



**at the heart**  
of your community

An initiative of

**PROMUTUEL**  
INSURANCE

# **AT THE HEART OF YOUR COMMUNITY PROGRAM**

## **BACKGROUND**

Promutuel Insurance du Saint-Laurent aux Appalaches 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. Through the At the heart of your community program, it aims to promote mobilizing and collective projects that contribute to the well-being of its community.

## **PROGRAM TARGET CLIENTELE**

With its At the heart of your community program, Promutuel Insurance du Saint-Laurent aux Appalaches calls on its insured members to participate in the realization of promising projects for the community by submitting projects from local organizations that could receive financial support from the Mutual Company.

**The person submitting a project requires an in-force insurance policy from Promutuel Insurance du Saint-Laurent aux Appalaches.**

The project submitted by the insured member must be from a community organization, a self-help association, a charitable foundation or an organization with a promising project for the community.

## **SELECTION CRITERIA**

- The project submitted by the insured member must be mobilizing, collective and aimed at improving the well-being of the community or a group of people with specific needs.
- The project must be carried out in one of the Mutual Company's five main sectors:
  - agriculture;
  - cooperation or mutuality;
  - education, youth or the next generation;
  - health, social or community;
  - arts, culture or leisure.
- The project is to be carried out in the territory of Promutuel Insurance Du Saint-Laurent aux Appalaches.
- The project must be completed within 12 months of confirmation of the donation.
- The following projects will be given priority:
  - Sustainable development initiatives;
  - Infrastructure improvement initiatives;
  - Initiatives to purchase equipment that promotes physical and/or mental health.
- The project must be innovative and mobilizing.
- Projects over \$5,000 must include a minimum 20% contribution from the sponsor.
- The community organization, self-help association, charitable foundation or organization must operate in the same territory as Promutuel Insurance Du Saint-Laurent aux Appalaches. You can view the territory at the bottom of [this page](#).

## **ELIGIBLE EXPENSES**

All expenses directly related to the project:

- The costs of building, fitting out, implementing or setting up the project;
- Acquisition of permanent or non-expendable equipment;
- Professional fees.

## **EXCLUSIONS**

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

- Any 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 values of the Mutual Company;
- Any project involving the organization of a benefit event or one aimed at the general public;
- Any private enterprise or for-profit organization project, including a social club;
- Any private foundation project;
- Any municipal project (except from recreational organizations);
- Any project to which Promutuel Insurance du Saint-Laurent aux Appalaches has already contributed;
- Any project that has already been completed or that has already received a financial contribution from the Mutual Company under the program in the past;<sup>1</sup>
- Any project involving the hiring of a resource;
- Any project concerning a political party, a candidate belonging to a political party or a lobby group;
- Any project linked to a religious organization;
- Any project received after the deadline;
- Any project that has benefited from the At the heart of your community program in the last three years.

## **INELIGIBLE EXPENSES**

The following expenses are not eligible:

- Expenses related to an organization's day-to-day operations or management costs;
- Expenses incurred prior to acceptance of the application;
- Expenses related to the rental or purchase of expendable equipment;
- Refundable portion of taxes;
- Expenses related to financing a debt or repaying a future loan.

## **PROJECT SUBMISSION**

---

<sup>1</sup> Note that an eligible organization that has not completed a project for which it received a financial contribution under a previous edition of this program will not be able to submit a new application.

The At the heart of your community program opens one (1) call for projects per year. Interested insured members may submit a project from March 1 to April 30, 2026, at 11:59 p.m. To do so, they must go to the Mutual Company's [website](#) and fill out the corresponding form.

### **FURTHER DETAILS**

All projects must be reviewed by members of the Mutual Company's selection committee. Supporting documents may be requested. The maximum contribution per project is \$50,000, and may cover up to 80% of total eligible expenses for projects over \$5,000.

The number of projects selected and the amounts awarded will be proportional to the amount allocated by the Mutual Company's Board of Directors for this program in the current year.

The selected projects will then be voted on by the public, who will be invited to vote for their two (2) favourite projects from August 14 to noon on August 31, 2026.

The two (2) projects receiving the most votes will also be featured in an advertorial in a local weekly newspaper of the organization's choice.

### **DISTRIBUTION OF DONATIONS**

The donation agreement will be completed by October 31, 2026.

It should be noted that the Mutual Company reserves the right to pay out 50% of the total financial contribution at the outset of a given project, and the remaining 50% once the project has been completed. The Mutual Company also reserves the right to request an accounting as at December 31, 2026, from the organizations receiving donations.