

December 2018

Credit Union Insurance Services Association

# Newsletter

# We're Moving!

As of January 1st, 2019 CUISA will be moving to a new location.

Our new address will be:

*Suite # 904  
1641 Lonsdale Avenue  
North Vancouver BC  
V7M 2J5*

We will also have a new phone number:

*604-369-5069*

Last but not least, we will have a new email address:

*Jason@cuisa.com*

Please take a moment to update your files now with the above information.

## Contact Us

CUISA  
Suite #904  
1641 Lonsdale Avenue  
North Vancouver, BC  
V7M 2J5  
Phone: 604.369.5069  
Email: Jason@cuisa.com

**CUISA** ★  
Credit Union Insurance Services Association

## Optimum West Insurance

In early 2019, we will be making a number of improvements to our Comprehensive forms for Homeowners, Condominiums, and Tenants. We have increased the Special Limits on several items such as; jewelry, animals, business property on premises, and bicycles (including e-bikes) and improved some of our most important Extensions of Coverage. Our by-laws extension limit has been increased to \$50,000, and personal property coverage for parents residing in an assisted living facility or for students living in residence is now included under the Personal Property limit.

We are also pleased to introduce our newest feature for your qualified clients aged 50 years or older. Our new Optimum Prestige Endorsement can be added to Comprehensive policy forms for an affordable additional premium of \$50.00 (Homeowners) or \$35.00 (Condominium or Tenants). This attractive feature adds the following policy enhancements;

**Enhanced Basis of Claim Payment** - provides the option to take a replacement cost cash settlement instead of repairing or rebuilding the dwelling for total losses

**Claims Free Protection** – retains discount after the 1st loss

**Increased Identity Fraud Expense** - limit of \$50,000

**Loss of Income** - \$250 per day and maximum of 10 days when the homeowner or spouse must be absent from work as a result of your dwelling sustaining loss or damage by an insured peril

Please contact your Optimum West personal lines underwriter for more information on these changes, new features, and all of our other great products. We are looking forward to hearing from you!





## **PROUD SUPPORTER OF CUISA** AND OUR CREDIT UNION FAMILY

Offer superior coverage this holiday season. Family HomeCover is a comprehensive package designed with your client in mind.

### **homecover**

Introducing new enhanced optional coverages

- ▶ **WaterCover (Overland Water)**
- ▶ **Basic Sewer Backup & Service Lines**
- ▶ **Course of Construction**

## On Side Restoration Acquires STRONE

**Oakville, ONTARIO** – On Side Restoration grows again in Ontario with their October acquisition of STRONE.

Craig Hogarth, President and CEO, On Side Restoration shared that “We’re very pleased to announce that as of this week, On Side has reached an agreement to acquire STRONE Restoration. We’ve been seeking to make a greater impact on our Ontario footprint versus just green fielding as we have been over this past year. By having the STRONE team join forces with our staff, On Side is well on its way to becoming even stronger in this Eastern market. Our customers are demanding a larger national presence so this is a very positive next step for us. Growing branches in other provinces, such as in the Atlantic, are on the horizon as well.”

Amandio Contreiras, COO, On Side Restoration, also commented that “In alignment with our strategic growth strategy, On Side’s purchase of STRONE couldn’t have come at a better time. On Side has always had a good relationship with STRONE and it is fitting that we complete this year with our two companies coming together.”

“Our family is proud of the path we have taken for 32 years with STRONE,” reflects Neil Blinco, Co-CEO Marketing and Sales at STRONE. “Since our original office on Ingelhart Street in Oakville, Ontario, we have experienced highs and lows, catastrophic weather events, growth, acquisitions, and everyday challenges that entrepreneurs face. We are grateful for our employees, some of whom have passed on and are dearly missed. It is because of their dedication and commitment to our business that have helped STRONE grow into the respected company it is today. While the property restoration industry has changed over time, one thing has not – the care and compassion of our employees who continue to assist home and business owners during their most challenging times. On Side is a company that holds the same values as our own. We feel fortunate to pass along our team’s hard work to a company that conducts itself with the same care and integrity. This transition over the next several months to a year will be a change for all of us, but one we are pleased to be a part of.”

