




Auto & Home Insurance for CARP Members

Find out how much you can save – call **1.888.936.4846** for your free, no-obligation quotation in minutes.

We start with the lowest rates possible for good drivers 50-plus. In addition, CARP members can benefit from the following:

AUTO INSURANCE DISCOUNTS

- **Student away from home**
Save for a qualifying student
- **Age 50 (motorhomes)**
Save on a qualifying Motorhome when the principal operator is 50 years or older
- **Graduated licensing**
Save for qualifying drivers
- **Toys (ATVs, Snow Vehicles, Motorhomes, Motorcycles)**
Save for qualifying recreational vehicles
- **Retiree**
Save for qualifying principal operators
- **NEW Winter Tire Discount!**

You may be eligible for a discount on your auto insurance premium if your vehicle* is equipped with four winter tires. To qualify, you must install and maintain four winter tires on your vehicle from November through April. The tires must have the snow tire designation (), meaning they meet strict performance specifications and have been designed specifically for use in severe snow conditions.

Your protection is our priority. Having seasonally appropriate tires installed on your vehicle is a must have for safe driving. **And for all passenger vehicles in Quebec, winter tires are mandatory from December 15th to March 15th inclusively.** If you drive in winter conditions, winter tires are recommended as they provide improved traction on ice and snow, and in temperatures below 7°. They also reduce your stopping distance, compared to all-season tires.

- **Personal Choice**
Save when your automobile policy is packaged with a property policy
- **Multi-vehicle**
Save for each additional, qualified vehicle you include on your policy
- **Conviction free**
Save for qualifying drivers
- **Driver re-training**
Save for qualifying principal operators
- **Renewal / Loyalty**
Save in recognition of our valued, renewing customers

HOME INSURANCE DISCOUNTS

- **RCT / Inspection**
Save if your building's estimated replacement cost has been established by a recent RCT (Residential Component Technology) or Inspection evaluation
- **Home Alarm**
Save if your home is equipped with an approved, centrally monitored burglar and fire alarm system
- **Personal Choice**
Save when your property policy is packaged with an automobile policy

- **Deductible**
Save if a higher deductible is selected
- **Mortgage-Free**
Save if your home is mortgage-free
- **Renewal / Loyalty**
Save in recognition of our valued, renewing customers
- **Claim-Free**
Save if you've been claim-free for the past 3 years
- **New Home**
Save if the age of the home is 10 years or less

*Please note that not all discounts are available in all jurisdictions. *Vehicle refers to private passenger automobiles including pick-up trucks and passenger vans.*