



## It's Your Program!

Western Financial Group Insurance Solutions, in partnership with the Alberta Hotel and Lodging Association (AHLA), is proud to be the endorsed provider of a specialized insurance program with risk management services for AHLA members across Alberta. Western Financial Group Insurance Solutions specializes in helping Canadian associations, buying groups, and independent businesses save money while providing the right level of coverage through specialized group insurance programs. We are here to help you with your insurance needs and help reduce your insurance costs.

**HIP** | HOSPITALITY  
INSURANCE  
PROGRAM

The following insurance coverages exclusively designed for AHLA members are now available:

- Property Insurance
- Liability Insurance
- Business Interruption
- Crime
- Equipment Breakdown

## Our Guarantee to You:

- We will understand your business and the risks you face.
- In conjunction with the AHLA, we have created a specialized insurance program for your industry.
- We will work with you to determine the “right” level of coverage to meet your particular needs.
- We will provide consistent and ongoing Alberta-wide sales and service support for your insurance needs.
- As a participant in the Hospitality Insurance Program, you have the benefit of strength in numbers with preferred group rates.
- The Hospitality Insurance Program will provide each member with immediate premium savings and long-term rate stability.
- The program will provide an opportunity for returns of premium paid directly to participating members during low claiming years.
- All participating members under the new program will have a Western Financial Group Insurance Solutions representative review current coverage limits, including building evaluations, and provide coverage recommendations.



# FEATURES AND BENEFITS

Feature	Benefit
Immediate Savings	<ul style="list-style-type: none"> <li>guaranteed rate reduction off your current policy premium</li> </ul>
Long Term Rate Stability	<ul style="list-style-type: none"> <li>members' future premiums are based upon program claims, not on insurance market swings</li> </ul>
Ownership of Premiums	<ul style="list-style-type: none"> <li>46% of premiums owned by participating members</li> <li>fund pays defined portion of claims; any balance after claims of each year's fund belongs to insured members</li> </ul>
Proven Structure	<ul style="list-style-type: none"> <li>"protected self-insurance" structure same as for the Manitoba Hotel Association, Canadian Veterinarian Medical Association and Sobeys</li> </ul>
Complete Insurance Protection	<ul style="list-style-type: none"> <li>insurer pays all claims over the annual deductible fund</li> <li>no deficit or retroactive assessment can occur in this self-insurance program</li> </ul>
Administration	<ul style="list-style-type: none"> <li>underwritten by Royal &amp; Sun Alliance Insurance Company; an AM Best "A" rated insurer</li> <li>"protected self-insurance" fund held by Western Financial Insurance Company</li> <li>risk management, loss prevention and building evaluation service</li> <li>consistent claims handling with control adjusters and lawyers under Western Financial Group Insurance Solutions direction on AHLA's behalf</li> </ul>

To take advantage of the benefits of the Hospitality Insurance Program, please contact:

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ALBERTA HOTEL & LODGING ASSOCIATION