



Your **Natural Gas** Utilities



80
UTILITIES



100,000 km
OF PIPELINES



123,000
MEMBERS

We are proud that our community-owned gas utilities have built the world's largest rural natural gas distribution system – building our province while bringing affordable, clean-burning fuel for our neighbours.

Your voice is what has built this network. Gas co-ops and Community-owned utilities give you a voice in how natural gas is helping to grow your community. Learn more about Alberta's Gas Utilities and how to be involved.

www.FedGas.com

Bow River Gas Co-op Ltd.

Farmers, volunteers, and community leaders have worked together since 1962 to build our community-owned natural gas utilities all across rural Alberta. Since Day One, we have believed in neighbours helping neighbours and we are inspired by the co-operative spirit. All of our utilities are owned and governed by the people they serve; and operated by staff living and playing in your community.



The Co-operators Member Benefits Program.

Exclusive value-added coverage and savings to meet your insurance needs.

As a member of your local gas utility, you have access to a wide range of exclusive coverage and savings on your insurance, including special insurance enhancements, programs, and discounts. Visit your local Co-operators office and ask about the Members Benefits Program for Federation of Alberta Gas Co-ops members today or visit FedGas.com/Cooperators.

MEMBERSHIP BENEFITS

- **Farm and Home Member Discount:** Receive a 5% base rate discount on eligible Farm and Home policies
- **Enhanced Farm endorsement, which includes:**
 - Grain, fertilizer, and other harvested produce
 - Fire department charges
 - Fuel in fuel tanks
 - Farm machinery [loss of use]
 - Enhanced debris removal limits, and much more!
- **Enhanced insurance coverages for Home and Farm:** additional coverage is provided at a reduced cost through free or discounted endorsements.
- **Savings on Travel Insurance:** Benefits from a rate of 10% less than the regular rate.
- **Assistance for Estate trustees:** ExecutorEASE
- **Auto Insurance:** Receive a 5% base rate discount **

Discounts, coverages and eligibility vary by province. Not all products available in all provinces.

Built on co-operative values

The Co-operators was built by farmers to take care of themselves and their communities when traditional insurers would not meet their needs. The goal of co-operative insurance was to work with policyholders to keep them insured in good times and bad. To this day, our business decisions are guided by our co-operative principles, so the need for profitability is balanced with the needs of our members and their communities. Making people a priority and taking a long-term view of business decisions makes The Co-operators fundamentally different from most insurance companies.

The Co-operators has over 70 years of history as a co-operative and as a Canadian-owned insurer. Our member organizations consist of co-operatives and credit union centrals from across the country representing a variety of sectors. The Federation of Alberta Gas Co-ops is one of our 45 member organizations.

We are pleased to work with our members – like Federation of Alberta Gas Co-ops and its utilities – to offer a Member Benefits Program that gives individual members access to exclusive coverages and savings.



A Better Place For You®



For more info, visit us online at

www.FedGas.com/cooperators

¹Travel insurance is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies, and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. ²Only in provinces where EFT Plan service fees apply and when policies are paid through pre-authorized monthly installments. [†]Personal and corporate trust services are provided through Concentra Trust, a wholly owned subsidiary of Concentra Financial. This program and support for it, is only available in English.