

**For all your insurance needs,
who can best represent you?**

- Who can best analyze all of your needs to identify the coverage that you require?
- Who can check your policy at renewal date to ensure that you get the best coverage for your money?
- Who can negotiate the best coverage on the market to really meet all of your needs?
- Who can defend your interests in the event of a claim?

Only independent brokers, like those in the AssurExperts network, can offer the level of service that you deserve by representing you with many different insurance companies in the industry.

Your AssurExperts broker,
a dedicated insurance expert
at your service.

AssurExpertsSM
A COMFORTING CHOICE

THE AssurExperts

NETWORK

With numerous offices throughout Quebec, we offer a full range of professional advice on insurance and financial services, allowing you to benefit from the best products, adapted to your needs, in the following lines:

AUTOMOBILE INSURANCE

HOME INSURANCE

REPLACEMENT WARRANTY

BUSINESS INSURANCE

PROFESSIONAL LIABILITY INSURANCE

FARM INSURANCE

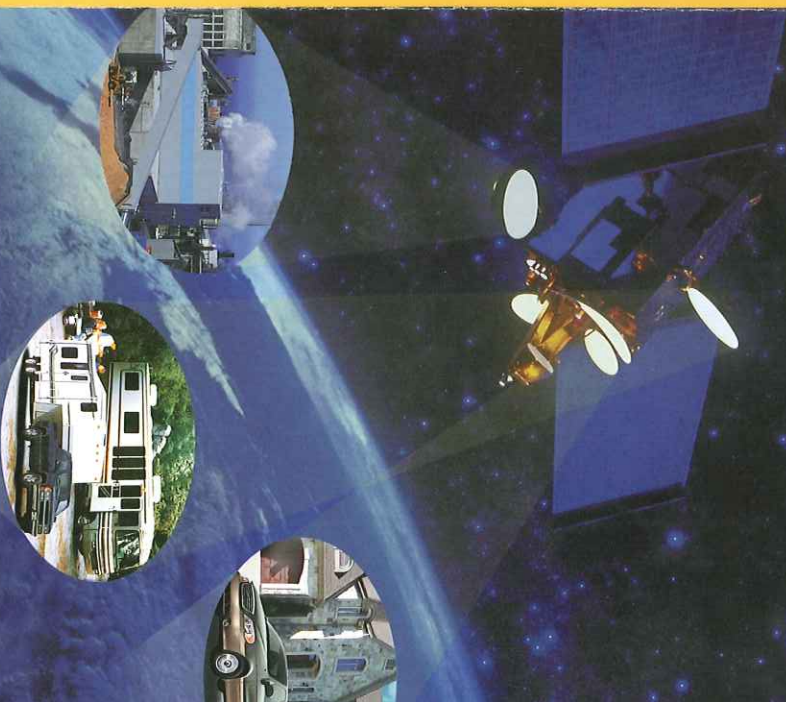
PERSONAL INSURANCE

TRAVEL INSURANCE

INVESTMENT

AssurExpertsSM

A
network
OF
professionals
AT
YOUR SERVICE



AssurExpertsSM

A network OF professionals

Leader in insurance and financial services, AssurExperts is an association of independent brokers who always look for new products and market trends. AssurExperts brokers have products that can best answer your needs. They also represent your interests effectively with most of the best insurance companies.

THE STRENGTH OF A NETWORK

Customers take advantage of a greater buying power due to the business volume of AssurExperts Network. With numerous offices across Quebec, AssurExperts brokers represent the interests of their customers and have access to many insurance carriers selected for their financial soundness and reputation for settling claims fairly.

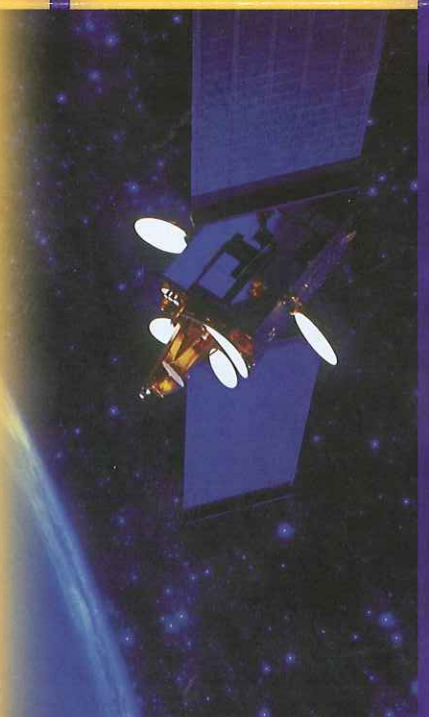
ADVISORS AT YOUR SERVICE

All brokers in the AssurExperts network have access to the products of more than 20 insurance carriers. They also benefit from continuous training programs and the latest technological tools,* so that they can offer the prompt, top-quality service that you expect from professionals who represent you.

ADVANCED TOOLS

AssurExperts brokers have all the equipment required to provide fast and efficient service. As members of the AssurExperts network, they have instant access to an experienced, multi-disciplinary team. An advanced data technology system also gives them instant access to a wealth of information.

AT Your Service



THE SecurExpert WARRANTY

Customers who insure both their home and automobile with us benefit from the SecurExpert warranty. A unique and innovative plan that provides for:

PREMIUM REIMBURSEMENT

When a disability/lasts for at least 30 days after an accident of any kind, eligible customers will receive a reimbursement of their premiums, pro-rated for the number of full months of their disability.*

DEATH BENEFIT

An accidental death benefit of \$10,000 will also be paid if the death is due to a road accident that occurred while the insured person was driving his or her vehicle.

NO CHARGE

Offered free of charge by your AssurExperts broker, the SecurExpert warranty is administered by The Citadel General Insurance Company, and covers all eligible customers as long as the master policy is in force.

* Maximum of 12 months or \$1000.

Certain conditions apply. This document is intended for information purposes only, and has no legal standing.

AssurExperts... ...even more

All AssurExperts' brokers have special programs that fulfil their numerous clients' specific needs.

Recreational vehicles :

A custom-designed insurance plan for motorhome and fifth-wheel owners that provides the most complete coverage available together with many exclusive protections and warranties that are essential for worry-free trips.



Automobile Replacement Warranty :

An essential protection plan that is complementary to any automobile insurance policy. Whatever the vehicle is new or used, we will replace it upon a total loss. The warranty period could last up to 60 months and the client may cancel, at any time, the plan without any penalty or further premiums to pay.



Alarm System :

All AssurExperts' clients may ask for an entirely free complete residential alarm system. Moreover, the connection to the central alarm station for this system remains the lowest on the market.



WE ALSO PROVIDE SPECIAL PROGRAMS IN THE FOLLOWING LINES

- High value automobile or residence
- Motorcycles
- Oil-fired heating system protection and service plan
- Discount and additional coverage for hockey players or their relatives
- Replacement Warranty for RV or spare-time vehicles

Get your relative and friends in touch with us; let's talk about our special programs.