**About On Side Restoration Services.** On Side Restoration is the leading, privately-owned restoration company in Canada. Since 1979 On Side has been restoring damaged homes and businesses 24 hours a day, 365 days a year. Proprietary internal systems include MyClaim, a transparent web-based file management software program, and On Side LiVE, their 24 hour, customizable emergency call centre. Today with its head office located in Vancouver, BC, the Company now operates 39 branches coast to coast from Victoria, BC to St. John’s, Newfoundland. On Side has over 650 emergency response vehicles, 1,000 experienced and certified staff members, and 10,000+ pieces of specialty equipment. Further information about the Company can be found at [www.onside.ca](http://www.onside.ca)

Sonia Manson  
On Side Restoration Services Ltd., Communications Manager  
905-474-3710 [smanson@onside.ca](mailto:smanson@onside.ca)

## Low-kilometre discount

Starting September 2019, ICBC will offer a new 10 per cent discount for vehicles that are driven less than 5,000 km in a year.

### Who would benefit?

The discount may benefit those for example who do not regularly use their vehicle, only drive on evenings and weekends, use public transportation to commute to school or work during the week, or simply have a second vehicle that's not used very often.

The discount applies to Basic, Extended Third Party Liability and Collision premiums.



### Eligibility

The discount is based on the mileage driven over the last 12 months. This is determined by an odometer reading from the previous policy term, and another at the policy's renewal a year later.

### Collecting odometer readings

Autoplan brokers are now collecting odometer information to be able to offer this new discount, which would take effect starting September 2019. If customers have a vehicle that may qualify for this new discount, they will need to provide their vehicle's odometer reading at their next annual renewal or new policy purchase. Only annual policies are eligible for the discount (not short-term policies).

There are certain rate classes that will not be eligible, such as motorcycles and collector vehicles because their rate classes already reflect low kilometres travelled as most of these vehicles are not used year round. This discount is meant for those who are in rate classes where the majority of the vehicles are driven longer distances.

### How the discount works

The qualifying period for the discount starts when customers provide their Autoplan broker with the first vehicle odometer reading.

In a year's time, at renewal, the odometer reading will need to be provided again to determine if the vehicle was driven less than 5,000 km during the year. If eligible, the discount will then be applied at that time to the renewed policy. If the vehicle was driven 5,000 km or more, it will not be eligible for the discount.

### How do customers provide an odometer reading?

Customers will need to show a broker one of the following:

- a photo of the vehicle odometer taken within the last seven days
- a receipt or work order with an odometer reading dated within the last seven days from either a garage, a mechanic, an auto shop or auto dealership
- a reading through a service or app which reports vehicle information and diagnostics, generated within the last seven days.

Brokers are also allowed to sight the vehicle odometer information for a customer, if needed.

### Changes to the policy or transfers mid-term

Unfortunately, we cannot add or change odometer readings mid-way through a policy term. Interested customers can only provide their odometer reading at the time of their annual insurance renewal. The low-kilometre discount cannot be transferred to another vehicle mid-term.

# More quotes. More growth.



Watch your business bloom with our new online platform to quote and bind small business.

It should be easy to do business with us. That's why we worked with brokers to build CNS Pro™, our new online platform for simple, straightforward quoting and binding. Talk to us to see how we're taking the hassle out of quotes to help you grow.



***We're growing. How about you?***

Come grow with us at [cnspro.ca](https://cnspro.ca)



## Introducing... Ensure Training & Education

When insurance professionals decide to take a CAIB course to further their industry knowledge, they have already started in the right direction. However, after this first decision comes a slew of others: School was so long ago; will I remember how to study? How will I balance work-life-school? And the big one: How do I prepare for this exam?

In the past, there were only two options: traditional, in-person classes where you went to a class at a specific location, at a specific time, and worked your life around the class. The other option was a self study method which placed the onus on the student to diligently prepare for the final exam on their own.

At Ensure Training we deliver CAIB and Fundamental prep courses in a true virtual classroom with live facilitation that is supported by our educator-designed student portal and study materials. Our courses run weekly for 9 weeks and the best part is you can choose which course time works best for you. This means you do not need to take time off of work or leave your home for a week to take an in-person class.

