



Risk Management Solutions

Risk Management

Ensure stability during a crisis

Are you financially prepared to weather a crisis—an illness, an accident, a fire or even death?

Servus, through our partnerships with insurance providers, takes the time to understand your needs and offer you a full line of risk management solutions.

Debt Protection

You've worked hard to build your business, but an illness, accident or death can put everything you've worked for at risk. If you have credit, such as an authorized overdraft or loan, ensure you can meet your financial obligations.

Credit insurance will cover payments or the outstanding balance of your debt, depending on the coverage you choose. Premiums are calculated on payment amounts or balance owed.

Your certificate of insurance will have full coverage details, including any exclusions, restrictions and limitations.

Member term life

If you have a business line of credit, you may prefer term life coverage for a level amount rather than coverage that fluctuates with the balance owed.

Premiums are determined by factors such as amount of coverage, term and smoking status.

Your certificate of insurance will have full coverage details, including any exclusions, restrictions and limitations.

Group mortgage protection

A mortgage or loan has a significant impact on the cash flow of a business. Protect the outstanding balances on fixed payment loans or mortgages in the event of death.

Your certificate of insurance will have full coverage details, including any exclusions, restrictions and limitations.

Travel insurance

If you travel frequently, an annual or multi-trip travel insurance plan can protect you from unnecessary

costs associated with out-of-province health expenses, emergencies, trip interruption and other problems that may arise during your trip.

Benefits for you and your business

- Protect your finances against unexpected events.
- Take advantage of convenient, affordable coverage.
- Relieve financial stress on family, beneficiaries and/or business partners.
- Enjoy peace of mind.

Continued on reverse.



Travel insurance is a smart addition to supplement the travel coverage you already have and you can enjoy the benefits of 24/7 emergency assistance, should you need it.

The CUMIS Travel Insurance Program provides insurance coverage for expenses that may not be covered by your provincial health care plan such as:

- Emergency hospital and medical coverage
- Ambulance service (land, sea, air)
- Drugs prescribed in the course of a medical consultation
- Rental of wheelchair or crutches
- Long-term care services
- Board and lodging costs for a travelling companion
- Bringing a family member to your bedside should you become ill or injured

Added features and benefits for Servus Credit Union members include:

- Unique single or multi-trip plans offer more affordable rates for members aged 0 – 60

- Take Flight™ plans, a product designed for Snowbirds
- Clear and concise policy wordings—helping members understand their coverage
- Exceptional claims service when your members need it most
- Convenient multi-trip plans ideal for frequent travellers
- Assistance with lost or stolen travel documents
- Quick and easy application

We have plans for different types of trips and travellers. Your certificate of insurance will have full coverage details, including specific conditions and exclusions.

Home and auto insurance

Ensure you have the right coverage for your home and auto and know your personal assets are protected.

Through Servus Insurance Services | Home and Auto, a division of Johnson Inc., members have access to a competitive home insurance plan that provides peace of mind.

Benefits for members include:

- Identity Theft and Recovery coverage
- Monthly payment plans
- Discounts and savings
- 24-hour service
- Dedicated service representatives
- Fully interactive members-only website

For coverage on personal vehicles, members can receive:

- First Accident forgiveness
- Roadside assistance coverage available
- Discounts and savings
- 24-hour service
- Dedicated service representatives
- Fully interactive members-only website

Your policy will have full coverage details, including any exclusions, restrictions and limitations.



[Business](#) | [Personal](#) | [Mortgages](#) | [Investments](#) | [Loans](#) | [Insurance](#)

Feel good about your money.

The CUMIS Travel Insurance Program is administered by TIC Travel Insurance Coordinators Ltd. and underwritten by Co-operators Life Insurance Company. CUMIS® is a trademark of CUMIS Insurance Society Inc. and is used under licence. The CUMIS Travel Insurance Program is subject to provincial insurance rules and licensing requirements.

The CUMIS Creditor Insurance Program is underwritten by CUMIS Life Insurance Company. CUMIS' principal companies are CUMIS Life Insurance Company and CUMIS General Insurance Company. CUMIS also has a 50 per cent interest in Credential Financial Inc. CUMIS is jointly owned by Co-operators Life Insurance Company and Central 1 Credit Union.

Servus Insurance Services | Home and Auto, a division of Johnson Inc., (SISHA) is not a subsidiary of Servus Credit Union. This is not a solicitation by Servus Credit Union. Home and auto insurance is provided by Johnson Inc., a licensed insurance intermediary, using the tradename Servus Insurance Services | Home and Auto under license. Home and auto policies underwritten by Unifund Assurance Company, Johnson Inc. and Unifund have common ownership.