



It's Your Program!

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

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

Justin Friesen,
 Vice-President,
 Commercial Insurance
 1-800-665-8990 ext. 7211
 justin.friesen@westernfgis.ca



Group Insurance Solutions
www.westernfgis.ca/mha

MANITOBA
 HOTEL
 ASSOCIATION
ESTABLISHED 1927