



## Home-Auto Insurance Program Service Advantages

There is no doubt that the key to a successful program is to provide service advantages, competitive, stable rates and enhanced coverage. This is exactly what Johnson is proud to offer policyholders.

The Johnson Group Marketed Home-Auto Insurance Program offers significant advantages to employees of Capital Health that become policyholders, offering *quality coverage, leading edge service, and competitive pricing*. Some of the service advantages offered through the program are:

- **Personal, Priority Attention**  
At Johnson, we pride ourselves on our service. Employees are assured fast, helpful, priority attention to their enquiries. Each employee who enrolls will be given the name and toll-free direct line to their personal "Service Supervisor". This ensures that the person your employee speaks with is familiar with them and their insurance needs, giving us the ability to provide them with the very best service, advice and assistance. Service Supervisors are available during regular business hours and are backed up by our own staff available to take calls *24-hours a day*.
- **Convenient Premium Payments**  
Premiums are collected through payroll deductions or monthly bank deductions free of interest or service charges.
- **Helpful, Friendly Claims-Handling**  
Policyholders have come to expect the very best service at claim time. Some of the facilities that we have designed to provide quality service include, 24-hour service, the use of independent adjusters to supplement our own awards winning claims staff to settle claims, and freedom of choice which allows our policyholders to decide where they want their vehicles repaired. We also have a Direct Repair Program in place, which allows our clients to have their vehicles repaired immediately at selected quality repair facilities that guarantee their work.
- **Enhanced Knowledge**  
Recent years have shown a growing interest on the part of our clients to be kept apprised of changes in the general insurance industry, of which they might not otherwise be aware. This can be accomplished through various means, including articles for your newsletters/magazines, seminars and personal consultation.
- **The Johnson "Members-Only" web site.**  
Johnson policyholders can use the Internet to access and interact with their Insurance program in a completely secure and private on-line environment. Each member is given a confidential

user Name and password, necessary to access the “Members-Only” site. This site offers information about the member’s home or auto insurance coverage.

Through the on-line Benefit Summary, the member can view ALL individual insurance information. Further it is available to the member 24-hours-a-day, every day. A member can easily and instantly submit any questions, changes, comments, or concerns to their personally assigned Service Supervisor.

Because insurance and benefits are very private matters, we have taken every possible measure to ensure that the data communicated via this site is completely safe and secure.

- **Immediate Access to Policy Information**

All policyholder information is maintained in electronic records, allowing immediate access by your personal Service Supervisor.

- **Instant Documentation**

When a policy or policy change is requested, documents are created simultaneously with the change and forwarded to the policyholder immediately for their personal records.

## **AIR MILES® reward miles**

Since June 2007, our home and auto insurance policies include the added value of AIR MILES reward miles. Johnson policyholders who are AIR MILES Collectors can earn 1 reward mile for every \$20 in premium paid (including taxes) on regular market home and auto insurance policies underwritten by Unifund Assurance Company. Due to regulatory and contractual restrictions, this offer is only available on auto and home insurance policies in Ontario, Alberta, New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador, and on home insurance in British Columbia.

In offering AIR MILES, Johnson joins more than 100 AIR MILES Sponsors in Canada’s most successful loyalty program, with more than two-thirds of Canadian households actively collecting and redeeming AIR MILES reward miles. AIR MILES reward miles can be redeemed for more than 800 different rewards including movie passes, family attractions, CDs and DVDs, travel and more.

Group members can add their AIR MILES Collector number to their insurance policy: via our secure Members Only website at [www.johnson.ca](http://www.johnson.ca), by calling 1-866-483-8811, or by e-mailing it to [airmiles@johnson.ca](mailto:airmiles@johnson.ca).

*Group Marketed Home-Auto Insurance Program is currently branded the “Preferred Service Plan” but this branding may change in the future.*

# Home-Auto Insurance Program Benefits

In addition to competitive pricing and superior service, the Voluntary Group Marketing Home and Automobile Insurance Program offers employees of Dalhousie a number of advantages some of these are listed below:

- **Attractive, Stable Rates**

Research and experience have shown that the members of professional associations tend to have fewer than average Home-Auto claims. By specializing in excellent insurance risks\*, Johnson attracts above-average clients whose results allow us to offer competitive and stable rates, year after year.

