

APAS and Co-operators:

Celebrating 10 years of partnership!



Co-operators is proud to serve the farmers and ranchers of Saskatchewan through our relationship with the Agricultural Producers Association of Saskatchewan (APAS).

Co-operators is a leading Canadian financial services co-operative that—like APAS—has deep roots in agriculture. We were founded 78 years ago—right here in Saskatchewan—by a group of farmers when traditional insurers couldn't meet the unique needs of the agricultural community.

From those humble beginnings in Saskatchewan, we connected with other social pioneers across Canada who wanted to serve their communities and grew into a national insurance co-operative offering multi-line insurance and investment products, services, and personalized advice to help Canadians build their financial strength and security. Today, Co-operators is made up of 13 different companies and is owned and governed by 46 member organizations including co-operatives, credit union federations, and farm representative organizations from across Canada—one of which is APAS—and we remain true to our co-operative roots: putting the needs of our members, clients, and communities first.

The benefits of membership

Our Member Benefits Program is one way that Co-operators gives back. This is why APAS and Co-operators partnered 10 years ago—to help provide unique solutions and savings that work for today's farm and ranch families. As one of our member organizations, APAS can pass on the following enhanced coverage[†] to every ratepayer in a Rural Municipality that is currently a member of APAS, and who chooses Co-operators for their insurance needs:

Coverage without APAS membership

Homeowner's Prestige Coverage

Enhanced Coverage

- Debris removal: \$10,000
- Farm contents situated anywhere coverage: up to 10% of limit
- Fences and corrals coverage: Must be purchased separately
- Onsite cleanup coverage: Must be purchased separately
- Fertilizers and chemicals coverage: Must be purchased separately
- Threshed grain coverage: Must be purchased separately
- Unharvested produce coverage: Must be purchased separately

Elite coverage on farm machinery and tools:
\$5,000 per occurrence loss of use

Fire department charges coverage: \$10,000

Coverage with APAS membership

Homeowner's Prestige Coverage

Member Program Enhanced Coverage

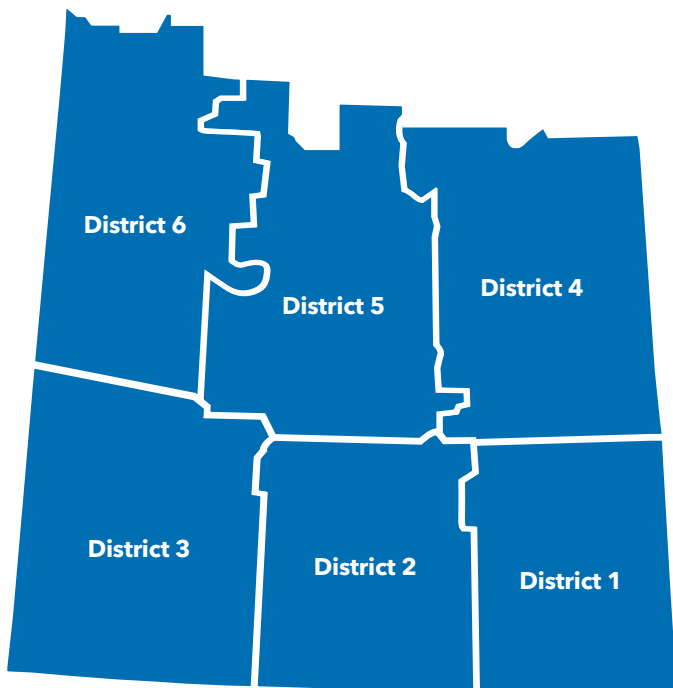
- Debris removal: Additional 10% with minimum limit of \$20,000
- Farm contents situated anywhere coverage: Up to 50% of limit
- Fences and corrals coverage: Fire peril limit \$5,000; Vehicle impact peril limit \$2,000
- Onsite cleanup coverage: Limit \$50,000
- Fertilizers and chemicals coverage: Limit \$10,000
- Threshed grain coverage: Limit \$100,000

Elite coverage on farm machinery and tools:
\$15,000 per occurrence loss of use

Fire department charges coverage: \$25,000

Grow and protect your financial future

Along with the great value of the Member Benefits Program, Co-operators can help you build your financial future with a mix of investment solutions, as well as life and health insurance. Our knowledgeable financial representatives will provide personalized advice and tailored coverage to fit your unique needs, as well as provide you peace of mind when you need it most. Contact your Co-operators advisor listed below for more information.



For more information visit,
<https://apas.ca/membership-and-benefits/current-members>

- **District 1**
Whitewood, Kipling – Jim Moore, 306-735-4225
Carlyle – Dale Gudmundson, 306-453-2833
- **District 2**
Regina, Weyburn, Estevan – Erin Caleval, 306-721-7140
Regina – Jeremy Saxby, 306-359-2699
Regina – Kevin Bassendowski, 306-910-9400
Regina – Dylan Hoemsen, 306-359-2660
Regina – Kirsti Moss, 306-359-2667
Regina – Tom Bamford, 306-949-6633
Moose Jaw, Assiniboia – Sonya Hulan, 306-642-5422
- **District 3**
Swift Current – Robynn Schous, 306-778-3251
- **District 4**
Yorkton – Lori Jasper, 306-782-2486
Nipawin, Melfort – Trent Fedorychka, 306-862-0400
Wynyard, Preeceville – Co-operators, 306-554-3676
- **District 5**
Prince Albert – Francine Gareau, 306-953-1636
Saskatoon, Outlook, Kindersley – Chris Olson, 306-934-7338
Saskatoon – Chad Wiens, 306-934-7309
Saskatoon – Declan O’Reilly, 306-934-7331
Saskatoon – Jason McEachern, 306-934-7315
Saskatoon – Karmelle Solvason, 306-649-1420
Saskatoon, Humboldt – Kim Newman, 306-934-7350
- **District 6**
North Battleford, Wilkie – James Bowen, 306-843-2366
Lloydminster – Jason Arden, 306-825-2544

Investments. Insurance. Advice.



cooperators.ca | 1-800-265-2662

*Certain conditions, limitations and exclusions may apply. Co-operators® is a registered trademark of The Cooperators Group Limited. Farm, Commercial, Home and Auto Insurance is underwritten by Co-operators General Insurance Company. Not all products are available in all provinces. Co-operators General Insurance Company is committed to protecting the privacy, confidentiality, accuracy, and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please visit cooperators.ca/privacy for more information.
© 2023 Co-operators General Insurance Company. DMC1207 (03/23)