



thePersonal

Home, Auto and Business Group Insurer

Group rates. Preferred service.



# Take advantage of your exclusive group insurance savings with The Personal



Get preferred rates on home, auto and business insurance



Here for you,  
now and always



You could save more if you bundle your home and auto policies with us.



See why more than 98% of clients renew with us year after year.<sup>1</sup>

The **Association of McGill University Research Employees** has partnered with **The Personal** to give you access to:



**Exceptional customer service from damage insurance agents who go the extra mile**



**Special rates not available to the general public**



## The Personal App to keep things simple

Manage your insurance anywhere, anytime, in just a few clicks with our Online Services

Plus, download **The Personal App** for:



**Ajusto®**  
**Save 10% on your auto insurance** for the first six months when you sign up



**Radar™**  
**Get an alert** if there's a major weather system approaching that could damage your property





## Home insurance



### All-Risk Insurance

Our comprehensive policies help protect against fire, theft, vandalism and some water damage, and include liability coverage.



### Optional coverages include:

- ▶ Additional coverages for certain types of water damages
- ▶ Coverage for your valuables
- ▶ Coverage for your swimming pool

### Plus, you could save if you:

- ▶ Are claims-free for several years
- ▶ Have a centrally monitored security system



## Auto insurance



### Worry-Free Option™

It can cover vehicles rented or borrowed in Canada and the United States, travel expenses following a covered loss, and more.



### Value Plus Option™

To protect your used vehicle against depreciation for up to 5 years.

### Plus, you could save if you:

- ▶ Have a clean driving record
- ▶ Insure more than one covered vehicle



## Business insurance

### Do you own a business?

Protect your business, rental properties and commercial vehicles with our group insurance solutions.

### Is your spouse a business owner?

We can insure their business and provide all the same great benefits that you have.

Get full support with us!



## Recreational

We can offer coverage for your:

- ▶ Motorcycle
- ▶ ATV
- ▶ Snowmobile
- ▶ Trailer
- ▶ Motor home
- ▶ Boat



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for current discounts and offers.

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The Personal refers to The Personal General Insurance Inc. Certain conditions, limitations and exclusions may apply. Rates and discounts are subject to change or termination without notice. Rates and discounts are based on each client's profile and are subject to eligibility conditions. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails. Business insurance is offered only in Quebec. The 10% Ajusto discount is an enrollment discount. After 6 months, it will be replaced with a personalized premium, which can go up or down depending on your driving behaviours and habits. The discount and the personalized premium do not apply to certain endorsements or additional coverages. The multi-vehicle discount applies to the following recreational vehicles: motorcycles, snowmobiles, all-terrain vehicles, mopeds, motor homes, house trailers, camping trailers, truck campers, and road trailers. You're receiving our offers based on consent obtained by the Association of McGill University Research Employees. You can withdraw your consent at any time and ask to be excluded from these offers by contacting the Association of McGill University Research Employees. The Personal® and related trademarks are trademarks of The Personal Insurance Company, used under licence. Ajusto® is a registered trademark of Desjardins General Insurance Inc., used under licence. Radar™ is a trademark of Desjardins General Insurance Group Inc., used under licence. Value Plus Option™ is a trademark of Desjardins General Insurance Group Inc., used under licence. Worry-Free Option™ is a trademark of Desjardins General Insurance Group Inc., used under licence.

1. Internal statistics of The Personal: Number of national policyholders across all groups who renewed their policies when their policy came up for renewal from January to August 2024. The rate does not include mid-year term cancellations and terminations.