

APAS offers members disability insurance

Saskatchewan farmers are 3X more likely to lose time due to injuries compared to any other industry in the province: 2017 WCB data

March 11, 2019 – For Immediate Release – APAS is pleased to announce that it is partnering with The Co-operators and The Edge Benefits to offer APAS members income protection and business overhead expense coverage in the event of an injury.

“Even though we encourage producers to take every safety precaution, accidents do still happen, and we want to make sure that our members are protected,” says Todd Lewis, APAS president.

The Canadian Agricultural Safety Association calls farming a ‘dangerous occupation’ and estimates that agriculture is the fourth most hazardous industry in Canada.

“People typically think of insurance as a way of protecting their physical assets like equipment,” says Scott Moffatt, Chief Business Development Officer of The Edge Benefits, “but don’t always consider insuring their most important asset – the people, or in this case, themselves and their farm hands.”

APAS members now have exclusive access to a Basic Disability Package that is completely customizable to their needs and costs as little as \$2/day. APAS members also have the option to add Business Overhead Coverage for Injuries at a special rate. This extra protection provides monthly reimbursement for fixed operating expenses such as lease payments, interest on debt, utilities, equipment rental, employee salaries, and more – including the ability to hire a replacement farmer – to ensure the farm continues to thrive during unexpected absences.

“Every year there’s a story about a farmer who gets injured and his neighbours rally together to help,” says Jamie Bohach, Director of Member and Key Client Relations for The Co-operators. “While farmers are part of a strong network, not everyone has the same access to the network and every farmer should consider alternatives to keep their farm operation going in the event of an accident or injury.”

For more information and to purchase coverage, APAS members can contact The Edge Benefits at 1-877-531-EDGE (3343) or apas@edgebenefits.com, or reach out to a local Co-operators Financial Advisor.

For more information, or to arrange further comment please contact:

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Background:

APAS is Saskatchewan's general farm organization – formed to provide farmers and ranchers with a democratically elected, grassroots, non-partisan, producer-run organization based on rural municipal boundaries. As the united voice of agricultural producers and ranchers in Saskatchewan, we strive to represent the views of a wide variety of agricultural stakeholders in order to form comprehensive policies that can benefit all sectors of society. APAS is a member of the Canadian Federation of Agriculture. For a full listing of APAS member RMs, visit APAS.ca.

The Edge Benefits partners with leading Canadian insurance companies to develop best-in-market coverage for health, disability and end-of-life related expenses. It's our mission to help Canadians protect their most valuable asset – their ability to earn a steady income. Our insurance products are designed specifically to make lifestyle protection plans available, affordable, and simple for the Canadian self-employed and small business market.

Known as a pioneer in the industry for nearly 35 years and rated 4.5 out of 5 for Customer Satisfaction, The Edge Benefits is the company that Canadians trust for all their lifestyle protection needs. Our coast-to-coast network of over 16,000 licensed advisors support more than 64,000 individual insurance policies and share in the pride of having paid over \$164 million to policyholders since 2003.

The Co-operators Group Limited is a Canadian co-operative with more than \$42.5 billion in assets under administration. Through its group of companies, it offers home, auto, life, group, travel, commercial and farm insurance, as well as investment products. The Co-operators is well known for its community involvement and its commitment to sustainability. The Co-operators is listed among the Best Employers in Canada by Aon Hewitt and Corporate Knights' Best 50 Corporate Citizens in Canada. For more information, visit <http://www.cooperators.ca>.