



A few words about...

***Guthrie Insurance Brokers Ltd.
& INSUREPLUS***

1151 Denison St., Unit 19,
Markham, ON L3R 3Y4

Telephone 416-487-5200 Toll Free 1-888-310-SAVE (7283) Fax 905-477-4614

E-mail Info@GuthrieInsurance.com

Web Site www.GuthrieInsurance.com

Our Goal Is Your Financial Security!



About Guthrie Insurance Brokers

Guthrie Insurance has been providing honest, expert, insurance planning and advice for over 50 years. Your insurance needs are looked after by professionals, who take that extra step to be sure you get the financial security you need, the service you deserve, and the premium most suited to your budget.

Conveniently located near the 404 & 407 in Markham, just north of Toronto area, Guthrie Insurance is a modern, full-service, multi-line, insurance brokerage and source for virtually all your insurance, risk management, and financial service needs.

Your insurance will also be arranged with confidence through some of Canada's leading insurance companies including Aviva, Chubb, CAA, Economical, Intact, Lloyds (through various underwriters), SGI Canada, Travelers and Wawanesa, to name just a few.

Our success comes from the expertise we have developed in providing the full complement of insurance and associated services to our growing number of family and business clients.

By keeping strong dedication to our founding values of courtesy, professionalism, and integrity, we have been able to reach our goal of commercial and personal insurance growth and stability.

These same qualities will bring us to the forefront of a rapidly changing insurance and financial services industry.

Some of our Associations and Affiliations

- ☛ Canadian Federation of Independent Business (CFIB)
- ☛ Insurance Brokers Association of Canada (IBAC)
- ☛ Insurance Brokers Association of Ontario (IBAO)
- ☛ Insurance Brokers of Toronto Region (IBTR)
- ☛ Independent Financial Brokers of Canada (IFB)
- ☛ Insurance Institutes of Ontario and Canada (IIC)
- ☛ Registered Insurance Brokers of Ontario (RIBO)



Personal Insurance - Products and Services

At Guthrie Insurance, we recognize that every family is different. One of our personal insurance specialists will help you ensure your policies are properly tailored to suit your individual needs and unique requirements - no overlap of coverage, no gaps, and no gimmicks - just straightforward solutions to everyday situations.

Whether you are 35, 55 or 65 you will find that our value-added programs and private client services offer you **competitive premiums, exceptional coverage**, and the **knowledge and advice** necessary for the long-term financial security of you and your family.

You will appreciate the savings, convenience, and peace of mind of having ALL of your personal insurance managed by the professionals at Guthrie Insurance. With your best interests in mind, our personal insurance team specializes in **multi-policy, family package plans** for your home, automobile, and leisure, insurance needs.

As part of your multi-policy, Personal Insurance account, special programs are also available for cottages, home-business, rental or investment properties, boats, RV's and the rest of the "toys".

"We specialize in economical multi-policy, family accounts – combine your home, automobile, RV, boat, cottage and save!!"

Home Insurance

Your home and personal property is likely your most prized possession often representing a lifetime worth of hard work and sacrifice. Its loss would be devastating! A properly structured insurance plan will help ease the financial burden of such a tragedy.

What about my valuables? No problem - \$10,000 or \$500,000 - at Guthrie Insurance, we have the facilities to insure even the most expensive jewelry, the rarest paintings, the most exotic collections, and the finest wines.

With the availability of liability limits up to \$10,000,000, flexible deductibles, too many discounts to list, just about every type of payment plan, and highly competitive premiums, you can rest assured that Guthrie Insurance will make sure your home insurance requirements are properly taken care of!

Whether your home is 2,000 square feet or 20,000, modest or a mansion, we can tailor a plan that will deliver the security you need at premiums that will be easy on your budget. You will appreciate the variety of dependable home insurance plans available to best suit your needs and budget.

