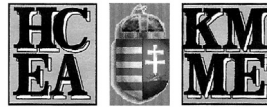


Recommended by



Association of Bulgarian Engineers in Canada



HOME and AUTO INSURANCE for PROFESSIONALS and ALUMNI

PREFERRED GROUP RATES



Get your very own insurance SOLUTION with TD Meloche Monnex.

TD Meloche Monnex lets you build a home and auto insurance plan that's as unique as you are. Select the level of coverage that best suits your needs and choose the extra superior protection you'd like from among our innovative products. As a member of a professional or alumni association, you can enjoy the recognition you deserve with preferred group rates and exceptional service. And you can receive additional discounts on your premiums based on your insurance profile.

CONTACT US FOR A QUOTE TODAY:

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TD Meloche Monnex Insurance for professionals and alumni



"This is my SOLUTION."



(Details inside)

TD Meloche Monnex Insurance for professionals and alumni

<sup>2</sup> Due to provincial legislation, our auto insurance program is not offered in British Columbia, Manitoba or Saskatchewan. The TD Meloche Monnex home and auto insurance program is underwritten by Security National Insurance Company and distributed by Meloche Monnex Insurance Financial Services Inc. in Québec and by Meloche Monnex Financial Services Inc. in the other provinces and territories.

<sup>3</sup> Anti-theft device discount is not available in New Brunswick. Accident Forgiveness and 5-Year Replacement Cost Solution are not available in every province. Identity Plus Solution is available to clients who hold a home insurance policy with us. Some conditions apply.

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To find the SOLUTION that's right for you:

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## PERSONALIZED INSURANCE SOLUTIONS FOR PROFESSIONALS AND ALUMNI AT PREFERRED GROUP RATES!

With **TD Meloche Monnex**, you can tailor your insurance coverage to your unique needs. Thanks to our partnership with your association, you benefit from **preferred group rates** and an **exceptional level of service**. Design your own protection by selecting the level of coverage that best suits your needs and by choosing from an array of innovative insurance products.

Plus, as a member of a select association, you can also **SAVE** more with **additional discounts** based on your individual insurance profile.

### AUTO INSURANCE<sup>2</sup>

- > A decreasing deductible. Each consecutive claims-free year reduces your collision deductible by 10% (for a deductible of \$500 or less).
- > A discount when you insure more than one vehicle with us.
- > A discount\* when your vehicle has an approved anti-theft device.
- > A multi-product discount when you insure BOTH your home and automobile with us.



### HOME INSURANCE

- > A discount when your home has an approved security and/or fire alarm system.
- > A discount for being claims-free for three or more years.
- > A discount for new homes.
- > \$5-Million Solution™: You can get up to \$5,000,000 worth of coverage for your home and its contents under certain conditions and at no extra cost (homeowners only).

Your **insurance coverage** should reflect the realities of today's world. With a wide range of innovative insurance products, TD Meloche Monnex lets you decide on the level of coverage that's right for you.

Choose the **innovative solutions** that are right for you.

#### FOR DRIVERS:

- **5-Year Replacement Cost Solution™†**  
If your car is less than five years old and declared a total loss, it could be replaced with the same options, at no extra cost to you.
- **Grand Touring Solution®**  
Be covered for unexpected extra expenses like towing and rental cars EVERYWHERE in Canada and the United States.
- **Accident Forgiveness†**  
Forgives good drivers for one at-fault accident and protects your driving record.

#### FOR YOUR HOME:

- NEW** > • **Identity Plus Solution™†**  
This is the most advanced and complete identity restoration service. In the event of identity theft, our team of specialists takes all the necessary steps to restore your good name, no matter how long it takes.



## What would you do with \$50,000 to renovate?



Imagine designing your very own state-of-the-art kitchen, building a new deck or maybe both!

YOU COULD **WIN \$50,000 IN CASH** FOR YOUR **RENOVATION PROJECTS!**<sup>1</sup>



### For your chance to **WIN**:

- > **Just visit our Web site or call us** for a home or auto insurance quote.
- > **Our home and auto insurance clients are automatically entered.**

The contest runs from December 17, 2007 to January 16, 2009. Draw date: February 12, 2009.

**TD Meloche Monnex**  
Insurance for professionals and alumni

<sup>1</sup> **No purchase necessary.** The contest is open to eligible entrants who are residents of Canada and who have reached the age of majority where they reside. The value of the prize is \$50,000. Certain conditions and restrictions apply. In order to be declared a winner, the randomly selected entrant must correctly answer a mathematical skill-testing question. Odds of winning depend on the total number of valid entries received during the contest period. For more details on the contest and for the complete rules, visit [TDMelocheMonnex.com/RENO](http://TDMelocheMonnex.com/RENO).