



CUPE NOVA SCOTIA HIGGINS INSURANCE SCHOLARSHIP



CUPE Nova Scotia Higgins Insurance Scholarships are awarded by CUPE Nova Scotia. Two scholarships valued at \$1000.00 each are available annually.

Individuals planning enrollment at an accredited post-secondary institution in the 2017-2018 academic year may make application. The successful applicant will be required to provide proof of registration.

- Eligibility:**
1. Union members in good standing with a local union affiliated to CUPE Nova Scotia; *and*,
 2. Sons, daughters, or legal wards of a member in good standing of a local union affiliated to CUPE Nova Scotia.

Basis of awards shall be the applicant's financial need and current and ongoing volunteerism/social activism in his/her community.

Application must be complete and on the prescribed form and must be received by the CUPE Nova Scotia Scholarship Committee not later than Feb 15th 2017. Supporting documents must be provided with the form in order for the application to be considered.

Decisions of the CUPE Nova Scotia Scholarship Committee will be final. CUPE Nova Scotia assumes no responsibility for applications or supporting documents lost, misdirected, or otherwise not received by the deadline. It is the applicant's sole responsibility to ensure that the application is made correctly, legibly and in a timely manner. Late submissions will not be considered. Consideration will be given to first time recipients.

Confidentiality: Member data is highly confidential and must be treated as such. Members of the Higgins Insurance Committee confirm that they will at all times keep confidential the affairs of the membership. The names of the successful applicants may be published in official publications and/or web site of CUPE Nova Scotia and Higgins Insurance.

Applications should be directed to:

Dave Dort
CUPE Nova Scotia Recording Secretary

271 Brownlow Ave
Dartmouth NS
B3B 1W6
Fax: 902-455-5915

All inquiries regarding the scholarship should be directed to:

Mary Jessome
Scholarship Committee Chair
Email: maryejess@hotmail.com
Phone: 902-574-1380



Disability Insurance for Members of CUPE

| | | | |
|--|---|---|---|
| Highlights of the Program | <ul style="list-style-type: none"> • Voluntary • Provides Members with both Injury and Illness coverage <ul style="list-style-type: none"> - Members can select Injury only or Injury and Illness • A solution can be customized for every Member to provide them with the coverage they want and can afford <ul style="list-style-type: none"> - There are three factors we can adjust as we customize each Member's coverage: <ul style="list-style-type: none"> ○ Waiting Period (options are: 0 days, 30 days, 90 days, 120 days) ○ Monthly Benefit (increments of \$100 from \$500 to \$5,000) ○ Benefit Period per disability (2 years, 5 years, or to age 70) • Members can use sick days as a source of income during waiting period • Once you have a policy in place, your premiums are level (do not increase due to age) | | |
| Injury | <ul style="list-style-type: none"> • The application for Injury asks three basic questions: <ul style="list-style-type: none"> - Are you a Canadian Citizen or have you been granted Permanent Resident status? - Do you work at least 20 hours a week for 35 weeks? <ul style="list-style-type: none"> ○ There is flexibility here ○ This can be averaged ○ Do not need to "own" the hours, just need to work them - Do you have any ongoing restrictions or limitations to your bodily movements or daily activities as a result of an injury or other condition? • An Injury Policy is guaranteed renewable to age 75 | | |
| Illness | <ul style="list-style-type: none"> • The application for Illness is more involved, asks a handful of health questions, and approval is not guaranteed (there will be declines) • An Illness Policy is guaranteed renewable to age 70 | | |
| Definitions of Disability | <u>Definition of Disability (first 36 months)</u> <ul style="list-style-type: none"> • Due directly to injury or illness • Unable to perform the important duties of your job • Not engaged in gainful employment • Receiving Physician's care | <u>Definition of Disability (after 36 months)</u> <ul style="list-style-type: none"> • Due directly to injury or illness • Unable to engage in any Reasonable occupation for which you are, or may reasonable become, fitted by education, training, or experience • Receiving Physician's care | |
| Exclusions (These are items that are not covered, but do not result in the application being declined.) | <u>High risk activities</u> <ul style="list-style-type: none"> • Flying in a non-commercial, passenger aircraft • Participating in professional athletics or international competition • Scuba diving, underwater welding • Mountaineering, parachuting, hang gliding • Self-inflicted harm | <u>Illegal activities</u> <ul style="list-style-type: none"> • Driving while under the influence • Committing a crime • Use of drugs or poison • Illegal occupation • Substance abuse | <u>Health/Physical issues</u> <ul style="list-style-type: none"> • Normal pregnancy • Service in the armed forces • Chronic Fatigue Syndrome • Fibromyalgia • Depression • Anxiety |
| For more info | <ul style="list-style-type: none"> • Contact Dave Higdon at Higgins Financial (506-651-6258) or financialcoach@higginsfinancial.ca | | |

SELECT SWEEPSTAKES

**economical
SELECT®**
your group advantage*

SAVING ON INSURANCE IS GREAT. WINNING IS BETTER.

You're eligible for exclusive group discounts on car and home insurance through your organization.

Toyota Tacoma draw date is February 3, 2017.
Prizes may not be exactly as shown.