Your policy can be tailored to include –

- A wide variety of discounts just too numerous to list! • Valuables such as jewelry, furs, and collections
- Sailboats, powerboats, and personal watercraft • Personal Umbrella or Excess Liability with limits up to \$10,000,000
- Many types of home businesses • Additional properties such as cottages, secondary homes, and rental properties



Personal Insurance - Products and Services

Automobile Insurance

Whether you're insuring your family sedan or an exotic luxury car, you will appreciate our experience, our thoughtful advice, and common sense approach. Annual premium costs are certainly important but not at the risk of an uninsured loss, due to inappropriate coverage, or extreme premium consequences at renewal, in the event of an accident, ticket, or other rating factor, which can result in much higher long-term costs.

Along with highly competitive premiums, at Guthrie Insurance, we will help you understand your automobile insurance and the options available. The future is unpredictable and even the very best drivers can have an accident or ticket. Arranging a policy that delivers the most suitable coverage and the most reasonable rating flexibility, in the event of a claim, ticket, or other factor, and combined with diligent loss management, is certainly the best way of keeping present and future insurance costs at a minimum.

When combined with your multi-policy family insurance plan, your insurance program can also include -

- Motorhomes • Trailers • Motorcycles • Snowmobiles • ATV's
- Antiques and Special Interest Autos • ...and, a wide variety of discounts just too numerous to list

Employer or Association Personal Group Insurance Plans

Looking for a competitive, service oriented, Personal Insurance solution for your Employee or Association Group?

Look no further. Guthrie Insurance has the facilities to custom tailor a highly competitive benefits plan to help you attract and retain valuable employees and association members.

Along with the competitive premiums and exceptional coverage for homes and automobiles, through one of our Group Insurers, your employees or members will have access to our full brokerage services. This provides them with a dependable, convenient source for virtually any type of insurance - all managed by one firm! Business Insurance, Directors and Officers Liability, Errors and Omissions – not a problem!



Business and Commercial - Products and Services

To help ensure their success, most business owners recognize the need to have knowledgeable insurance advisors on their team - Insurance professionals who understand their business and who can offer top of the line financial protection, prompt, considerate service, expert advice, competitive terms and premiums, and financially responsible insurance companies.

We specialize in full-account services and in delivering cost-effective, dependable, insurance planning and risk management services in several areas including:

Manufacturing & Processing

Metal industries, consumer goods, food products, printers, etc.

Wholesale & Distribution

General goods, food and beverage, household goods, clothing, etc.

Hospitality, Foodservices

specializing in Fine Dining restaurant establishments

Contractors

Programs for general contractors, sub-contractors - commercial and residential.

Real Estate

Industrial, Offices, Plazas, single or multi-locations

Transportation

Cargo, Ocean & Air, Import & Export

Information Technology

Computer Services, consultants, software developers, etc.

Automobile

Fleets, Garage, Dealerships

Offices, Services, and Professions

Medical offices, clinics, personal services, etc.

Retail

Single stores, franchises, multi-locations

Specialty Lines

Directors and Officers, Bonding, Errors and Omissions, Pollution/Environmental, Credit Insurance, Boiler & Machinery/Equipment Breakdown, and more.

Group or Franchise Commercial Insurance Plans

Looking for a competitive, service oriented, Commercial Insurance solution for your Group or Association? Look no further. Guthrie Insurance has the facilities to custom tailor a highly competitive Commercial Group plan to help you secure the broadest coverage, the most competitive terms, and the fairest premiums.



The People Looking After You

No matter how comprehensive or price competitive your insurance program is, it is still people who must service it to ensure that the coverage will respond when it's needed. We feel our people are our greatest asset - courteous professionals who know that you expect and deserve the very best.

These are the people who are responsible for your insurance -

Management Team

Ryan Guthrie, CIP, CAIB x 310
Ryan@GuthrieInsurance.com
President/Commercial & Personal Insurance Advisor

Anne Ricupero x 331
Anne@GuthrieInsurance.com
Office Manager

Neil Mahajan x 320
Neil@InsurePlus.com
Vice President/Commercial & Personal Insurance Advisor

Alex Guthrie, CAIB x 306
Alex@GuthrieInsurance.com
General Manager/Personal & Commercial Insurance Advisor

Sales & Service Team - Your day to day insurance needs will be looked after by our team of RIBO licensed, bonded, and dedicated insurance professionals –

