

AQW file no. 17-076
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30 August 2017

Labour Relations Board of British Columbia
Suite 600, Oceanic Plaza,
1066 West Hastings Street,
Vancouver, British Columbia, V6E 3X1

Attention: Registrar

via email

Dear Registrar:

Re: Canadian Union of Public Employees Local 1816 -and- AAJ General Insurance Services Inc -and- Atwater Insurance Agency Ltd -and- Canada Loyal Financial Limited -and- Capital West Insurance Agencies Inc. -and- Capital West Insurance Services Ltd -and- Chambers Olson Ltd -and- Community Insurance Services -and- Discovery Insurance Services Ltd. -and- Don Wotherspoon & Associates (Fleetwood) Ltd -and- Don Wotherspoon & Associates Ltd -and- Eaton & Starr Insurance Agency -and- Emsland & Associates Insurance Services Ltd -and- Godoy & Ververgaert Insurance Brokers Inc -and- Godoy & Ververgaert Insurance Only Inc -and- Godoy's Insurance Only (Langley) Inc -and- Harbord Insurance Services Ltd -and- Integris Insurance Services Ltd. -and- Legear Pelling Insurance Agencies Ltd -and- Lynn Valley Insurance Agency Ltd -and- Morris Insurance Services -and- Murrick Insurance Services (Downtown) Ltd. -and- Pacific Coast Insurance Brokers Inc. -and- Port Moody Insurance Services Inc -and- RM Insurance Services Inc -and- S & S Insurance Services Ltd -and- Safe Travels, Travel Insurance Broker -and- Wilfred Leong Insurance Agencies Ltd

Section 65(4)(b) – picketing of allies

I am legal counsel for the Canadian Union of Public Employees Local 1816 and am authorized to file this Application on the Union's behalf. Please charge the filing fee to the Union's account.

This is an application for relief under s. 65(4)(b) of the *Labour Relations Code*.

The Union seeks the following remedies:

1. A declaration that each of the Respondents to this Application are "allies" of PBC Health Services Society for the purposes of the Code;
2. A declaration that the Union is entitled to picket at or near the place where each ally performs work, supplies goods or furnishes services for the benefit of PBC Health Services Society, until such time as the ally extricates itself from its enhanced relationship with PBC; and
3. Such other relief as the Board may determine to be appropriate.

The Union seeks a hearing of this matter as soon as possible and estimates that a hearing would take three (3) days.

I. PARTIES

A. The Applicant

Canadian Union of Public Employees, Local 1816
c/o Canadian Union of Public Employees BC Regional Office
Suite 500, 4940 Canada Way,
Burnaby, BC V5G 4T3

Counsel for the Applicant

Allevato Quail & Worth
405-510 West Hastings St.
Vancouver BC V6B 1L8

attention: Jim Quail, Barrister & Solicitor

Tel: 604-424-8633
Fax: 604-424-8632
Email: jquail@aqwlaw.ca

B. The Respondents

Godoy & Ververgaert Insurance Only Inc
#2 – 1601, Burnwood Drive
Burnaby BC V5A 4H1
604-888-9096

Don Wotherspoon & Associates Ltd
#101-4634 East Hastings Street
Burnaby, B.C. V5C 2K5
604-294-3242

Community Insurance Services
4429 Kingsway
Suite 3
Burnaby, BC V5H 2A1
604-435-3433

Canada Loyal Financial Limited
203-45389 Luckakuck Way,
Chilliwack, BC V2R 3V1
604-997-5346

Safe Travels, Travel Insurance Broker
26-12th Ave S
Cranbrook, BC V1C 2R7
250-581-0058

S & S Insurance Services Ltd
2-8195 120th St. (Inside Superstore)
Delta, BC V5X 1A6
604-635-0890

Emsland & Associates Insurance Services Ltd
605-1801 Princeton-Kamloops Hwy
Kamloops BC V2E 2J7
250-828-2248

