


Union Protect Commercial Insurance



“Canada’s Building Trades Unions have been in business in Canada for over 100 years and despite our stability many of our affiliates still struggle to find the appropriate cost effective insurance coverage. Finally we have a solution! CBTU has partnered with Union Power Insurance Brokers to develop a unique program that understands our commercial insurance needs. Please read the information in this package today and contact Union Power and see how the Union Protect Insurance Program can work for your local.”

 – Sean Strickland, Executive Director, CBTU

CUSTOMIZED

Many of you have already experienced the inadequacies of the commercial insurance products available in the market – the high costs, the gaps in coverage and the lack of understanding. That’s why **Union Power Insurance Brokers**, working closely with **Canada’s Building Trades Unions (CBTU)** and **Ecclesiastical Insurance**, developed **Union Protect**, a customized commercial insurance policy designed to close the gaps and meet the specific needs of union halls, offices and training centres. With **Union Protect** there *is* a better way to protect your property and your local’s operations.

COMPREHENSIVE

With **Union Protect**, you can count on a team that understands the risks and exposures faced by today’s labour organizations and the risks you face. Coverages have been designed to protect your property and your people. Plus, you will have access to **Ecclesiastical’s** loss control specialists and to their wide range of risk management information and tools. Simply put, **Union Protect** is a top-of-the-line commercial insurance policy that provides the right protection for CBTU-affiliated union locals, offices and training centres.

COVERAGE HIGHLIGHTS – BASIC PACKAGE

Business Interruption/Extra Expense (Actual Loss Sustained)	\$250,000
Commercial General Liability	\$2,000,000 (\$5,000,000 available)
NO Libel & Slander Exclusion!	
Educator’s Errors and Omissions	\$500,000 (higher limits available)
Employee Benefits Errors and Omissions	\$1,000,000
Employee Dishonesty	\$100,000 (higher limits available)
No “Lock-out/Strike” Exclusion!	

COST EFFECTIVE

Union Protect provides the coverage(s) you need, the value-adds you expect, and the peace of mind you deserve... at a cost you can afford. Just like with **Union Power’s** Home and Auto Insurance Program for building trades union members, locals will **save money** when they switch their commercial insurance to **Union Power**.



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GETTING A QUOTE IS EASY

Simply scan & email your current insurance policy to info@unionpower.ca, or fax the information to 905-574-8721, or call them toll-free at 1-844-872-8722. You do not need to wait until your policy is up for renewal; **Union Power** will provide you with a quote no matter when your policy is due for renewal.

HERE'S WHAT OUR CUSTOMERS SAY

“...Union Power pointed out numerous black holes in our coverage, which could have resulted in a real mess. Their commercial insurance package saved us approximately 35%, which translates into cash savings of over \$10,000 per year! To say we are impressed is an understatement....”

– Nathan Bergstrand, Business Manager, UA Local 67

“...Not only did Union Power save our local a lot of money, but they helped us out insuring a vacant building which we had up for sale. Furthermore, Union Power improved our insurance policy with higher limits and with coverage we did not have before, such as Educator's Liability. Better coverage for less premium, you can't go wrong...”

– Arthur E. White, Business Manager and Financial Secretary,
Sheet Metal Workers' and Roofers' Local 30

“...With two days to go before our Apprentice Competition, our old insurance broker told us that they could not provide liability insurance for our event. Not only did Union Power get us insurance for our event in time, but their policy provided us with better overall coverage, such as Educator's Liability for our training centre operations. On top of it all, they managed to save us 25%, which translated into thousands of dollars. Better in our pocket!”

– James Hannah, Business Manager, Ironworkers Local 736

ABOUT UNION POWER INSURANCE BROKERS

Union Power is an independent registered insurance broker operating out of Hamilton, Ontario. Working closely with Canada's Building Trades Unions (CBTU), **Union Power** has created custom insurance solutions for Union members, their families and their locals. Their home and auto insurance program has saved union members and their families collectively over \$1 million dollars in the last two years alone. Household savings of \$1,000 or more are not uncommon. For additional information please visit our website www.unionpower.ca

ABOUT ECCLESIASTICAL INSURANCE

Founded in 1887 in the UK, **Ecclesiastical** is a specialist insurance provider with well over a century of experience and expertise to rely on. In Canada since 1972 and with regional offices in Vancouver, Calgary, Toronto and Halifax, they work closely with their broker partners and customers to provide comprehensive underwriting services, risk control expertise, and dedicated claims service to customers in every province and territory in the country.

Owned by Allchurches Trust, a registered charity, all of Ecclesiastical's profits are redistributed to charitable initiatives. As a result, they truly are a unique insurance company with a unique business perspective. For more information, please visit www.ecclesiastical.ca



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