Alysha Phalen x 317
Alysha@GuthrieInsurance.com
Personal Insurance Advisor

Brendon Dunkley, CAIB x 305
Brendon@GuthrieInsurance.com
Personal & Commercial Insurance Advisor

Dana McLaren x 308
Dana@GuthrieInsurance.com
Personal Insurance Advisor

Jocelyn Spanton x 313
Jocelyn@GuthrieInsurance.com
Commercial Insurance Advisor

Kristine Lacroix x 332
Kristine@GuthrieInsurance.com
Personal Insurance Advisor

Arlene Camenzuli x 335
Arlene@GuthrieInsurance.com
Personal Insurance Advisor

Corri Blackburn, CAIB x 315
Corri@GuthrieInsurance.com
Personal Insurance Advisor

Jeff Clarkson, B. Comm, CIP, CAIB, CPIB x 326
Jeff@GuthrieInsurance.com
Personal & Commercial Insurance Advisor

Katherine Smith, CAIB x 322
Katie@GuthrieInsurance.com
Personal Insurance Advisor

Maria Baptista x 312
Maria@GuthrieInsurance.com
Commercial Insurance Advisor

Vivian Pang x 327
Vivian@GuthrieInsurance.com
Personal Insurance Advisor

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New Account Development

Emanuela Caires, CAIB x 304
Emanuela@GuthrieInsurance.com
Personal & Commercial Insurance Advisor

Michael Buckley, RIB x 330
Michael@GuthrieInsurance.com
Personal & Commercial Insurance Advisor

Frances White x 316
Frances@GuthrieFinancial.com
Individual Life & Group Benefits Advisor

Rebecca Lai x 325
Rebecca@GuthrieInsurance.com
Personal & Commercial Insurance Advisor

Shaan Sadiura x 342
Shaan@InsurePlus.com
Personal Insurance Advisor

Administration & Broker Support

Daisy Stull x 300
Daisy@GuthrieInsurance.com
Reception

Matthew Smith x 334
Matthew@GuthrieInsurance.com
Broker Support

Holly Young x 333
Holly@GuthrieInsurance.com
Broker Support

Roman Slifkas x 329
Roman@GuthrieInsurance.com
Broker Support

Rose Roberts x 328
Rose@GuthrieInsurance.com
Broker Support

Other Contact Information

Email for General Information – Info@GuthrieInsurance.com

Group Insurance Inquiries – Group@InsurePlus.com

Brokerage Compensation and Disclosure

As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

Our role is to provide you with the best insurance value that combines coverage, service, and price. On an annual, ongoing basis, we also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Naturally, brokerage compensation is part of your insurance premium. For your benefit, we have listed below the major insurers we represent and have included the range of compensation provided as a percentage of your overall premium.

- Aviva Insurance
- CAA Insurance
- Chubb Insurance
- Coachman Insurance
- Economical Insurance
- Intact Insurance
- Nordique Insurance - Facility Association (commission capped at \$250 per vehicle).
- PAFCO Insurance
- Pembroke Insurance
- SGI Insurance
- Travelers Canada
- Travelers Essential Insurance
- Wawanesa Insurance
- Several Specialty Insurers

Commission Ranges: Property – 10% to 20 % Automobile – 7.5% to 12.5%

This commission percentage is paid annually for both new business and renewals.

Should there be an increase in the commission schedule we receive from your insurer, or, any other material change that affects compensation arrangements, we will notify you.

In order for us to maintain our strong relationships with quality insurers, we work with each to provide the type of business they desire. Our efforts are often recognized through a nominal contingent commission agreement.

Payment of this Contingent (Profit) Commission generally depends on a combination of growth, profitability (loss ratio), volume, years of service, retention, and increased services that we provide on behalf of the Insurer. Contingent commission is by no means guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

From time to time we may participate in insurer incentive sales programs. This practice in no way affects the type of insurance we recommend to our clients. At all times we remain objective and with only the best interests of our clients our only priority.

Disclosure for the purposes of Conflict of Interest

Guthrie Insurance Brokers is **not** owned or controlled, either in whole or in part, nor has any interest in, any insurance company.