Morris Insurance Services
1590 Griffin Terr
Kamloops, BC V2B 7R6
250-376-4400

Canada Loyal Financial Limited
207A-A Banks Rd,
Kelowna, BC V1X 6A1
250-448-8814

Godoy's Insurance Only (Langley) Inc
19987-96 Avenue
Langley BC V1M 3C6
604-888-9096

Capital West Insurance Agencies Inc.
8814 - 216 Street
Suite 100
Langley, BC V1M 2Z9
604-881-1388

Capital West Insurance Services Ltd
22674 Dewdney Trunk Road
Maple Ridge, BC V2X 3K4
604-476-1227

AAJ General Insurance Services Inc
#255 - 610 Sixth Street
New Westminster, BC V3L 3C2
604-520-5905

Lynn Valley Insurance Agency Ltd
3171 Mountain Hwy
North Vancouver, BC V7K 2H4
604-984-4515

Godoy & Ververgaert Insurance Brokers Inc
#104 - 1199 Lynn Valley Road,
North Vancouver BC V7J 3H2
604-980-9394

Integris Insurance Services Ltd.
100-2150 Ferry Ave,
Prince George, BC V2N 0B1
250-612-3549

Legear Pelling Insurance Agencies Ltd
7340 Westminster Hwy,
Richmond, BC V6X 1A1
604-276-2474

Pacific Coast Insurance Brokers Inc.
12030 80th Ave
Surrey, BC V3V 4C1
604-599-0881

Don Wotherspoon & Associates (Fleetwood) Ltd
9014 152 Street,
Surrey, BC V3R 4E7
604-583-3367

RM Insurance Services Inc
#403-15225 104th Ave.
Surrey, BC, V3R 6Y8
604-505-4709

Eaton & Starr Insurance Agency
2125-2850 Shaughnessy St,
Port Coquitlam BC, V3C 6K5
604-942-7255

Port Moody Insurance Services Inc
390-221 Ioco Road,
Port Moody, BC V3H 4H2
604-469-1142

Chambers Olson Ltd
103-1177 Broadway W
Vancouver, BC V6H 1G3
604-734-2288

Murrick Insurance Services (Downtown) Ltd.
#101- 1045 Howe Street
Vancouver, BC V6Z 2A9
604-688-5158

S & S Insurance Services Ltd
6607 Main St
Vancouver, BC V5X 3H3
604-324-5711

Wilfred Leong Insurance Agencies Ltd
611 Main Street
Vancouver, BC V6A 2V5
604-669-6236

Discovery Insurance Services Ltd.
#26-1644 Hillside Ave.
Victoria, B.C. V8T 2C5

Harbord Insurance Services Ltd
150-805 Cloverdale Avenue
Victoria, BC V8X 2S9
250-656-0111

Atwater Insurance Agency Ltd
107E - 1711 152nd Street
Surrey, BC V4A 4N3
604-531-6631

II. FACTS

1. PBC Health Services Society is an insurance company whose services include selling travel insurance policies to the public, under the brand "Pacific Blue Cross" ("PBC").
2. The Union is the certified bargaining agent representing a unit of employees of PBC. There are approximately 600 employees in the bargaining unit.
3. Collective bargaining between the Union and PBC has reached an impasse. The Board issued essential service designations on May 9, 2017, amended on June 21, 2017 (BCLRB No. B80/2017). The parties agreed that the provision of income-replacement benefits such as long-term disability insurance would be deemed an essential service during this dispute.
4. Selling travel insurance is not a designated essential service.
5. PBC locked out the Union's bargaining unit on July 7, 2017 and only essential service workers have worked at the employer's place of business since then.
6. PBC sells travel insurance directly to the public, and also through insurance brokers which are not corporate affiliates of the employer.
7. Prior to the dispute, PBC's direct sales of travel insurance were conducted through online purchases and through its call centre. The call centre has been closed for the duration of the lock-out. The employer's only portal for direct sales during the dispute is its online sales system.
8. This represents the loss of a major means by which the employer is able to sell its travel insurance. In order to seek to maintain its sales, PBC has looked for ways to steer prospective customers to alternative means of purchasing the insurance during the dispute.
9. In order to continue its travel insurance sales business despite its loss of call centre sales during the lockout, PBC has modified its sales logistics, and has modified its telephone response and its website to reflect the modification, to broaden the flow of sales through insurance brokers.
10. Members of the public who call PBC's telephone service line seeking to purchase travel insurance are greeted by a voice recording that directs them to the employer's website.

