

# AIR MILES® REWARD PROGRAM

## Broker Discussion Guide

[rsabroker.ca](http://rsabroker.ca)



# Encourage your customers to protect their valued possessions and get AIR MILES® Reward Miles at the same time.

More than 11 million Canadians—representing about two-thirds of Canadian households—have an AIR MILES Card, which means the appetite for collecting this form of loyalty rewards is large.

The AIR MILES Reward Program is Canada's most recognized loyalty program. Collectors can get Miles on everyday purchases, and use them towards travel, merchandise and more.

At RSA, we believe your customers deserve to be rewarded for their loyalty. That's why we offer 1 Mile for every \$20 in premium (including taxes) on select RSA Personal and Commercial Insurance policies.<sup>1</sup>

Customers who take advantage of the AIR MILES Reward Program demonstrate greater loyalty—with higher retention rates up to 5%.<sup>2</sup>

## How to start the conversation

Ask your customer if they currently have an AIR MILES® Card or would be interested in signing up for an AIR MILES Card so they can get Miles with an insurance policy from RSA®. Let them know Miles are allocated monthly and are not retroactively given, so the sooner they enrol, the more Miles they can get.

## Questions you may have from your customer

### What is the AIR MILES Reward Program?

The AIR MILES Reward Program allows Collectors to get Miles at more than 300 leading Canadian, global and online brands, as well as at thousands of retail and service locations across the country. Miles can be used towards a range of Rewards, from everyday purchases such as gas and groceries, to vacations, events, merchandise and more.

### Who is eligible to get Miles?

Eligible customers include those who have a Personal Insurance (home or auto) or Commercial Insurance (small to medium-sized enterprise) policy with RSA. Only policyholders are eligible to get AIR MILES Reward Miles. Brokers are not eligible to get Miles unless they are the policyholder.

### How many Miles can I receive?

Collectors can get 1 Mile for every \$20 in premium (including taxes) on select insurance policies. Collectors can get additional Miles when paying their premiums with a credit card that also offers AIR MILES Reward Miles.

### When are Miles posted?

Miles are allocated monthly to Collectors that have their Collector Number attached to the policy.

### Can I register my AIR MILES Collector Number to my policy after it's purchased?

Yes. An AIR MILES Collector Number can be added to a policy after the effective date, but Miles aren't given retroactively. In order to add an AIR MILES Collector Number, please visit [rsagroup.ca/airmiles](http://rsagroup.ca/airmiles) or call RSA at 1 888 877 1710. Collectors will be eligible to get Miles once they have registered with RSA as an AIR MILES Collector.

### Can I use my spouse's or a family member's AIR MILES Card?

Yes. Collectors can use any valid AIR MILES Card; however, only one Collector Number can be used with each policy.

### How can I get an AIR MILES Card?

Enrol in the AIR MILES Reward Program by visiting [airmiles.ca](http://airmiles.ca) or by calling 1 888 AIR MILES (1 888 247 6453).

## For more information

For questions regarding the AIR MILES Reward Program, talk to your Regional Account Manager or call the RSA Customer Service team at 1 888 877 1710.

You can also learn more by visiting [airmiles.ca](http://airmiles.ca) or calling 1 888 AIR MILES (1 888 247 6453).

<sup>1</sup> AIR MILES® offer not available in Manitoba or Saskatchewan. Collectors can get 1 AIR MILES Reward Mile for every \$20 in premium (including taxes) (Commercial Insurance policies are limited to a maximum of 15 Reward Miles a month). All AIR MILES offers are subject to the Terms and Conditions of RSA, and may be changed or withdrawn without notice. For full details, please see Terms and Conditions available at [rsabroker.ca/airmiles](http://rsabroker.ca/airmiles).

<sup>2</sup> Based on policy retention data collected by RSA Group in 2018.

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