Further, Guthrie Insurance has **no** loan, credit facility, or other financial relationship, whether direct or indirect, with any insurance company.

Our Policy on Privacy

At Guthrie Insurance, we are committed to providing excellent service to our clients. An essential component of this priority is ensuring the integrity of all personal information we collect, use and disclose. We support the industry-wide Model Code for the Protection of Privacy, and welcome federal legislation recognizing the importance of individual privacy. Below is an outline of the procedures and policies that we follow to ensure that our practices protect the integrity of your Personal Information.

Identified Purposes - We collect, use, and disclose personal information for various purposes

- To offer and provide insurance and financial products to you;
- Establishing and maintaining communications with you;
- Verifying the accuracy of your Personal Information with government agencies, industry associations, other brokers or insurers;
- Analyzing and assessing risks and exposures;
- Determining and facilitating your payment of premiums and fees;
- Detecting and preventing fraud or other illegal activities;
- Compiling statistics;
- Complying with the law or regulators;
- Notifying you or allowing our associated companies to notify you of certain products or services offered by us or our associated companies.

Consent - Your knowledge and consent of our collection, use, and disclosure of your Personal Information is critical. We rely on the following actions by you as indications of your consent to our existing and future Personal Information practices –

- Your voluntary provision of Personal Information directly to Guthrie Insurance Brokers Ltd or Guthrie Financial Services Inc. or through an insurance broker or representative for the purpose of acquiring an insurance policy or financial service
- Your express consent or acknowledgement contained within a written, verbal, or electronic application process;
- Your consent requested by Guthrie Insurance or Guthrie Financial for a specified purpose;
- Your acceptance of our Privacy Policy until you notify us in writing of a withdrawal of this consent;
- Your consent given through your authorized representative such as a legal guardian, agent, or holder of a power of attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw this consent at any time. We will inform you of the consequences of withdrawing your consent. In some cases refusing to provide certain Personal Information or withdrawing consent for us to collect, use or disclose this information could mean we cannot provide you with insurance coverage or other requested products, services, or information.

Accuracy – We will maintain your Personal Information as accurate, complete and up-to-date as is necessary for the Identified Purposes.

Safeguards – We will protect your Personal Information by security safeguards appropriate to the sensitivity of the information. Also, we do not sell or otherwise provide or market Personal Information to third parties. We maintain excellent security systems to safeguard the information that we collect, use and disclose. All employees understand their responsibilities pursuant to the privacy policy.

Should you have any questions regarding our Privacy Policy, you may contact our privacy officer –

Anne Ricupero x 331, Anne@GuthrieInsurance.com
Office Manager & Privacy Officer

Claims Support

There is never a good time to suffer a loss, but no matter when it happens, you can count on our claims service! Call us to discuss your situation.

For all Guthrie Insurance clients you can call 24 hours a day, 365 days a year:

During regular business hours: 416-487-5200
After hours, weekends and holidays: 1-888-746-4098

If you prefer, several of our insurance companies offer after hours claims assistance, which may be useful, especially in an emergency or major loss situation. A word of caution though. If the loss is reported directly to the insurer you would not have had the benefit of discussing the situation and possible repercussions of a claim under your policy with us. This may be useful, especially if the loss is a minor one, which might be better handled outside of your policy.

To contact our insurers directly please have your policy number and details of your loss available and call –

Aviva Insurance	1-866-692-8482
CAA Insurance	1-877-222-1717
Chieftain Insurance	1-800-661-5522
Chubb Insurance	1-800-532-4822
Coachman Insurance	1-800-361-2622
Economical Insurance	1-800-607-2424
Intact Insurance	1-866-464-2424
Nordique (Facility Association)	1-800-668-1000
PAFCO Insurance	1-800-387-0462
Pembridge Insurance	1-800-387-0462
SGI Insurance	1-877-844-8460
Travelers Insurance	1-800-661-5522
Wawanesa Insurance	1-844-929-2637



Thank you for allowing us the opportunity and privilege to work together, now and into the future!