11. PBC's website invites members of the public to either purchase travel insurance online, in a process that is unchanged, or to contact the respondent insurance agencies who are listed as PBC's "Preferred Travel Insurance Brokers."

([Attachment 1](#): Travel Insurance screen 1; [Attachment 2](#): result from "Contact a Preferred Travel Insurance Broker" hyperlink in Attachment 1)

12. The direction to the listed brokers is a new feature that was created after the commencement of the dispute.

13. The list of select "Preferred Travel Insurance Brokers" consists of the Respondents.

14. Steering prospective customers to preferred brokers is a new strategy of PBC, which is aimed at facilitating the employer's continued sale of travel insurance. Customers who choose not to or are not able to purchase travel insurance online could previously purchase travel insurance by telephone directly from PBC; now these customers are directed to purchase it via "Preferred Travel Insurance Brokers".

15. Being listed as a PBC "Preferred Travel Insurance Broker" is voluntary on the part of the broker; for example, one preferred broker (Admiral Insurance Services (Vancouver West) Inc.) has advised the Union that it would have itself removed from the list when it was advised that this application was pending.

16. The "Preferred Travel Insurance Broker" list is designed to enhance the role of these agents by re-directing to them some of the purchasers who would otherwise have used the call centre, in order to maintain as much of the affected business as possible. The reasonable inference is that being designated on the list has led to a greater flow of PBC business to the preferred brokers. That is certainly the case if the scheme has operated as it was obviously intended to.

17. By agreeing to participate (or in the alternative by acquiescing) in this strategy to encourage prospective purchasers to buy PBC travel insurance from themselves as "Preferred Travel Insurance Brokers" while PBC call centre services are shut down by the dispute, the Respondents have acted in combination, in concert or in accordance with a common understanding with PBC to institute a process designed to assist the employer in the lockout or in resisting the strike.

III LEGAL ARGUMENT

18. The "ally" provisions are an exception to British Columbia's restrictive rules regarding "secondary picketing" during lawful labour disputes. The Supreme Court of Canada has recognized that labour picketing is protected conduct under sections 2(b) (Freedom of Expression) and 2(d) (Freedom of Association) of the *Canadian Charter of Rights and Freedoms*: *UFCW Local 1518 v Kmart Canada* [1999] 2 SCR 1083; *RWDSU v*

Pepsi-Cola [2002] 1 SCR 156; *Alberta (Information and Privacy Commissioner) v UFCW Local 401* [2013] 3 SCR 733.

19. In *Pepsi*, the Supreme Court of Canada applied *Charter* values to the common law and ruled that there can be no special restrictions on secondary picketing at common law. The court noted that there are jurisdictions with statutory restrictions on secondary picketing and that these are valid only if they can be justified under the *Charter*.

20. The secondary picketing restrictions in the *BC Labour Relations Code* have not yet been tested in that light. However, applying the ally provisions the Board must bear closely in mind that any prohibition on secondary picketing is a limitation of a *Charter* right. Most striking or locked out Canadian workers are free to picket secondary targets at will, so long as their conduct is neither tortious nor criminal (*Pepsi*). Interpretations of statutes that are compliant with the *Charter* must be preferred: *R v Guignard* [2002] 1 SCR 472. The Board must reject narrow interpretations of provisions governing secondary picketing if ambiguities or interpretive differences arise between the parties.

