



at the heart
of your community

PROGRAM AND REGULATIONS

An initiative of

PROMUTUEL
INSURANCE

AT THE HEART OF YOUR COMMUNITY PROGRAM

BACKGROUND

Promutuel Insurance du Lac au Fleuve is aware of the importance of its role in the community. It has accordingly set up a donation program to fully play its role as a corporate citizen in the region. The *At the heart of your community* program promotes mobilizing and collective projects that contribute to the well-being of its community.

ELIGIBILITY CRITERIA

The *At the heart of your community* program is open to all community organizations, mutual aid associations, charitable foundations and recognized organizations that have an enterprise number and are registered in the Enterprise Registrar or have a registered charity number.

These organizations must be located within Promutuel Insurance du Lac au Fleuve's territory, excluding the Golfe-du-Saint-Laurent and Caniapiscau RCMs. Follow this link to view the [territory map on the website](#) (at the bottom of the page).

SELECTION CRITERIA

- The submitted project must be mobilizing and collective, aiming to improve the well-being of the community or a group of people with specific needs.
- The project must target one of the mutual company's five main sectors, which are as follows:
 - Community
 - Education or youth (childcare centre, youth centre, etc.)
 - Health (physical, mental, hospital foundation, etc.)
 - Sports (sports team, race, skiing event, etc.)
 - Miscellaneous (environment, culture, genealogy, etc.)
- The proposed project is to be carried out in the territory of Promutuel Assurance du Lac au Fleuve.

EXCLUSIONS*

Despite the importance and rationale of all the applications that will be submitted, the following projects will not be selected:

- Any personal project or project that benefits a single individual or a very small part of the population;
- Any project whose purpose is to finance a trip, whether personal, humanitarian or collective;
- Any project that is not in line with the mutual company's image or values;

- Any project involving the organization of a fundraising event, a village celebration, a public event or a festival;
- Any project related to hiring staff or providing compensation for training or professional development;
- Any business project, including a social club;
- Any private foundation project;
- Any municipal project;
- Any project concerning a political party, a candidate belonging to a political party or a lobby group;
- Any project linked to a religious organization of any kind;
- Any project received after the deadline;
- Any project from an organization dedicated to helping other community organizations;
- Any project submitted by an organization that has received a monetary contribution for three consecutive years (2023, 2024 and 2025).

* A project that is not eligible for this program could be referred to another program in place at the mutual company (donations and sponsorships committee) if it meets the requirements.

PROJECT SUBMISSION

Organizations wishing to submit a project have until 11:59 p.m. on October 9, 2026, to do so. They must visit the [mutual company's website](#) and fill out the required form. No written or verbal requests will be accepted. Only one project per organization may be submitted.

The members of the appraisal committee will then review the submitted proposals using a scoring system based on the program criteria. The organizations will subsequently be notified of the appraisal committee's decision.

The financial assistance awarded to the selected organization may differ from the amount requested, depending on the project appraisal and the funds available.

Therefore, if the organization is unable to carry out its project—for example, because it has not amassed the necessary funds—it must contact the mutual company to reach an agreement regarding the use of the financial contribution received.

FURTHER DETAILS

Five projects per region will be selected by the appraisal committee and put to a public vote. This vote will take place on Facebook from November 9 to 20, 2026. For each region, the project that receives the most votes will be named the regional favourite and will receive an additional \$5,000 to be put toward its completion.

DISTRIBUTION OF DONATIONS

The donations will be distributed officially in December 2026.

ACCOUNTABILITY

The applicant must be able to submit a report no later than 90 days after completion of the project in question, including a summary of achievements, impacts and copyright-free photos for use by Promutuel Insurance. The address for submitting documents is aucoeurdevotrecollectiviteLAF@promutuel.ca.