



Association des retraitées et des retraités
de l'enseignement de la FNEEQ

NEWSLETTER
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PARTNERSHIP BETWEEN AREF AND BENEVA

ABOUT BENEVA'S PROPERTY AND CASUALTY INSURANCE AND THE ROLE OF AREF

Dear AREF members,

At the beginning of July, you received a Newsletter reminding you of the partnership between AREF and Beneva concerning property and casualty insurance. This partnership is linked to the fact that Beneva is also our group health insurer.

However, unlike group insurance, for which AREF is the policyholder and therefore responsible with Beneva (we have a say in premiums, benefits and modifications to the contract), in the case of general insurance, the power given to us as a retirees' association has been to negotiate the best discount available for our members. **AREF's insurance committee and secretariat have no power over pricing, since pricing in property and casualty insurance is specific to each individual.**

In spite of this, we consider that our partnership with Beneva offers important advantages to our members, as reported in the last Newsletter: preferred rates, instalments, psychological support, legal and roadside assistance, combined discounts if you insure your home, car and/or leisure vehicle, and so on. This is a benefit for members who wish to take advantage of it, but it remains optional.

Over the years, we have found that Beneva's rates are advantageous, since 40% of our members were insured with Beneva, and 95% of these renew their policies.

However, this doesn't change the current state of property and casualty insurance in Quebec and elsewhere in the world: floods, fires and other climate-change-related disasters have pushed up home insurance claims. Moreover, the technologies built into modern vehicles are making repairs and parts increasingly expensive (not to mention the problems and costs associated with scarce manpower). You have no doubt read articles on the subject in the various media.

As a result, the insurance industry faces important changes, and it is not surprising to receive a rate increase from your insurer (Beneva, for example) when your insurance is due for renewal. To this end, we can only endorse the advice given in the February issue of *Protégez-vous* magazine (recommended reading!): **store around** for your insurance, requesting quotes from a few companies, using an online comparator such as clicassure.com if necessary. Review your needs yourself based on your current policy. Make sure you insure all your belongings at the same place. And finally, once you have come across some interesting offers, **negotiate** with your insurer if you are satisfied with their services to date.

It is your decision. Our role is to negotiate a further discount on your Beneva rate.

We continue to believe in the collective advantage of our partnership with Beneva general insurance. We remind you of their contact details:

1 866 987-0797

And don't forget to mention the AREF group: 10042 to which you belong.

Enjoy your summer, good luck with your research, and with your negotiations if necessary!

Claude Chamberland, chair of AREF

Clermont Lavoie, head of the insurance committee