



Auto & Home Insurance for CARP Members

Find out how much you can save – call **1.888.936.4846** for your free, no-obligation quotation in minutes.

Because of CARP's group buying power, we start with the lowest rates possible for CARP members. In addition, you can benefit from the following:

Auto Insurance Features & Benefits

- **Had an accident?**

You're forgiven*. In the event of a first accident following your enrollment with Zenith, 'you're forgiven'. Your insurance rates will not increase as a result of the accident.

- **Bought a new car with no previous owner?**

With the waiver of depreciation endorsement*, you can protect your purchase for its full value instead of a depreciated amount.

- **Emergency Roadside Assistance – including towing!**

Zenith will reimburse you up to \$100 per occurrence for towing or other emergency road services, maximum \$200 per policy year.

To find out more about our valued-added features, please call 1.888.936.4846.

Home Insurance Features & Benefits

We offer a choice of property insurance that allows you to determine the necessary level of coverage. You'll benefit from these insurance coverages:

- **Guaranteed Replacement Cost**

If your home is destroyed, Zenith will cover costs to rebuild it with materials of similar kind and quality, even if your policy coverage is less*. You must insure your home to 100% of estimated replacement cost to qualify for this coverage.

- **Disappearing Deductible**

If you have a loss over \$25,000, you do not pay for the deductible.

- **Student Away**

If you have a student in the family away at school, your insurance extends to their belongings at school.

- **Special Limits**

Zenith offers "special limits" of insurance on items such as business records at your home, computer software, securities, etc.



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Personal Choice

By combining your auto & home insurance into one convenient *Personal Choice* package, you can save even more on each policy. That's in addition to other discounts such as age, multiple vehicles, claims free, home alarm and much more.

And money isn't the only thing you'll save. With one billing statement, one renewal date and one easy-to-follow package, *Personal Choice* saves you the time and hassle of dealing with several separate statements.

Along with our regular coverage, *Personal Choice* customers can take advantage of this additional coverage:

Toys: Coverage for watercraft, snowmobiles, ATVs, motorhomes, motorcycles and trailers.

Personal Choice from Zenith brings you peace of mind more easily than ever and saves you money along the way.

- **Cottages / Ski Chalets / Seasonal Dwellings**

Your home away from home. If you have a seasonal dwelling that you and your family enjoy, you should protect it as you would your primary home, with seasonal property coverage. With Zenith you can choose either Broad Form coverage, which covers only specified events such as theft, storm damage, etc., or Comprehensive coverage which covers all risks except those specifically excluded in the policy wording. We will work with you in determining the level of coverage you need to make sure that your vacation home is protected.

- **Watercraft**

What's more fun than cruising in your boat on the weekend! Whether you own a jet ski, motorboat or sailboat, adding coverage for your watercraft is easy. All you have to do is add it to your existing property policy (homeowner, condominium or tenant policy). With watercraft coverage you're covered for damage due to accidents, storms, theft or vandalism.

- **Vacation Trailers**

To protect your vacation trailer when it's detached from your vehicle you can add additional coverage to your property policy to cover your trailer and its contents.

- **All-Terrain Vehicles / Snowmobiles / Motorhomes / Motorcycles**

Great savings! By adding coverage for your recreational vehicle to your existing Zenith auto policy, you're eligible for a discount off your recreational vehicle premium. And if you have a Zenith *Personal Choice* package (your home and auto insurance combined) you can enjoy additional savings on your recreational vehicle coverage!



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Additional Coverage

- **Lifestyle Coverage**

This unique coverage gives you additional peace of mind coverage for family members' contents in a healthcare facility, liability associated with volunteer work, and cash robbery within 24 hours of withdrawal from a bank, including an ATM.

- **Homework**

Homework coverage, when added to your property policy, protects you for losses to business property, computers, as well as business interruption and liability.

It's an option that you add on to your Zenith property policy so you don't have to purchase a separate business policy. One phone call and that's all there is to it! Homework extends the coverage on your homeowner's policy to make sure that your business property at home is protected!*

- **Personal Umbrella Liability**

The more things you own – home, cottage, pool, cars, boats, etc. – the more exposure you have for claims against you for injury to others and damage to their property. Personal Umbrella Liability provides added liability coverage above the limits of your homeowner's and auto policies, to protect your assets from potentially high court awards. And, if you travel out of the country, Personal Umbrella Liability provides you with worldwide protection.

Value-Added Benefits

- **Identity Theft Protection**

The financial implications of identity theft could be staggering. The identity thief can take over an individual's financial accounts, open new bank accounts, transfer bank balances, apply for loans, credit cards, purchase vehicles, take luxury vacations, and so on.

The Identity Theft Recovery Expenses Endorsement from Auto & Home Insurance for CARP Members provides up to \$25,000 coverage for the reimbursement of certain expenses incurred in identity recovery. This could include:

- *The costs of dealing with law enforcement agencies, financial institutions or similar credit grantors, and credit agencies, such as notarizing or commissioning documents, sending registered mail, telephone calls, and lost earnings resulting from time off work for meetings;*
- *Application fees to re-apply for loans due to the lender receiving incorrect credit information;*
- *Lawyer fees incurred as a result of identity theft.*

The Identity Theft Recovery Expenses Endorsement has been automatically included for existing Zenith policyholders. Call toll-free for more information. Current Auto & Home Insurance for CARP Members policyholders call 1-800-825-8604. All other CARP members can call 1-888-936-4846.