As a student you receive a weekly virtual classroom reminder to your email with a direct link to the virtual class and sign in. Our virtual classroom is the closest thing to a traditional classroom. You can ask the facilitator questions through a chat window or microphone, interact with your peers, apply and assess your knowledge through in-class quizzes and anonymously answer polls to let the facilitator know your understanding of the material

Our study material library gives students the option to choose which learning method works best for them: from flashcards, to follow-along notes, to practice quizzes, and more. All classes are recorded and uploaded to the student portal within 36 hours so that if students miss a class they do not have to worry about missing out on any content. We consider ourselves and our courses to be student-centered: we encourage students to always ask questions, let us know what they need, and give us ideas on how else we can support their learning.

We recognize that our students are insurance professionals who want to further their career, and we want to support them on this path to professional development. This is why we offer the only pass guarantee in the insurance education marketplace. If you take our course and do not pass your designation exam you can take the next sitting of the same course free of charge.

We look forward to working with and supporting the professional development of all CUISA members. If you have any questions please do not hesitate to reach out to us via email: [info@ensuretraining.ca](mailto:info@ensuretraining.ca) or via our "contact us" section on our webpage <https://www.ensuretraining.ca/contact/>

## FirstOnSite Adds Experience to BC's Leadership Team



Kyle Sigouin,  
Business Operations  
Manager, B.C.



Erik Hecht,  
Director of Operations,  
B.C.

We are pleased to announce the addition of Kyle Sigouin as Business Operations Manager to FirstOnSite's leadership team in British Columbia. He joins Erik Hecht, Director of Operations, and together will continue to strengthen our ability to provide the B.C. region with an exceptional customer experience.

Kyle has more than 16 years of restoration experience. As Business Operations Manager, he will lead a team of Project Managers, drive process and consistency to all parts of the business in the region, and help to grow the business regionally and nationally. He is respected for his commitment to building strong business relationships, developing teams, and exceeding customers' expectations.

Erik is responsible for overall operational execution across all British Columbia locations. With more than 15 years in leadership roles and operational management, he has established a solid reputation with his teams, clients and end users.

"The combination of Erik and Kyle, and the overall strength of our team in B.C., reflects our commitment to working closely with our customers in our mutual desire to continually raise the bar in our industry," said Dave Demos, CEO, FirstOnSite Restoration. "It also reflects our commitment to our team members and in providing an exceptional employee workplace and culture for all of us."

Kyle can be contacted at [KSigouin@firstonsite.ca](mailto:KSigouin@firstonsite.ca).

Erik can be contacted at [EHecht@firstonsite.ca](mailto:EHecht@firstonsite.ca).



# FULLY INVESTED IN YOU

*100% broker-distributed.  
100% committed.*

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Wawanesa's Property & Casualty products are now available exclusively through insurance brokers in all of our Canadian markets. This means your success is our priority. We are invested in delivering tools and products designed to help you fulfill your clients' needs and grow your business.

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Contact us to learn more. [wawanesa.com](http://wawanesa.com)



**Wawanesa**  
**Insurance**



# THIS HOLIDAY SEASON, HELP KIDS GET BACK TO BEING KIDS

This holiday, we've set our sights high for BC's kids.

Remember the excitement of a fresh snowfall as a kid? Waking up with anticipation. A day off school. Making the perfect snowball. For many, it brings back warm memories on otherwise chilly days. But for kids at BC Children's Hospital, snow days may be spent indoors this year. ***We're determined to help more kids get back to being kids—and you can help.***

When you join the Big BC Snowball Fight for Kids, your support goes toward the hospital's most critical needs. Every donation made at [snowballfightforkids.ca](https://snowballfightforkids.ca) from now until Jan 6 will translate into one snowball thrown. The goal? 10,000 snowballs province-wide. Together, we can help more kids create lasting memories this holiday season.

It's not too late to get your company involved. Visit [bcchf.ca/snowball](https://bcchf.ca/snowball) for more information, or [snowballfightforkids.ca](https://snowballfightforkids.ca) to make a donation.



JOIN US ON SOCIAL



Captured your snowball challenge on video? What's your favorite childhood memory in the snow? Share it with us!



Make sure to tag [@bcchf](https://twitter.com/bcchf) and use the hashtag [#SnowballFightForKids](https://twitter.com/SnowballFightForKids)