21. The fact that a third party to the labour dispute had a pre-existing business relationship with an employer does not immunize it from an ally declaration. The Board will look for indications of a “marked change or alteration in its normal manner of doing business” (*Canada Bread* B101/2017). For example, if there is a significant increase in the volume of business the third party conducts with the employer, and the objective impact of this increase is to assist the employer in a lockout or to resist a strike, the third party becomes an ally regardless of whether or not its subjective intention was to take sides in the dispute or provide that assistance.

22. As the Board said in *Canada Bread*,

54 On the basis of the facts set out above, I find the significant increase in the volume of product the Distribution Centre normally receives for distribution in B.C. from the other sources represents a marked change or alteration in its normal manner of doing business. This has occurred weekly since the lockout/strike, clearly more than the 1¼ times per month under normal circumstances.

55 In receiving, warehousing, sorting and filling orders with the increased supply of imported products for distribution in B.C., I find the Distribution Centre is assisting the Langley Bakery in its lockout or in resisting the strike. As noted in *Finlay Forest Industries*, the work performed, goods supplied or services furnished within the meaning of Section 65(4) (b) need not be of a nature or kind that would be performed, supplied or furnished by the struck employer.

23. The situation here is akin to that in *Canada Bread*. The Respondent “Preferred Travel Insurance Brokers” are in the business of acting as direct agents of the employer. Their sales activity is all about maintaining PBC’s flow of business in the context of a competitive insurance market. PBC has created a list of preferred agents during the

dispute in order to weather the lockout with its market share as close to intact as it can manage. Their inclusion on this list clearly lands them within the definition of “ally.”

24. The Board’s jurisprudence regarding the definition of “ally” in section 65(1) of the Code is summarized in *Allteck Line Contractors and IBEW Local 213* BCLRB No. B199/2013:

18 The ally provisions carve out an exception to the general rule that a union may only picket the struck or locking out employer — referred to in the jurisprudence as the primary employer. That exception arises when a secondary employer acts to assist the struck employer to resist the effects of a strike or lockout. Assistance may come in a variety of forms; not necessarily the performance of bargaining unit work. The Board has held that it is the objective fact of assistance having been rendered that invokes ally status, subject to elements of the doctrine that exclude certain forms of assistance: *Canadian Tire Corp. and Retail Clerks Union, Local 1518, Re* [(December 13, 1985), Doc. 347/85 (B.C. L.R.B.)], at p. 15. **Thus the intention to assist a struck employer is sufficient but not necessary to declare a secondary employer an ally: *Finlay Forest Industries Inc. v. P.P.W.C., Local 18* [(1995), 95 C.L.L.C. 220-084 (B.C. L.R.B.)], BCLRB No. B355/95 (Reconsideration of BCLRB Nos. B383/94 [(September 26, 1994), Doc. B383/94 (B.C. L.R.B.)], B391/94 [1994 CarswellBC 3271 (B.C. L.R.B.)] and B431/94 [(November 2, 1994), Doc. B431/94 (B.C. L.R.B.)]). Moreover, proof that the secondary and primary employer acted in combination, in concert or further to a common understanding may be inferred from conduct.** The policy objective of ally picketing is simply to permit the affected union to pressure the secondary employer to stop helping the primary employer in its labour dispute.

19 The foregoing principles incorporate an exception known as self-help. Under that doctrine the fact a customer of the primary employer takes steps to mitigate the impact of a labour dispute in furtherance of their own interests does not count as assistance to the primary employer, despite the fact the primary employer might ultimately derive some benefit. **A commonly cited example is where a customer turns to a primary employer's competitor to perform work ordinarily performed by the primary employer. In that case, the loss of work to a competitor is not counted as assistance to the primary employer.** That is the case despite the fact that a competitor performs work that the primary would have done but for the strike, and despite the fact the competitor's conduct has reduced the pressure the customer might have otherwise put on the struck employer to settle the dispute: *Construction Labour Relations Assn. (British Columbia) v. C.U.P.E., Local 382*, [1975] 2 Canadian L.R.B.R. 103 (B.C. L.R.B.), at pp. 108-109.

