

November 18,2008

To Our Brokers

Subject: TIC – Travel Insurance Coordinators

Travel Insurance is a fast growing segment of Angus-Miller's product offering, and **TIC Travel Insurance** continues to improve their coverage and expand their product offering to meet the needs of their clients.

We encourage you to market Travel Insurance products to your Personal Lines clients. We believe strongly that the more points of contact with a client, the stronger the broker-client bond will become.

New Rates: We have communicated recently by email new rates which were effective September, 2008. Please find attached 2 new brochures for a full summary of rates and coverages:

- **Emergency Hospital and Medical Travel Insurance**
- **Visitors to Canada Travel Insurance**

It is important to note that TIC now offers \$5,000,000 health coverage limit as a standard part of their offering.

TIC also has available the following tailored products:

- **Take Flight** – Emergency Hospital and Medical Insurance for Canadian Snowbirds
- **International Student Travel Insurance** (for international students studying in Canada)
- **Global Expatriate Travel Insurance** (for Canadians working abroad)

Please call Sarah Gunn or Corey Kimball to arrange Travel Insurance for your next client, or with any questions about the products offered by TIC.

ANGUS-MILLER LTD.

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