REGISTERED INSURANCE BROKERS OF ONTARIO

FACT SHEET ABOUT YOUR REGISTERED INSURANCE BROKER

Registered insurance brokers offer independent advice and Property & Casualty (P&C) insurance products from a variety of companies. Brokers must be licensed by the Registered Insurance Brokers of Ontario (RIBO). All RIBO licensees must carry an errors & omissions policy, as well as a fidelity bond, which is designed to provide customers coverage in the unlikely event that a broker mishandles their premiums. RIBO licensees are required to follow the RIBO Code of Conduct, which establishes rules and standards of professional conduct.

As a customer, you have the right to professional advice from a broker who is well informed about the products they are selling. You have the right to be treated with fairness and integrity.

- **How Insurance Works** – You have the right to be informed about how your insurance premiums are calculated. You have the right to access your policy and be clearly informed about the coverage and the claims settlement process.
- **Broker Compensation** – You have the right to ask how a broker is paid, the insurance companies they represent, and be informed about any potential conflicts of interest the broker may have. All RIBO licensed brokers must disclose commission information at the point of sale which outlines how they are paid.
- **Understand Your Insurance Needs** – You should consider your insurance needs and prepare relevant questions before you talk to a broker. Ask yourself if there have been changes in your personal or business life that could impact your insurance needs. Make sure you provide a detailed and accurate explanation of your circumstances to your broker so they can provide informed recommendations that meet your needs.
- **Insurance Quotes** – When obtaining a quote, your broker should always present the best value products available based on your current needs, and document why certain coverage and product options, including lower cost options, which may or may not be appropriate for you. Brokers are also expected to comply with the Take-All-Comers rule. For more information on buying auto insurance and the Take-All-Comers rule, visit [here](#).
- **Personal Information** – You have the right to understand how your personal information is used and protected. Ask for a copy of the privacy statement from your broker and the insurer.
- **Customer Obligations** – You need to ensure that you know and understand your obligations under your insurance policy. For example, your policy will require you to provide updates to your broker and insurer regarding any material changes in your circumstances.
- **Insurance Claims** – If you need to file a claim, you have the right to be informed about the procedures and typical timelines for settling your claim, and you may inquire about the status of your claim throughout the process. If your claim is denied, you have the right to an explanation as to why it was denied. Your broker is your advocate as you work through your claim with the insurance company and will liaise as required.
- **Making a Complaint** – You can submit a complaint to RIBO if you believe your insurance broker failed to comply with the Registered Insurance Brokers Act, its regulations, or RIBO by-laws. File a complaint [here](#).
- **OmbudServices** – In the event you have an insurance claim, your broker will provide you with information about the insurer's claims process. For any unresolved disputes with an insurer, you may contact the insurer's Ombudsman, who will attempt to resolve the conflict. If the conflict is not resolved, you will be referred to the General Insurance OmbudServices for P&C insurance.



Registered Insurance
Brokers of Ontario

401 Bay Street, Suite 1200, P.O. Box 45, Toronto, ON M5H 2Y4
Toll Free: 1-800-265-3097 | Tel: (416) 365-1900 | info@ribo.com | www.ribo.com



Canadian Insurance Services Regulatory Organizations (CISRO)

Principles of Conduct for Intermediaries

Preamble

The CISRO Principles of Conduct for Intermediaries (the Principles) reflect common regulatory standards for insurance intermediaries in Canada. The Principles outline professional behaviour and conduct expectations for the fair treatment of Customers.

Intermediaries should conduct their business following the Principles that are relevant to them, while ensuring compliance with all applicable laws, regulations, rules or regulatory codes within their respective jurisdiction. Any stricter or more specific requirements, rules or standards of conduct take priority over the Principles.

