

The Most Frequent Questions and Answers

QUESTIONS

ANSWERS

Q1. What is the Principles for the Sale of Insurance document?

A1. In July 2007, The Office of the Superintendent of Insurance of Newfoundland and Labrador released a new consumer protection document. This document outlines some information that you as the consumer are entitled to receive when purchasing or inquiring about home and auto insurance. If you would like to consult the document, please click [here](#).

Q2. As a new client (or a renewing client) how can I be sure that the insurance protection I have is in line with my needs?

A2. All our client service analysts are not only well trained but licensed in the area of insurance. With this expertise our staff is able to ensure that the products you are advised of are in line with your individual needs. We take pride in ensuring our clients are properly protected.

Q3. What personal information is required to get a quote?

A3. The information we require is to identify you as an individual and to obtain information and details on the home and/or automobile that you wish to insure. This information helps us to determine the best premium we can offer to you.

Standard information we require for a quote includes:

- Name, address, home telephone number
- Age, gender, family and marital status
- Occupation, credit information (except when prohibited)
- Previous insurance and claims experience
- Driving record and type of vehicle
- Size, age, style of your home

It's important to note that any personal information will be used only for the purposes for which it was collected, unless the client provides proper authorization, and except as permitted by law. Our complete Privacy Policy is available to you on this [Web site](#).

Q4. Do you provide quotes on home and auto insurance from other companies?

A4. The document outlining the "Principles" was written as a generic piece and we were not able to customize it to the way we sell insurance. We are a direct writer of home and auto insurance, meaning we only sell our company's products therefore that principle doesn't apply to us.

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Q5. Do you represent any other insurance companies?

A5. We are a direct writer of home and auto insurance, meaning we only sell our company's products. However, we do distribute a small business insurance product, underwritten by AXA insurance company. We also distribute a travel insurance product underwritten by Royal & Sun Alliance of Canada.

If you would like to learn more about the way we sell insurance and the products available to you, this information is available to you on this Web site.

Q6. Do your client service centre analysts get paid a salary or are they on commission?

A6. We take pride in the fact that all our client service centre analysts are salaried insurance professionals, available to handle all of your insurance needs.

If you would like to learn more about our employees and products, this information is available to you on this Web site.

Q7. What are the discounts that are available to me?

A7. We offer a number of discounts that may help you to save on your insurance premiums. Some of them include: Multiple policy (where you have both your home and auto insured with us); monitored security devices; and many more. Please contact one of our client service analysts for more detailed information.

Q8. What deductibles are available and if I change my deductible what does that do to the total price of my policy?

A8. There are different deductibles available. The one you choose to apply to your policy will affect your annual insurance premium. For example, if you choose a \$1,000 deductible, your annual insurance premium will be lower than if you have a deductible of a lesser amount. The reason for this is that you, as a policyholder, are taking more of the responsibility in case a claim situation occurs and you are rewarded for bearing a larger portion of the burden.

If you'd like, we can review your policy with you to see the impact on annual premium a change in the deductible may have specific to your policy details.

Q9. Can you send me my quote in writing so that I can review it?

A9. Yes. We can provide you with a written quote based on the information you shared with us over the phone. We will send it to you through standard mail delivery. If you prefer, you can also receive a quote on this site.

Q10. Where can I find out about all of the coverage choices available to me and how much they cost?

A10. The easiest way for us to share with you all the coverage choices that are available to you is to ask you about your personal needs. We take pride in ensuring that you have the right amount of insurance and the best coverage options to suit your individual needs. The choices will vary from customer to customer based on some of the personal information that you provide to us at the time of quoting.

If you are already a client, we can review your policy at any time and make any necessary changes such as: adding new drivers to the policy, increasing or decreasing the deductible, home improvements, installing a monitored security system in your home, etc. We can work together and take the time to analyze your insurance needs and provide you with any additional coverage options at that time. We're available to discuss your needs and to answer any questions you may have about your policy.

Q11. Where do I get more information on the Consumer Protection document?

A11. Information is available on the website of the Office of the Superintendent of Insurance at www.gs.gov.nl.ca