



Kootenay Insurance Services Ltd. is pleased to announce for all current and retired members of United Steelworkers Local' s 480, 1-405 and 9705 an offering of Group Home , Condo and Tenant's Insurance available from NOVEX a division of INTACT Insurance, Canada's largest Property Casualty Insurance Company .

What's the advantage??

- 10% Premium Discount from INTACT's Regular rates
- Easy Payment Terms *premiums can be paid over 12 months with no interest or finance charges*
- 24/7 Emergency Claims Service with a 30 minute guaranteed claims response *(if no contact is made within 30 minutes of reporting, Novex will write you a cheque for \$1,000)*
- Free Legal Advice and Family Care Assistance, *Speak directly to a lawyer regarding matters that relate to you and your family, free of charge!*
- Travel Insurance *add to you home policy and pay monthly with no interest or finance charge*
- Seasonal Residence and Watercraft Coverage *easily added all under one policy*
- Rented Dwelling Coverage *meet the needs of your investment property*

Already a Kootenay Insurance or Intact Customer ?

-No Problem talk to one of our Property Specialists who will arrange for the transfer to Novex upon your next renewal

It's better to be part of a group! Take advantage of the group rates available to you through Kootenay Insurance Services and save money on your insurance.

Talk to Kootenay Insurance Services today about how to save money

5 Convenient Locations

Trail	Cranbrook	Nelson	Crawford Bay	Invermere
999 Farwell	920 Baker St	305 Ward St	16030 Hwy 3A	1028 7 th Ave
250-368-9174	250-426-6657	250-352-5341	250-227-9698	250-342-2175

January 2, 2013 New Location

Kimberley
305 Wallinger Ave.
250-427-2276

About Novex Insurance Company

Novex Insurance is a member of the Intact Financial Corporation group of companies, Canada's largest home, auto and business insurance provider, which protects millions of customers across the country. By choosing Novex Insurance, you have the support of a company dedicated to protecting the things you care about.

The logo for Novex Insurance, featuring the word "novex" in a bold, lowercase, serif font. The letters are black and set against a white background. A thick, solid black horizontal bar is positioned directly beneath the text.

About Kootenay Insurance Services

Kootenay Insurance Services is a strategic partner leveraging the strengths of the East Kootenay Community, Kootenay Savings and Nelson & District Credit Unions. Our objective is to help individuals, organizations and businesses have the protection for what matters.

www.kootenayinsurance.ca

Shop Local- it Makes a Difference