20 In *Liquor Distribution Branch of the Ministry of Consumer and Corporate Affairs and UAW, Local 2028, Re*, BCLRB No. 32/78, [1978] 2 Can. L.R.B.R. 334 (B.C. L.R.B.), (“*Liquor Distribution Branch*”) the Board added that **the requisite assistance to the primary employer must emanate from conduct a customer had a practical option to refuse:**

One can imagine a variety of situations illustrating that point. Suppose that a strike takes place in the hydro-electric system in the Province. Customers of the Hydro must have a continued supply of electric power to continue their operations, and to provide work for their employees. It is rarely feasible to change energy sources during the temporary period of a strike. Thus, if repairs are needed to maintain the flow of power, the third party may feel compelled to permit supervisors to perform that work. All of this is at least of some assistance to the Hydro because it derives revenue for the flow of electric power. But an overall judgment of the primary character of that course of conduct is that is designed to protect the vital interests of the third party, rather than to materially assist the struck employer. ... (p. 348)

[emphasis added]

25. This case is not like *Allteck*. FortisBC, the locking-out employer in that case, has always competed with independent line contractors in the installation of service lines adding new premises to the system. The third party contractors were not *allies* but *competitors* of the employer. Customers turned to the contractors to perform the work because the employer lost its own ability to perform the work when it locked out its IBEW bargaining unit employees.

26. The customers had no practical option to refuse the assistance of the contractors. That is because FortisBC is the regulated monopoly distributor of electricity in its service territory. Anyone seeking connection to the electrical grid in that area in order to obtain essential electricity supply had nowhere to turn other than to the contractors, and no option but to be connected to FortisBC's distribution grid by that means:

23 I find the evidence to be equivocal as to whether the Customer would have selected Fortis to do the construction component but for the strike. But even if I accept that contention, it is fair to say that the Customer had no practical choice but to switch to a competitor. That is because the labour dispute put Fortis out of contention for the construction work. Fortis lost the job to a competitor. Viewed from that particular standpoint, it is fair to say that Allteck's actions were contrary to Fortis' interest in securing the construction component of the job

27. The facts brought the contractors in Allteck within the "self-help" exception. The particular circumstances that flow from the employer's regulatory regime under the *Utilities Commission Act*, including the rule that a distribution extension line installed by a contractor becomes the property of the utility, did not transform the relationship from that of competitor to that of ally:

28 It is well established that not every form of assistance makes a secondary employer an ally. That is the point made by the example described in the *Liquor Distribution Branch* case cited earlier. The difference here is that the ultimate assistance to the utility is the result of a customer taking its business to a third party competitor. Allteck did not take steps to alter its business relationship with Fortis

and I do not find that the work at issue or any resulting assistance to Fortis, emanated from Allteck acting in combination with Fortis, in concert with Fortis or under a common understanding with Fortis. In these particular circumstances, the fact Fortis ultimately benefited from the line extension does not deprive Allteck of its neutral status.

28. Here the story is relatively straightforward. The brokers are agents of the employer, not competitors. They are receiving a portion of the sales activity that would otherwise have flowed into the call centre operation, but for the dispute. They are willing participants and beneficiaries in the employer's strategy to help it maintain its market share without the services of its non-essential employees.

29. The enhanced flow of sales work channeled to the brokers by this arrangement is work that would have been performed by bargaining unit members employed in the call centre, but for the dispute. Accordingly, the presumption established in s. 65(2) of the Code applies, shifting the onus onto the Respondents to prove that they are not allies of PBC:

65(2) A person who, for the benefit of a struck employer, or for the benefit of an employer who has locked out, performs work, supplies goods or furnishes services of a nature or kind that, except for a lockout or lawful strike, would be performed, supplied or furnished by the employer, must be presumed by the board to be the employer's ally unless he or she proves the contrary.

