Protection and Ownership for Saskatchewan Municipalities

Get to know SUMAssure

Your trusted insurance partner
We are here to provide your municipality with the best insurance coverage: property, liability, municipal errors and omissions, boiler and machinery, and crime.

An expert in municipal insurance
Our 245 members are made up exclusively of Saskatchewan towns, cities, villages, resort villages, northern communities, and municipal-related entities. That municipal focus helps us serve you the best.

A team in your corner
Our team knows and understands Saskatchewan's municipal legislation, and supplements that with knowledge of municipal case law. We combine that expertise with timely responses and excellent communication to give our members top-notch customer service.

Owned by members
SUMAssure is a non-profit company, owned by our member municipalities, administered in partnership with Aon, and governed by a Management Board made up of elected officials and administrators. As a SUMAssure member, you are part owner—it doesn't get more local than that!

Reciprocal
We are Saskatchewan's only insurance reciprocal for municipalities, created to respond to your concerns about rising insurance costs. By pooling risk and sharing losses and profits, we can offer better rates, better coverage, and the chance to build equity for members. While we purchase excess insurance for really big claims, being able to cover losses (up to $3 million on property loss, up to $400,000 on liability, and $250,000 on crime losses) from within the program's pool protects you from shifts in the larger insurance market.

> "The work SUMAssure does to support members is admirable. They provide resources we can use to make our communities safer and reduce our risk, and it's reassuring to know there is somebody at the other end of the phone when we need them."
>
> **Barry Elliott,** Chief Administrative Officer – Town of Maple Creek

Proactive about risk management
We do more than just collect premiums and pay claims; we want to prevent losses in the first place. Members have free access to risk-management initiatives, communication, and training to help you identify and avoid risks before they become claims. Reducing risks for all our members also helps us get the best insurance at the best price.

Designed for stable premiums
We know how important it is for our members to have stable and cost-effective insurance coverage. Our non-profit reciprocal model is designed to keep rates as stable as possible. Since SUMAssure's inception in 2009 to today, rates on average have increased only 2.7% per year.

Providing better coverage
SUMAssure is designed specifically for municipalities and customizes our wording to get you the best coverage. We have broader policy wording than traditional insurance and—more importantly—fewer exclusions. We understand your everyday operations and tailor insurance coverage to meet municipal needs.

Here to serve
We know how complex your job is, and that insurance is just one of your many concerns, so we are happy to meet with council—at your convenience—to talk about how SUMAssure works and how we serve you best. Contact your local representative to set up a meeting:
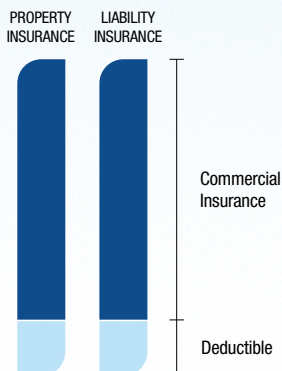
Saskatchewan North
Kevin Madden, Phone: 306-975-8860, Email: kevin.madden@aon.ca

Saskatchewan South
Susan Fedyck, Phone: 306-569-6715, Email: susan.fedyck@aon.ca

Conventional Insurance

PROPERTY INSURANCE | LIABILITY INSURANCE

Commercial Insurance

Deductible

Insurance Reciprocal

PROPERTY INSURANCE | LIABILITY INSURANCE

Excess Insurance

SUMAssure Insurance Reciprocal

Municipality Deductible

SUMAssure — 15 YEARS EST. 2009

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