

If your automobile is insured with The Co-operators Group Auto Insurance, you can easily apply for a Reduced Driving Refund

Get your Reduced Driving Refund online, don't worry you have until August 31 to apply

It's as simple as it sounds! With our new Reduced Driving Refund, eligible Co-operators Group Auto Insurance clients* will receive a minimum 10% refund on the premium they paid from April 1 to May 31.

Don't rush, we understand there's a lot going on so the deadline to apply is August 31 – no matter when you apply during the April to August Registration period, your refund amount will not change. Your policy must be active on May 31 to qualify.

And, if Auto clients continue to drive less and claims continue to decrease, an even larger refund may apply. We think it's only fair to share the benefit of reduced claims with you.

Register online for your Reduced Driving Refund in 3 easy steps:

You'll simply need your policy number and policy address:

- 1) **Access the [Reduced Driving Refund Form](#)**
- 2) **Complete the form** accurately and in its entirety
- 3) **Click register and you're done!** An email confirmation will be sent that you've registered.

Take advantage of more ways to reduce your premium

If you're driving less, we can review your policy and make changes that may help reduce your premium. For example, "use of vehicle" can be changed from commute to pleasure, while coverage for stored vehicles can be suspended or reduced.

To help with immediate financial pressures, we're offering flexible payment options, extended payment grace periods and more. You'll still qualify for the Reduced Driving Refund.

Let's stay connected

Our dedicated and knowledgeable Licensed Insurance Representatives are here to answer your questions. We're open Monday through Friday from 8:00 a.m. to 8:00 p.m. and on Saturday from 9:00 a.m. to 5:00 p.m. EST.

These are unprecedented times, and these opportunities to reduce your Auto insurance payments, and to connect with us, are times for us to partner with you and get through this together.

Please stay well and reach out if you need to.
Co-operators Group Auto and Home Insurance

COSECO Insurance company is in the process of transitioning its clients to Co-operators General Insurance Company. The Co-operators[®] used under license from The Co-operators Group Limited. Existing insurance policies are underwritten by COSECO Insurance Company and administered by HB Group Insurance Management Ltd, member companies of The Co-operators Group Limited. New and renewal insurance policies are underwritten by Co-operators General Insurance Company. Auto insurance is underwritten by Co-operators General Insurance Company.

*Clients with automobile policies with HB Group Insurance Management Ltd and Co-operators General Insurance Company that are active and in good standing on the date they register for a Reduced Driving Refund are eligible to receive a discount of at least 10% of the premium paid for each private passenger vehicle, light farm vehicle, and light commercial vehicle insured under their policy for the period of April 1, 2020 to May 31, 2020. Total refund may vary by province and is not available in all provinces.

HB Group Insurance Management Ltd, COSECO Insurance Company and Co-operators General Insurance Company are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting business. For more information on privacy policies, please visit www.cooperatorsgroupinsurance.ca for HB Group Insurance Management Ltd., www.coseco.ca for COSECO Insurance Company and www.cooperators.ca for Co-operators General Insurance Company.