



UCT (United Commercial Travelers) is a 501(c)8 non-profit financial services membership organization that supports communities and causes across North America. We're a volunteer organization partially funded through the sales of our insurance products. Because we don't have shareholders, our profits help to support our local councils in their community service efforts.

Insurance We Offer¹

- Critical Illness
- Dental, Vision and Hearing
- Life Insurance:
 - Term Life
 - Final Expense
- Emergency Travel Insurance
- Accidental Death and Hospital Indemnity Plan
- Hospital Indemnity Plan
- Life Guard 1 (Term Life)
- Membership and Accident Coverage Plan

HOW WE'RE ORGANIZED

There are more than 55,000 UCT members throughout North America. They're either volunteer members or insured members through purchasing one of our insurance products. Members can get involved with a UCT local council in their area or join with others to form their own council. Councils decide on a local basis which community causes and charities to support. The purpose behind these councils is to provide a structure for members to volunteer and/or give back to their communities.

HOW WE BENEFIT OUR MEMBERS

Whether UCT membership starts with community service or an insurance policy, being a member means having access to a variety of opportunities, discounts and benefits, including:

- Leadership opportunities
- Networking and social opportunities
- Scholarship programs
- Disaster relief
- Discounts on hotel stays, car rentals, office supplies, travel, energy savings, auto financing & more
- UCT Financial U

HOW WE MAKE A DIFFERENCE

UCT members have been supporting local communities and causes for more than 125 years. Our service projects vary from aiding those with intellectual and developmental disabilities to supporting cancer research and youth programs, helping the homeless and hungry, initiating recycling and community clean-up projects, assisting veterans, and more. Over the past three years, UCT has:

- Donated \$70,000 to the American Special Hockey Association (ASHA)
- Donated \$6,000 to Special Hockey International
- Awarded \$25,000 through UCT Gives Back
- Donated \$10,000 to Special Olympics U.S.
- Donated \$30,000 to Special Olympics Canada
- Spent \$2.8 million supporting local causes and charities
- Awarded \$350,000 in scholarships
- Volunteered 398,000 collective hours of service to local communities and causes

For more information or to get involved, visit UCT.org



What Is A Fraternal Benefit Society? Scan this QR code to find out.

STAY CONNECTED WITH UCT:

-  uct.org
-  uct.org/UCTinAction
-  facebook.com/UCTinAction
-  youtube.com/UCTinAction
-  flickr.com/UCTinAction

UCT is an international member-benefit organization uniting people with a common passion for good citizenship and volunteerism to improve their local communities.

¹ Products issued by The Order of United Commercial Travelers of America

MEMBER BENEFITS

- **Disaster Relief (Foundation Fund)** - Provides possible financial assistance in the event of a major disaster to your home like a fire, flood or tornado.
- **Widows' and Orphans' Benefit** - May provide financial assistance for your spouse and/or children if they can't meet necessary living expenses after your death.
- **Fraternal Benevolent Benefit** - May provide financial assistance for your dependent spouse and/or children if you become permanently physically or mentally incapacitated.
- **UCT Financial U** – Offers a confidential financial helpline that provides one-on-one live financial guidance on subjects including foreclosures, collections and repossessions, planning and strategizing retirement, college expenses and saving goals.

SCHOLARSHIPS

- **May E. Tisdale Scholarship Fund** - Offers possible scholarship assistance to members and their children or grandchildren pursuing college educations.
- **UCT Scholarship Program** - Provides financial assistance to students and teachers seeking degrees or certification to teach people with intellectual disabilities.
- **UCT Heaston Scholarships** – Grants three scholarships (one \$6,000 and two \$3,000 scholarships) to three deserving students annually; each covering four years of undergraduate education. A major criterion for the scholarships is for applicants to show evidence of hard work and overcoming obstacles to achieve their goals.

DISCOUNTS

- **TD Insurance Home and Auto Discount** - Offers discounted rates on home and auto insurance.
 - **Motel 6 Discount** - Saves members 10% at any of the 1,100+ (all pet-friendly) Motel 6 locations in Canada and the U.S.
 - **Choice Hotels Discount** - Save up to 20 percent off applicable rates at thousands of Sleep, Comfort, Quality, Clarion, Econo Lodge and Rodeway inns, hotels and suites throughout Canada. The discount also includes the Ascend Hotel Collection, a network of one-of-a-kind upscale properties.
 - **Car Rental Discounts** - Provides discounts with Avis and Budget when you're traveling in Canada.
 - **Esso Discount** - Provides possible discounts on gasoline with a minimum monthly purchase if you have a business vehicle.
 - **UCT Emergency Travel Insurance** - Offers several plan options to cover you when traveling outside your home province to the U.S. and other countries. There's also an automatically included Doctor-On Call™ service for travellers to the United States allows you to get in touch with a licensed US physician and even receive a home visit in case of emergency, all without leaving the comfort of your room.
 - **UCT Online Shopping Mall & Toolbar** - Earn up to 15% cash back from over 850 well-known online retailers such as Kmart, Sears, Hotels.com, Hertz, Cabelas, Macys, HSN, Walgreens, PetSmart and more. Use the UCT mall or toolbar to earn cash – it's FREE and EASY To USE!*
- *Shipping Disclaimer: Please see the individual retailer's Canadian shipping policies before placing your orders.*