30. They have become allies of PBC. The Union is entitled to picket their premises so long as they maintain that ally status.

IV. EXTRICATION

31. The Respondents can extricate themselves from their ally status by reverting to their pre-dispute relationship with PBC. It was their inclusion in the "Preferred Brokers List", a device obviously intended to divert work from the silenced call centre to the Respondents that brought them within the ambit of the ally provisions of the Code. Any Respondents who are removed from that list and do not enjoy promotion by PBC as a portal for the purchase of travel insurance will have extricated themselves and will no longer be subject to secondary picketing by the Union.

V. HEARING REQUEST

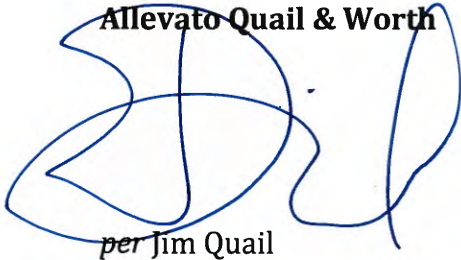
32. This matter is urgent because PBC has locked out its employees in a dispute which has already lasted nearly two months. The enhanced role of the brokers as the employer's sales agents will predictably prolong the dispute.

33. Most of the material facts pertaining to the brokers and their role in the dispute are common to all of the Respondents. The Union submits that with effective case management this matter can be heard efficiently and on an expedited basis. The Union estimates that the hearing would take three days.

All of which is respectfully submitted.

Yours truly,

Allevato Quail & Worth

A handwritten signature in blue ink, appearing to be "J. Quail", written over the firm name.

per Jim Quail

cc: Respondents by personal delivery

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to Win
\$2,017 in
healthy travels

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Travel Insurance Broker**

➔ **Visitors to Canada**

Attachment 2

Travel Insurance Brokers

Our travel insurance phone number is temporarily unavailable due to a service disruption. Our worldwide emergency service line is not affected and is available 24/7. To buy travel insurance, call or visit one of our authorized and experienced Pacific Blue Cross Travel Insurance brokers across BC, who can make sure you get the right coverage. Tell the broker you want a **Pacific Blue Cross Travel Plan**.

Have these ready when you call or visit your broker:

- **Important Dates:** date of birth, travel dates
- **Member Discount:** give your Pacific Blue Cross Member Policy and ID number to get a 10% discount
- **Optional coverage for unstable pre-existing conditions:** coverage for pre-existing conditions, with a stability period of only 7 days. Ask if this is right for you.

Location ↴	Agency/Broker Name	
Abbotsford	Godoy & Ververgaert Insurance Only Inc ☎ 604-888-9096 (tel:604-888-9096)	+
All of BC	Lindsey Heggedal ☎ 1-844-361-5244 (tel:1-844-361-5244)	+
Burnaby	Community Insurance Services ☎ 604-435-3433, 1-855-909-8783 (tel:604-435-3433, 1-855-909-8783)	+
Burnaby	Godoy's Insurance Only Inc ☎ 604-888-9096 (tel:604-888-9096)	+
Burnaby	Don Wotherspoon & Associates Ltd ☎ 604-294-3242 (tel:604-294-3242)	+
Chilliwack	Canada Loyal Financial Limited ☎ 604-997-5346 (tel:604-997-5346)	+

