

# Alberta Doctors' Digest

## Have you reviewed your insurance policy lately?

Insurance can help provide a crucial foundation for protecting health, property and financial well-being and can offer stability amid an increasingly complex environment. According to recent data from the Insurance Bureau of Canada (IBC), insurers are experiencing pressure to raise premiums and adjust policy frameworks due to catastrophic events including severe weather and climate-driven disasters, alongside unprecedented claims volumes, rising costs, inflation and evolving regulations which can lead to:

- changes in coverage terms and restrictions
- adjustments in premiums and higher deductibles
- new exclusions or limitations
- emerging products that may better suit your needs

It is important to regularly review your own insurance policies, so you don't risk being underinsured or paying for coverage that no longer fits your needs.

### Coverage matters

When it comes to insurance, it is not always about finding the lowest price. The true value lies in the coverage you receive. Not all policies are created equal, and differences between insurers can significantly impact your protection. It is important to understand that comparing insurance policies is not always an apples-to-apples exercise. Coverage limits, exclusions, endorsements and service levels can vary widely.

TD Insurance advisors are here to help you navigate these complexities. By reviewing your policy with a TD Insurance advisor, you can help ensure that your coverage aligns with your needs and that you are not missing critical protection.

Before making decisions based solely on cost, take the time to understand what you are truly getting and what you might be giving up.

### TD Insurance insights: Helping you stay informed

Navigating premiums and policy details may seem complex, but it is an opportunity to strengthen your financial well-being and help you protect what matters most. At TD Insurance, we encourage clients to take a proactive approach when reviewing their policies and to take advantage of the range of resources offered by TD Insurance, including policy comparison tools for evaluating new [home](#) and [auto](#) insurance quotes.

The top-rated TD Insurance app streamlines insurance management and provides a comprehensive overview of your entire policy. Through the app, you can efficiently handle all aspects of your insurance from bill payments and downloading your pink card to initiating claims. Simply [register for MyInsurance](#) and download the app on Apple App Store or Google Play.

Our Licensed Advisors can also assist you in gaining a clearer understanding of your coverage so you can make confident, well-informed decisions. **AMA members may contact TD Insurance Advisors for expert advice by calling the designated AMA line at 1-844-859-6566.**

### **Tips for a productive policy review with a TD Insurance Licensed Advisor**

- Schedule an annual review – ideally before your renewal date.
- Bring documentation: recent changes in income, assets or liabilities.
- Ask questions: clarify terms, exclusions and premium changes.
- Explore bundling options for potential discounts.
- Evaluate and compare potential coverage options.

### **Additional resources from the Insurance Bureau of Canada (IBC)**

The Insurance Bureau of Canada (IBC) also provides valuable tools and resources to help consumers better understand their insurance coverage and make informed decisions. These resources complement TD Insurance's offerings and can support your efforts to stay protected including:

- Home Insurance Explained: Interactive tools and articles to clarify what typical home insurance covers.<sup>1</sup>
- Understanding Your Policy: Guides and FAQs to help you interpret coverage terms and exclusions.<sup>1</sup>
- Auto Insurance Toolkit: Resources to compare policies and understand provincial regulations.<sup>1</sup>
- Disaster Preparedness: Tips and checklists to protect your property from natural disasters.<sup>1</sup>
- Consumer Support: Access to IBC's consumer information centre for personalized assistance.<sup>1</sup>

### **Need help reviewing your policy?**

Feel confident your coverage fits your needs. Get a TD Insurance Meloche Monnex quote by visiting [www.tdinsurance.com/ama](http://www.tdinsurance.com/ama) or by calling the AMA dedicated line at 1-844-859-6566.

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