage to meet your needs

Need more protection? We've got specialty business insurance to protect you from claims, including:

- Directors and Officers and Employment Practices Liability (D&O)
- Errors & Omissions Liability (E&O)
- Commercial Umbrella Liability
- Business vehicle insurance

## Already have coverage?

Community Guard® is a unique solution in Canada, not offered by other insurers. By switching to Co-operators, you'll have access to this carefully chosen suite of affordable insurance options designed to protect organizations like yours. It's our way of supporting those who support our communities.

Put Community Guard to work for your organization!

**Connect with us to build your customized plan.**

### Halifax & Greenwood



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**Investments. Insurance. Advice.**

