

Top 10 reasons to insure your farm with Co-operators



As a company founded by farmers, we understand the unique needs of the farming community. Our products and services are designed to protect your life's work. Here's why over 43,000 Canadian farmers trust Co-operators as their insurance and financial services partner.

Our network of professional advisors provides personalized service and advice in over 600 locations across Canada. An advisor will visit your farm to understand your needs and create a plan that's tailored specifically to your operation.

TomorrowStrong™ coverage helps build resilience by preventing damage from reoccurring after a claim with upgraded roofing materials, hurricanes straps and other loss prevention measures.

A proud Canadian co-operative since 1945, we make people a priority and balance the need for profitability with the needs of our members, clients and communities. Our member-owners include co-operatives and credit union centrals across the country, representing agriculture, finance, service, retail/consumer, health and labour.

Our commitment to Canadian communities involves supporting and investing in national, regional and local initiatives. We contribute to charities, non-profits and co-operatives and are proud sponsors of the 4-H National Volunteer Leader of the Year Award.

Legal Assistance Helpline, which is included with your policy, allows you to speak with a lawyer in confidence at no cost and with no impact on your policy.

Claims Guarantee ensures that you can call about a potential claims situation with no increase to your premiums if you decide not to proceed.

Service Review Panel, the first of its kind in Canada, guarantees a zero-risk appeal and fair solution if you disagree with the outcome of your claim.

Exclusive discounts for being claims free, having years of farming experience or bundling more than one product, along with a shrinking deductible, help reduce your premiums.

Flex Guard™ is an enhanced offering that allows you to optimize your coverage. In certain scenarios, if a claim exceeds the limit of an individual coverage, allocations from unaffected coverage types can be applied to these overages.

Farm Defender program encourages our farm clients to adopt risk-management and resiliency practices and is expanding as new tools, technologies and partnership opportunities become available.

Talk to us today or visit cooperators.ca/farm.

For more information or to discuss the right insurance plan for your farming operation, contact your local Financial Advisor.

cooperators.ca

