



St. James Assiniboia Teachers' Association Group Discount

Gemstar Insurance has proudly teamed up with Intact Insurance to provide St. James Assiniboia Teachers' Association members and retirees a 15% Group Discount for home insurance. In addition, Intact will also waive their 3% financing fee, giving members an 18% discount off their home insurance with Intact. Intact Insurance will also include their "Intact Assistance" product at no charge, which provides free legal advice, family care assistance and online referral resources.

Gemstar has been around for over 40 years and has two offices conveniently located in St James on Portage Ave and Ness Ave. Gemstar is a family run business by the Parnell's who live in the area and whose kids attend schools in St. James. One of the owners was a former teacher in St James School Division for 19 years. Gemstar Insurance can be reached at 204-889-1880 (ask for Jaida) or emailing jaida@gemstarinsurance.com

FAQ

How do I take advantage of this great offer?

- Simply call Gemstar Insurance at 204-889-1880, ask for Jaida, and let her know you are a member of the St James Teachers Association.

Does the Group Discount apply to all members of the association including Education Assistant's, Custodians, Retirees, Part Time employee's, etc.?

- Yes, it's available for anyone who is a current member or a former member of the association.

Do you need to show proof of association?

- No identification is required, Gemstar will simply ask you what school or school board you work for.

What is Intact Assistance?

- Intact Assistance includes free legal advice, family care assistance, and online referral resources. More information can be found on Intact's website.

What does Intact normally charge for monthly financing?

- Intact normally charges a 3% fee, but with this group discount the financing fee is removed. Essentially, you are getting an 18% discount.

Is this discount available for other insurers?

- Unfortunately no, it is an exclusive deal with Intact and Gemstar Insurance.

Do I have to change brokerages if I'm not with Gemstar today to take advantage of the offer?

- Yes, you will have to move your policy to Gemstar Insurance if you want the discount. If you are already with Gemstar Insurance, simply call our office and tell them you want to take advantage of this offer.

Will my coverage change if I move my insurance to Gemstar Insurance?

- If your home insurance is already with Intact, nothing will change apart from the lower price and a change of brokerage. If your home insurance is with another insurer, Gemstar will do their best to match all your existing coverage and provide the discount with Intact.

If I'm already with Intact through another broker, do I still get the discount and free financing?

- Unfortunately, this offer is not available with other brokers. Simply call Gemstar Insurance and they will transfer over your current coverage and will add the 15% discount and free financing.

Can I switch brokers mid-term and take advantage of the savings?

- Unfortunately not. However, you can contact Gemstar Insurance and sign a broker transfer right away so the discount will take effect immediately at your renewal.