The Principles are intended to supplement, complement and build upon the intermediary elements in *the Guidance on Conduct of Insurance Business and Fair Treatment of Customers* (FTC), issued by CISRO and the Canadian Council of Insurance Regulators (CCIR). The Principles also align with Insurance Core Principles (ICP) of the International Association of Insurance Supervisors' (IAIS).¹

The Principles reinforce the fair treatment of Customers as a core component of the intermediary business culture. This includes conducting business in an honest and transparent manner. Expectations for the conduct of insurance business may differ depending on the nature of the relationship to the Customer (whether it is direct or indirect), the type of insurance provided and the distribution method. Intermediaries with oversight responsibilities must ensure that their employees and representatives meet high standards of ethics and integrity.²

Definition of Intermediary: Intermediary is given broad meaning, and will differ based on the applicable definitions within different jurisdictions across Canada. It encompasses adjusters, individual agents, brokers and representatives as well as business entities that distribute insurance products and services, including managing general agencies and third party administrators. It also applies to all distribution methods, including the internet.³

Definition of Customer: Customer refers to policyholder (which itself, as the case may be, includes a certificate holder) or prospective policyholder with whom an insurer or intermediary interacts, and includes, where relevant, other beneficiaries and claimants with a legitimate interest in the policy.

¹ International Association of Insurance Supervisors. Insurance Core Principles, ICP 18 and ICP 19, updated November 2019. <https://www.iaisweb.org/page/supervisory-material/icp-on-line-tool>

² The Insurer is responsible for fair treatment of Customers throughout the life-cycle of the insurance product, as it is the Insurer that is the ultimate risk carrier. The Insurer's ultimate responsibility does not absolve Intermediaries of their own responsibilities for which they are accountable.

³ This definition aligns with the CCIR/CISRO FTC guidance. These Principles apply to all Intermediaries that are authorized to do business within any jurisdiction, whether licensed, registered or exempted from licensing or registration.

The Principles outline professional behaviour and conduct expectations for the fair treatment of Customers:



- 1. Compliance / Outcomes:** Intermediaries must comply with all applicable laws, regulations, rules and regulatory codes to which they are subject.



- 2. Customers' Interests:** Intermediaries must place Customers' interests ahead of their own. This includes when an intermediary is developing, marketing, distributing and servicing products.



- 3. Conflicts of Interest:** Intermediaries must identify, disclose and manage any actual or potential conflict of interest that is associated with a transaction or recommendation. They must avoid entering into or pursuing agreements for which conflict(s) of interests cannot be managed, or if it interferes with the fair treatment of Customers.



- 4. Advice:** If providing advice to or for a Customer, intermediaries must seek complete information from the Customer in order to understand and identify their unique needs. Intermediaries must provide objective, accurate and thorough advice that enables Customers to make an informed decision. Advice must be suitable for the needs of the Customer based on the Customer's disclosed circumstances.



- 5. Disclosure:** Intermediaries must provide Customers with objective, complete, relevant, and accurate information and explanations so that they can make informed decisions. Intermediaries must:
- Properly disclose relevant information to all necessary parties; including the insurer; and
 - Disclose information and explanations in a manner that is clear and understandable for Customers, regardless of the distribution model or medium used.



- 6. Product and Service Promotion:** Intermediaries must ensure that products and services are promoted in a clear and fair manner. Regardless of the distribution model or medium used, Intermediaries must ensure that promotions are not misleading, and are easily understandable. Product promotions must disclose all necessary and appropriate information.



- 7. Claims, Complaints Handling, and Dispute Resolution:** Intermediaries must handle or assist in the handling of claims, complaints, and disputes in a timely and fair manner.



8. Protection of Personal and Confidential Information: Intermediaries must take necessary and appropriate measures to protect personal and confidential information. They must:

- Only collect information that is necessary and appropriate for the fulfillment of the service or product provided;
- Use and disclose the information only for purposes and for the duration for which the Customer has given consent; and
- Comply with all applicable privacy legislation to appropriately manage the information.



9. Competence: Intermediaries must maintain an appropriate level of professional knowledge to ensure the fair treatment of Customers. Continuing education requirements must be fulfilled and duties must match training/education. Intermediaries must not misrepresent their level of competence or conduct business beyond their level of professional knowledge and experience.



10. Oversight: Intermediaries with contractual or regulatory oversight obligations are also responsible for the conduct of any employee or third party involved in the distribution or servicing of an insurance product. Intermediaries have tools at their disposal such as policies and procedures, training and control mechanisms to ensure the fair treatment of Customers is achieved in relation to their oversight obligations.