JUNE 2016
Ford Fusion

AUGUST 2016
Jeep Wrangler

OCTOBER 2016
MINI Cooper 3 Door

DECEMBER 2016
Buick Verano

FEBRUARY 2017
Toyota Tacoma

APRIL 2017
Mercedes-Benz CLA

Call for a quote and be entered for a chance to win a \$250 gas card or 1 of 6 new cars!

Call today.

1-866-273-2911

info@higginsinsurance.ca

www.higginsinsurance.ca

Visit selectsweepstakes.com.

Enter group discount code **H1400**.



The Economical brand includes the following property and casualty insurance companies: Economical Mutual Insurance Company, Perth Insurance Company, Waterloo Insurance Company, The Missisquoi Insurance Company. Economical Select® is underwritten by Waterloo Insurance Company. Due to government insurance plans, Economical Select does not offer auto insurance in British Columbia, Saskatchewan or Manitoba. Economical Select does not offer insurance in Newfoundland and Labrador, Northwest Territories, Nunavut or Yukon. The agreement between Economical Select and your group sponsor may be terminated in accordance with its terms. Upon such termination, Economical Select will continue to provide the program to existing policyholders until their respective renewal dates. Discount rating is based on a standard auto and home insurance policy underwritten by Waterloo Insurance Company with no previous discounts applied and does not take into consideration other insurance provider policy rates. No purchase required. Contest closes March 31, 2017 at 11:59 p.m. ET (earlier closing dates for some prizes). 296 prizes available to be won: 292 \$250 gas card prizes; and 6 vehicle prizes: Ford® Fusion (ARV \$22,499); Jeep® Wrangler Sport 5 (ARV \$30,290); MINI® Cooper 3 Door (ARV \$24,056); Buick® Verano Base 4 Door Sedan FWD 15B (ARV \$25,590); Toyota® Tacoma 4x4 access cab sr+ (ARV \$30,290); and Mercedes-Benz® CLA (ARV \$35,300). Regional allocation of gas card prizes. Prizes will decrease as awarded. Skill testing question required. Odds of winning depend on number of eligible entries before Contest closing dates. Limit 1 entry / 1 vehicle prize per person. Entrants' information may be used for marketing. For Sponsor's privacy policy see: economicalselect.com/privacy. For full rules visit: selectsweepstakes.com/rules. *Ford has no affiliation with the contest, pricing, allocation or promotion. †FCA Canada Inc. is not a sponsor of this contest. ‡BMW Canada Inc., including its parent company, subsidiaries, divisions and other operating entities, has neither authorized, sponsored, nor endorsed this contest. §General Motors Canada has neither authorized, sponsored, nor endorsed this contest. ¶Trademark of Toyota. Toyota is not a sponsor or co-sponsor of this promotion. **Mercedes-Benz Canada is not a sponsor of this contest. ©2016 Economical Insurance. All rights reserved. All Economical intellectual property, including but not limited to Economical® and related trademarks, names and logos are the property of Economical Mutual Insurance Company and/or its subsidiaries and/or affiliates and are registered and/or used in Canada. All other intellectual property is the property of their respective owners.

Testimonials

I was very concerned when my insurance company notified me by mail that our house insurance payment would increase by more than double the amount and the value house coverage would decrease in value. We have never filed a claim for damages but were penalized by so many others filing insurance claims. I was very disheartened. I immediately began to request quotes from various insurance companies and Higgins Insurance was one of those companies. I chose Higgins Insurance as one of the options because I had met Bob Keys whose passion for excellence I admired and his unselfish commitment to CUPE union members. I was not sorry. His staff answered the phone, no taped message asking you to press this number or that number for service. The professionalism of Higgins Insurance staff plus the fantastic savings were almost too good to be true. I can't believe I saved over \$1000.00 and they added sewer back-up to my policy. If you want fairness, direction, honesty and true commitment, call Bob at Higgins Insurance, you will not be sorry

Mae Smith
President
CUPE Local 2094

I met Robert Keays representing Higgins Insurance at numerous labour functions and was always impressed with his commitment to his family and his community. So when I was looking for a better price for my home and auto insurance I gave him a call. I got friendly, expert advice, saved around \$500.00 on my home and two cars and ended up with even better coverage. The whole process was fast, efficient and very convenient.

Jacqui Giffin
BSc. MLT Laboratory Technologist
CUPE 8920

When I received the renewal insurance papers for my home and auto last fall, my husband and I decided that enough was enough. The prices of the premiums were increasing every year, and we had never had a claim. I called Bob Keays at Higgins Insurance, Bob is a wonderful friend to Union Members and I knew we could trust him with our needs. At the end of the day, we saved over 500 Dollars, and are receiving better coverage. The agents are wonderful to work with, we are very pleased with the service. Thank you Bob Keays and the agents at Higgins Insurance.

Carmie Erickson
CUPE 5050

I have been with Higgins Insurance for about 4 years now, wish I had of switched over sooner. Not only are the prices great but the service is incredible. One person in particular, Bob Keays, always seems to find the good in people and has a way of making everyone he meets feel that they are special. Bob makes this world a better place to be just by having such a positive outlook on life. If only all Insurance agents could be this incredible. I certainly lucked out when I joined Higgins.

Belinda Dickson
CUPE 227

Call today.

1-866-273-2911

info@higginsinsurance.ca

www.higginsinsurance.ca

Visit selectsweepstakes.com.

Enter group discount code **H1400**.