Rates for Johnson auto policyholders are determined by each individual's own driving record, type of vehicle, use, coverage, etc. Home rates are based on, such things as, the location of the home, fire protection and type of heat.

*Policies sold under the Johnson Home-Auto Insurance Program are underwritten by Unifund Assurance Company (Unifund), a federally chartered insurer. Johnson and Unifund share common ownership.*

*\* Certain high risk policies are not eligible for the Johnson Home Auto insurance Program Advantages and Benefits and may be placed in an alternate market that specializes in high risks.*

- **Waiver of Premium**

Premium is reimbursed for up to six months, when a policyholder is unable to work after 30 days of disability. This is not available in Alberta due to regulatory constraints.

- **First Accident Forgiveness**

With our First Accident Forgiveness, the impact of a first at-fault accident will be minimized for safe drivers with no accidents in the past four years, provided they have no criminal or major traffic violations and no more than two minor violations. A new policyholder brings their safe driving record with them.

- **PS Auto Plus**

For a small monthly fee our policyholders can choose to add 9 additional benefits to the standard auto policy. (Not all benefits are available in Alberta due to regulatory constraints.) A sampling is shown below:

Depreciation Add Back
Increased Interest on Lease or Financing

- **PS Home Plus**

Our policyholders may receive 21 additional worthwhile benefits at no additional cost to their homeowners / condominium / tenants policy. A sampling is shown below:

Vanishing Deductible
\$30,000 Personal ID Theft Coverage
\$10,000 extra expense to cover code upgrades

- **PS Home Platinum**

These benefits can be added to all eligible home policies that include PS Home Plus.

Critical Illness Benefit
Legal Assistance Benefit
Vanishing Deductible – reduction in limit from \$6000 to \$3000
First Claims Forgiveness

- **PS 50+ Assist**

Our Home Plus policyholders who are 50 years of age or older receive benefits such as:

Nursing Assistance Benefit
Housekeeping Benefit
Home Repair Referral Services Benefit

- **50 Plus Plan**

Policyholders, who are eligible, receive the PS Auto Plus at a reduced or no cost.

- **PS Roadside Assistance including Travel Assistance benefit.**

Comprehensive emergency roadside services are available to every driver of each insured vehicle. This service includes roadside service, locked-out service, winch towing service and personal transportation. This also includes The Preferred Service Travel Assistance benefit, which provides comfort to policyholders whenever and wherever they travel. The service includes a Preferred Service Hotline, where policyholders can receive pre-travel advice, trip planning advice, emergency referral assistance and emergency message forwarding.

The description of products is provided for general information only. In all cases policy wordings prevail.

## The Johnson Difference

The Johnson Group Marketed Home-Auto Insurance Program is a valuable benefit for your employees. Johnson wishes to form a mutually-advantageous business relationship with your organisation.

Our history and experience in providing successful programs for our clients speaks for itself. For almost three decades, our approach has been successful for both our clients and our policyholders.

In 2007, Johnson was recognized as the world leader in customer relationship management by receiving the highest score ever recorded under CMAT™. CMAT™ is the Customer Management Assessment Tool, and is the world's leading diagnostic and benchmarking tool in the field of customer relationship management (CRM) and Customer Experience Management (CEM).

At Johnson, we believe that amongst our best practices in the area of customer service is our commitment to providing customers with personal service from a dedicated Service Supervisor. Our customers are assigned a personal, direct-dial service representative to ensure they receive the very best service, advice and assistance. Our service is personalized and based on individual customer needs. Our Service Supervisors get to know our customers so well that they are truly able to help meet and often exceed their individual insurance needs.

Johnson is committed to the communities where our customers and employees work and live. With 70 locations across the country, Johnson employees are supporting local events and organizations from St. John's to Vancouver. Annually, Johnson is also pleased to offer 100 scholarships valued at \$1,500 each to Canadian residents who are completing high school and who are beginning their post-secondary studies in Canada.

And to top it all off, Johnson is a great place to work. For the third consecutive year, Johnson was named one of Canada's Top 100 Employers for 2012. We were also one of Canada's Top 25 Family-Friendly Employers in 2010 and 2011 and one of the Financial Post's Ten Best Companies to Work For in 2010! At Johnson, we are committed to our customers and to our employees. We believe that there is a clear connection between good customer service and an engaged workforce and we're committed to ensuring that our 1500 employees are eager and ready to provide first-class service.