



Atrens-Counsel  
Insurance Brokers Inc.



Federation of Ontario Cottagers' Associations



**NEW**  
**COTTAGE**  
**INSURANCE**  
**PROGRAM**



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## A Stand-Alone Solution for:

- seasonal cottages
- year-round secondary residences
- including your watercraft needs





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# Why This Program was Developed

In response to numerous FOCA Member requests:

- Difficulty finding coverage
  - Rented
  - On an island
  - Log construction
  - If owner resides in the USA
- Changing homeowner's insurer
- Premiums too high
- Current coverage inadequate
- Difficulty completing all information required





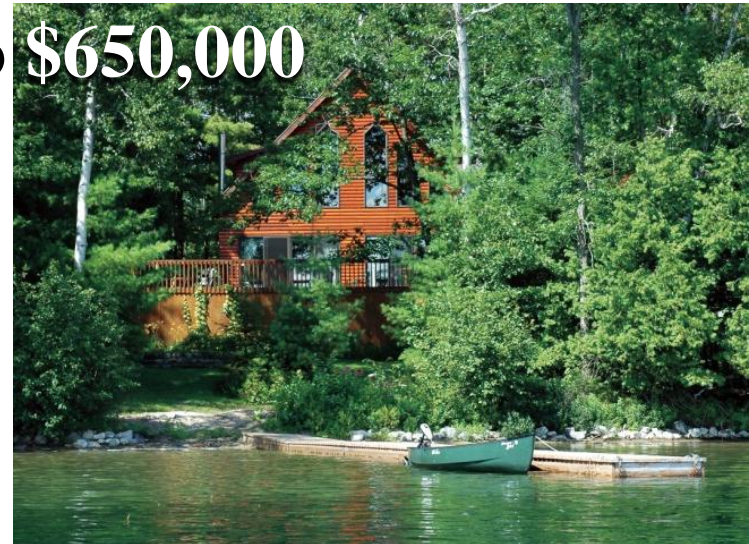
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## The Right Program for:

- ☑ well-maintained & insured-to-value seasonal or secondary residences
- ☑ values from: **\$60,000** to **\$650,000**
- ☑ individuals with another permanent residence that are not presently insured with Elite





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## Includes Solutions for:

- ☑ Cottages or secondary residences that are rented up to 90 days/year
- ☑ Members that reside out-of-province or in the USA
- ☑ Log homes
- ☑ Water access / Island seasonal residences





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## CHOICE OF INSURER:

AVIVA

Elite



AVIVA

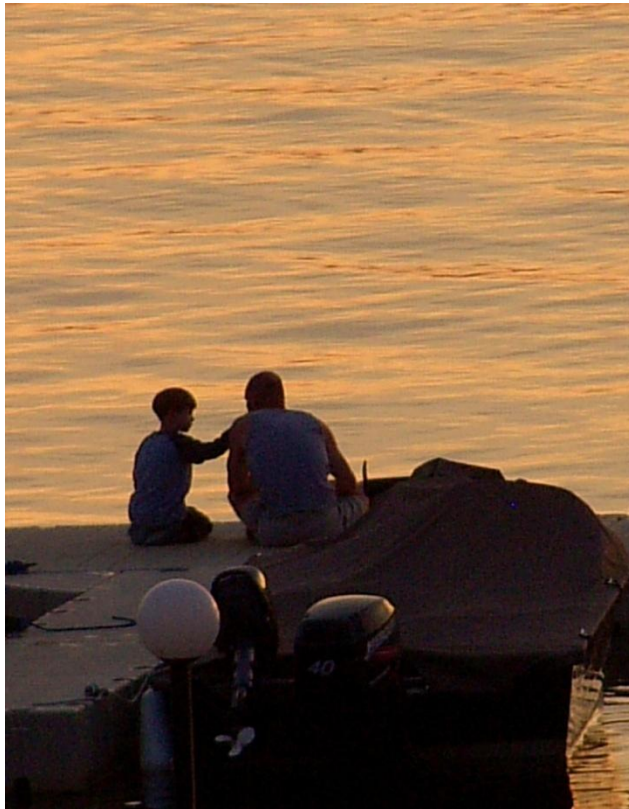
An active  
supporter of FOCA

Your partner for  
Association  
Liability

An experienced  
cottage insurer



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## Simplicity of Getting a Quote or Coverage

- ❶ Call or e-mail us:  
Atrens-Counsel Insurance Brokers Inc.
- ❷ Complete a short,  
straight-forward Application
- ❸ We will walk you through any questions  
you have, and provide a quotation or a  
new policy if requested



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