

## Insurance Program for Postmaster Provided Premises

On January 1, 2011, CPAA launched a Property and Commercial General Liability insurance program for Postmaster provided premises.

This program has been helping Postmasters secure comprehensive coverage at a very competitive price. Most Postmasters have saved hundreds of dollars, and many now have access to coverage which was otherwise unavailable.

The annual premium for insurance under the CPAA program starts at \$390 (+ applicable tax) and includes the following coverages:

- Property coverage for the Postmaster's personal content, against losses such as theft, vandalism, water damage and fire, up to \$20,000.
- Commercial General Liability Insurance, with a \$2,000,000 limit, providing coverage in the event of bodily injury or property damage to third parties. i.e. A slip and fall in the Post-Office.
- If you are the owner of a separate building in which the post-office is located, coverage for the building is available for a modest additional cost.

For more information, see the complete [coverage details](#).

### To participate in the insurance program:

- You must print, complete, sign and date the [application](#).
- As per the Payment section of the application, you must calculate your annual premium.
- The program renews annually on January 1<sup>st</sup>.
- If you join the program between January 1<sup>st</sup> and June 30<sup>th</sup>, 100% of the annual premium is payable for the first year.
- If you join the program between July 1<sup>st</sup> and December 31<sup>st</sup>, 50% of the annual premium is payable for the first year.
- Your application must be mailed to Smith Petrie Carr & Scott along with a cheque or money order for the complete payment, made out to:  

Smith Petrie Carr & Scott Insurance Brokers  
600-359 Kent Street  
Ottawa, Ontario K2P 0R6
- Upon receipt of your application and payment, Smith Petrie Carr & Scott will promptly send your Certificate of Insurance by mail.

The program is provided by Aviva Canada and is managed by Smith Petrie Carr & Scott Insurance Brokers. For any additional information please do not hesitate to contact Susan Farrell at Smith Petrie Carr & Scott at 1-877-432-5118, extension 226 or [susan.farrell@spcs-ins.com](mailto:susan.farrell@spcs-ins.com).