



It's about you
MemberGuard[®]
Better protection, lower rates

We've got you covered.

As a CHF Canada member, you can get better protection at a better price. CHF Canada has partnered with The Co-operators for the past 25 years to bring you MemberGuard. Protect the things that make your house a home with personal contents insurance for co-op members.

Your co-op home is covered by your housing co-op's insurance policy. But the contents of your home (your personal belongings) and personal liability need separate coverage. That's why we offer MemberGuard.

MemberGuard is a personal contents insurance program designed for members of housing co-ops. It guards you against the financial hardship of having to replace your belongings due to fire, theft, water damage or other unfortunate incidents, including protection if you are held personally liable to another person for injury or property damage.

MemberGuard covers the full replacement value[†] of everything you own, so you're getting complete coverage at the best possible rates.

MemberGuard is the program for you.

Three key reasons you should join

1. Better protection at a better price.

MemberGuard can offer better rates to co-op members because it's a CHF Canada group insurance program. CHF Canada uses the buying power of over 900 members and 55,000 co-op homes to secure the best possible coverage at special rates for members. And with MemberGuard, your coverage includes \$1,000,000 in personal liability protection.

2. Get complete coverage, total peace of mind.

MemberGuard covers the full replacement value of everything you own: not just large appliances and furniture, but the small things you value that would cost a lot to replace, like your clothes or CDs.

MemberGuard also includes personal liability insurance to protect you in case you are found responsible for accidental injury to another person or damage to their property.

3. Protection you can trust from people you trust.

MemberGuard is brought to you by The Co-operators Group of Companies. For the last 25 years, CHF Canada and The Co-operators have worked together to offer members exceptional insurance programs. This "co-operation among co-operatives" guarantees you get superior coverage at low, co-operative rates.

"MemberGuard costs so little a month to protect everything I own, I just couldn't pass it up."

Protect the things you value most.

**Call us today to get your free,
no-obligation quote.**

1-800-387-1963



Co-operative Housing
Federation of Canada

Respecting your privacy and protecting the confidentiality of your personal information are important to us. For more information on our privacy policy, please visit our website at www.memberguard.coop.

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