

ABOUT THE CBIA

The Canadian Bar Insurance Association (CBIA) arranges for insurance protection of legal professionals, their families and law firm staff.

We are staffed and managed by insurance industry experts with assistance from actuarial advisors and our underwriting insurers. A Board of Directors comprised of 24 lawyers from across Canada oversees our operations to ensure that all activities are in the best interest of members of the legal profession. As a result, more than 30,000 people trust the CBIA with their insurance protection.

CBIA ADVANTAGES

Low Rates: CBIA rates are established with a break-even goal, ensuring that you are paying extremely low premium rates without compromising the quality of your coverage.

Shared Success: Our success is your success. As a not-for-profit corporation, we set our rates with a goal to break even. If plan performance is better than anticipated, what most insurance companies would keep as profits, we share with our clients.

While past performance does not guarantee future results, in the last 16 years alone, most of our clients have shared in over \$53,000,000 of better than anticipated financial results through rate reductions, improved benefits and returned premiums.

Age Banded Rates: Most CBIA life and health insurance rates adjust at five year age banded intervals. This allows us to continuously charge you a premium that closely matches your attained age and is one more way that we make sure you are never paying too much.

Built-In Features: Many CBIA plans have very important benefits built into the contract that other companies may charge an additional premium for. For example, our Term Life plan includes the Automatic Increase Benefit (AIB) that offers qualified individuals* a 10% increase in their coverage each year, for up to 10 years without proof of continued good health.

Protection That Stays With You: CBIA Life and Disability Income Replacement insurance protection can be kept in-force even if you leave the profession.

One Stop Shopping: In addition to assisting you with our low cost insurance protection, your CBIA Sales Representative can also provide you with Tax-Free Savings Accounts and RRSPs through CBA Financial Services (CBAF). CBAF helps lawyers, their families and law firm staff meet their financial goals by providing high-quality savings products at some of the lowest investment fees in Canada.

*Subject to age and total coverage maximums.

Term Life, Permanent Life, Accident, Critical Illness, Disability, Business Overhead Expenses, HealthProtect, and Travel Medical underwritten by The Manufacturers Life Insurance Company. Bar Group underwritten by Desjardins Financial Security.

Home and Auto insurance underwritten by The Personal Insurance Company (The Personal General Insurance Inc. in Quebec).

Outside Directorship Liability Insurance underwritten by Lloyds of London and administered by Dion Durrell and Associates.

CBIA PRODUCTS

Term Life: Term 80 Life is our lowest cost life insurance. The benefit remains in effect until age 80. Term insurance is an inexpensive way to protect your family's lifestyle by providing them with financial security in the event of your unexpected death.

Permanent Life: Not all of the reasons that you should have life insurance end at age 80. Permanent Life offers a guaranteed amount of life insurance protection for life. Premiums are payable for 20 years or to age 65, whichever is longer, and are guaranteed never to increase.

Disability Insurance: With Disability Income Protection you can take comfort in the security of knowing that you will continue to receive an income if you are unable to do your job due to illness or injury. It may also pay a partial benefit if your disability allows you to work only part-time.

Business Overhead Expenses Protection: A long-term disability won't only affect you and your family, if you are a sole practitioner or partner in a small firm, it can also mean catastrophe for your business. This coverage helps to cover the costs of running your Firm until you return or closing your Firm in the event of a long-term disability.

Home and Auto: The CBIA has an arrangement with The Personal Insurance Company to offer you substantial discounts on home and auto insurance. Compare your rates; you may be surprised by how much you could save by switching to our program. For a quote visit www.barinsurance.com/homeauto or call 1-877-314-6274.

Other Coverages Available Through CBIA:

- Critical Illness Insurance
- Accident Insurance
- Health and Dental Coverage
- Employee Benefits (for law firms of 3-9 lives)
- Outside Directorship Liability Insurance
- Travel Medical Insurance.

FOR MORE INFORMATION VISIT OUR WEB SITE
OR CONTACT YOUR LOCAL AUTHORIZED **CBIA**
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