Since 2005, the Canadian Veterinary Medical Association (CVMA) has partnered with Western Financial Group to administer its exclusive CVMA Insurance Program. This specialized group insurance program has provided Canadian veterinarians with the most comprehensive coverage available, designed for the unique regional / provincial needs of our profession.

HOW IT DIFFERS FROM OTHER INSURANCE PROGRAMS ON THE MARKET

As the largest provider of Commercial Insurance to veterinarians across Canada, the CVMA Insurance Program offers CVMA members a superior method of purchasing comprehensive Commercial Insurance, through a “Protected Self Insurance” model, one that is unique to Western Financial Group. Program participants hold a 43% ownership stake of their premiums, used to pay out a portion of claims. This affords members an opportunity for a return of premium, during low claiming years. Premiums are based upon program claims, as opposed to the traditional brokerage model, which provides minimal value to responsible practices that operate without claims and maximum return to insurance companies. Program participants are also not vulnerable to external open-market swings as found through other brokerages. This unique structure provides program participants with complete insurance protection and long-term rate stability, as evidenced by the fact that program rates have increased by only 3% since 2005. No deficit or retroactive assessment can occur on the CVMA Insurance Program.

PREFERENTIAL RATES AND ENHANCED COVERAGE

For prospective participants, CVMA members are provided with a comprehensive review of their business operations, in order to tailor a policy specifically to your needs. With over 1,300 participating clinics across Canada, members hold strength in numbers, receiving preferred group rates; typically a minimum 10% rate reduction for equivalent coverage. Participants who provide a detailed statement of values can be placed on a Comprehensive Form, whereby a $2,000,000 blanket limit of coverage is provided, at no extra cost to the insured.

Unique coverage enhancements have recently been added to the Program, including Legal Expense Coverage (DAS Canada), affording participants access to top legal council to help resolve matters such as employment disputes, property protection, legal defense and tax protection. Participants have unlimited access to a Legal Advice Helpline where they can receive general legal advice, often with no deductible applied. Members have also been provided with Cyber-Liability coverage to help protect businesses against data breach, compliance and resolution; an emerging and threatening risk to all industries in Canada.
CLAIMS AND RISK MANAGEMENT SERVICES

As a program participant, you are provided with consistent and ongoing service support through a dedicated team of Commercial Insurance Advisors who work exclusively in servicing the needs of the CVMA Insurance Program. Members now also have 24-hour access to their policy information through the CVMA on-line portal. This unique addition helps provide participants further access and information regarding their policy or general insurance queries, from the convenience of their own home.

Members also benefit from various loss prevention resources to help ensure they are running their respective clinics in a safe and responsible manner to curb against a potential loss. Should a participant sustain a loss, an in-house 24-hour claims service is able to expedite the claims process in an efficient manner during your time of need.

“When our clinic burned in the summer of 2011, our CVMA insurance policy turned out to be the best thing we had in a bad situation. They were on site within hours of the fire, answered all of our questions, arranged for a recovery company to salvage what they could, and gave us an interim cheque for immediate expenses within a few days. As we rebuilt over the following year, the CVMA insurer was always available, and payments were timely and equitable. What else could you ask for?” (Dr. Jim Berry, Co-owner, Douglas Animal Hospital, Fredericton, NB)

CVMA members can be assured they are receiving the best coverage, limits, and rates available for the profession. Find out for yourself and contact Thom Proch at Western Financial Group at 1-866-860-2862 ext. 7313, or visit the CVMA Insurance Program website (www.cvmainsurance.com).

ACCESS YOUR POLICY WORDINGS, POLICY DOCUMENTS & INVOICES ONLINE!

TO ACCESS YOUR CVMA ONLINE PORTAL:

1. Contact your Commercial Insurance Advisor.
2. They will confirm your email address and initiate your online account.
3. This will send you an email with your temporary password.
4. Enter Username: email address
5. Enter Password: temporary password

ADVANTAGES:

- You will have access to your policies and wordings at your convenience.
- No waiting for a binder to arrive in the mail!
- Confidential information is accessible only by you and authorized contacts of the clinic.
- You will be choosing a greener alternative by helping to reduce the amount of paper used.

Prefer to receive a printed policy wordings binder?

Please notify your Commercial Insurance Advisor. PHONE: 1-800-665-8990 • EMAIL: ccsc@westernfgis.ca