Cranbrook	Safe Travels, Travel Insurance Broker ☎ 250-581-0058/ 1-888-387-1399 (tel:250-581-0058/ 1-888-387-1399)	+
Delta	S & S Insurance Services Ltd ☎ 604-783-3750 (tel:604-783-3750)	+
Kamloops	Morris Insurance Services ☎ 250-376-4400 (tel:250-376-4400)	+
Kamloops	Emsland & Associates Insurance Services Ltd ☎ 250-828-2248 (tel:250-828-2248)	+
Kelowna	Canada Loyal Financial Limited ☎ 250-448-8814 (tel:250-448-8814)	+
Langley	Capital West Insurance Agencies Inc. ☎ 604-881-1388 (tel:604-881-1388)	+
Langley	Godoy's Insurance Only (Langley) Inc ☎ 604-888-9096 (tel:604-888-9096)	+
Maple Ridge	Capital West Insurance Services Ltd ☎ 604-476-1227 (tel:604-476-1227)	+
New Westminster	AAJ General Insurance Services Inc ☎ 604-520-5905 (tel:604-520-5905)	+
North Vancouver	Lynn Valley Insurance Agency Ltd ☎ 604-984-4515 (tel:604-984-4515)	+
North Vancouver	Godoy's Insurance (phone only) ☎ 604-888-9096 (tel:604-888-9096)	+
North Vancouver	Godoy & Ververgaert Insurance Brokers Inc ☎ 604-980-9394 (tel:604-980-9394)	+
Prince George	Integris Insurance Services Ltd. ☎ 250-612-3549 (tel:250-612-3549)	+
Richmond	Legear Pelling Insurance Agencies Ltd ☎ 604-276-2474 (tel:604-276-2474)	+
Surrey	Pacific Coast Insurance Brokers Inc. ☎ 604-599-0881 (tel:604-599-0881)	+
Surrey	Don Wotherspoon & Associates (Fleetwood) Ltd ☎ 604-583-3367 (tel:604-583-3367)	+
Surrey	RM Insurance Services Inc ☎ 604-505-4709 (tel:604-505-4709)	+
Tri-Cities	Eaton & Starr Insurance Agency ☎ 604-942-7255 (tel:604-942-7255)	+
Tri-Cities	Port Moody Insurance Services Inc ☎ 604-469-1142 (tel:604-469-1142)	+
Vancouver	Wilfred Leong Insurance Agencies Ltd ☎ 604-669-6236 (tel:604-669-6236)	+
Vancouver	Admiral Insurance Services (Vancouver West) Inc ☎ 604-263-1148 (tel:604-263-1148)	+
Vancouver	S & S Insurance Services Ltd ☎ 604-324-5711 (tel:604-324-5711)	+
Vancouver	Murrick Insurance Services (Downtown) Ltd. ☎ 604-688-5158 (tel:604-688-5158)	+
Vancouver	Chambers Olson Ltd ☎ 604-734-2288 (tel:604-734-2288)	+
Victoria	Harbord Insurance Services Ltd ☎ 250-656-0111 (tel:250-656-0111)	+
Victoria	Discovery Insurance Services Ltd. ☎ 250-592-4887 (tel:250-592-4887)	+
West Vancouver	Godoy's Insurance (phone only) ☎ 604-888-9096 (tel:604-888-9096)	+

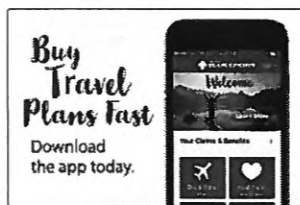
White Rock

Atwater Insurance Agency Ltd
 ☎ 604-531-6631 (tel:604-531-6631)

+



- ➔ [Single and Multi-trip Travel Insurance \(/individual/travel\)](/individual/travel)
- ➔ [Visitors to Canada Travel Insurance \(/individual/travel/visitorstocanada\)](/individual/travel/visitorstocanada)
- i [What to consider when choosing a plan \(/advicecentre/subcategory/travel-coverage\)](/advicecentre/subcategory/travel-coverage)
- ? [Frequently Asked Question about Travel Plans \(/individual/travel/faq\)](/individual/travel/faq)
- 📄 [PBC Travel Plans vs. Out of Country Coverage in Group Health Plans \(/pdf-bin/info/0601.01.029_TRAVEL_OOC_COMPARISON.pdf\)](/pdf-bin/info/0601.01.029_TRAVEL_OOC_COMPARISON.pdf)
- i [Why choose Blue Cross \(/company/aboutpbc/whybluecross.aspx\)](/company/aboutpbc/whybluecross.aspx)



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