

Protection that helps keep your home, car and family safe.

You want to safeguard your family's current lifestyle and financial future – having insurance as part of your overall financial plan can help you do just that. With home, auto and life insurance coverage, you can help protect what's most important to you and rest assured that you'll be more prepared for whatever the future holds. Plus, most insurance providers offer discounts when you bundle your insurance needs with the same insurer, such as your home and auto needs, which helps you save!

Protection at home

Home insurance can provide coverage for fire, theft, vandalism and other hazards for a house, condo or rental property. It can also include coverage for personal liability if someone is injured as a result of an accident in your home or on your property. Did you know that a cottage, boat and valuable items such as jewelry fine art or other collectibles are also insurable?

Protection on the road

Auto insurance protects you from the losses you may incur in the event of an accident that causes damage or injury, whether or not you are liable. Insurance solutions are available for a variety of vehicle types, including cars, minivans, pickup trucks, SUVs, snowmobiles, RVs and motorcycles.

Protection for life

Life insurance solutions can help protect your family and provide them with financial security in the event that the unexpected happens to you. The tax-free benefit that your beneficiary would receive, can be used to cover funeral costs, unpaid bills or provide a financial cushion for lost income.

Insurance policies typically contain limitations, exclusions and deductibles. Limitations and exclusions are circumstances when the benefits may be limited or not paid. Deductibles are amounts of money you are required to pay out-of-pocket towards any claim you make under your insurance policy before an insurance company will pay any expenses. Please read your insurance policies carefully to understand the extent of your coverage.



Here are a few tips to help you save on your insurance:

Have a solid foundation for your home insurance

Safety first: If you have installed a fire alarm in your home monitored by a central station, a burglar alarm and even indoor sprinklers, you can save money with discounts offered by many insurers.

Take inventory: Make a video or take pictures of the contents of your home. Doing so helps estimate the value of your belongings and improves the accuracy of the claims process.

Maximize your discounts that are offered by most insurers

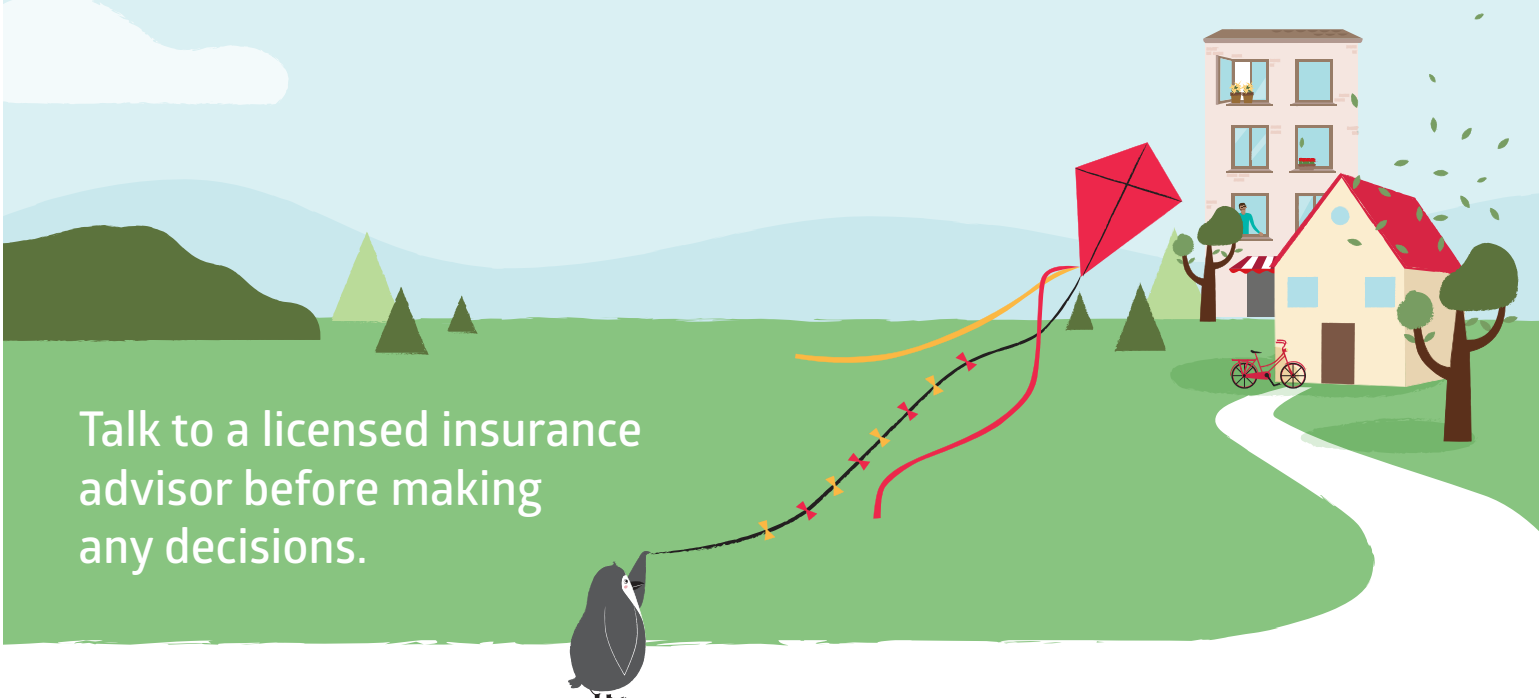
Bundle and save: Keep more money in your pocket when you combine your car and home insurance together - whether you own a home, condo or rent.

Multiple cars, one policy: If you have more than one car, discounts are available to help you save when you insure two or more cars on one policy.

Get your life insurance in top shape

Buy as soon as possible: There are cost advantages to buying life insurance as early as possible. Whether you are buying your first home or anticipating the birth of your first child or just want to protect your loved one, you may pay less the younger you are by locking in a good rate.

Take care of yourself: If necessary, consider making some lifestyle changes — avoid smoking, maintain a healthy weight and exercise regularly — to qualify for a more favourable rate.

An illustration of a penguin standing on a green field, holding a string attached to a red kite. The kite is flying in the sky, with its tail trailing across the field. In the background, there is a yellow house with a red roof, a red bicycle parked nearby, and some trees. The sky is light blue with some clouds.

Talk to a licensed insurance advisor before making any decisions.

CIBC can provide general insurance information to help you understand some of the features and options available for home, auto, life and health insurance. However, under current laws, we cannot promote specific insurance companies, agents, brokers or certain insurance policies in branch. The information provided in this brochure is intended as general information only and we recommend clients seek advice regarding their particular circumstances from their personal insurance advisors.