



FOCA

Federation of Ontario
Cottagers' Associations

MEMBER BENEFITS – access codes provided to Members!

Offers from our Sponsors and Partners:



FOCA members can access **Preferred Pricing** on **Rogers** cell and 5G home internet with our access portal! Get savings on primary or additional lines, home internet bundles, no-roaming US plans, or device financing. Also, ask about a seasonal plan.



15% FOCA discount on new and Encore Series automated external defibrillators (AEDs) with the member code.



Is it time for a dock upgrade? **On the Water Designs** has over 25 years experience and rugged, Canadian-made systems. Plus, FOCA members get an exclusive **5% discount** with our access code.



Cade Associates Insurance Brokers offer a discounted FOCA rate on **liability insurance** for your Association, plus exclusive access to **CottageFirst** – the group insurance plan for member families:

Road or Directors' Insurance:

FOCA's popular Association Liability Insurance Program (underwritten by Aviva Canada) has coverage options for Lake or Road Associations, Land Ownership Groups or Trusts, plus coverage options for Directors & Officers. INCLUDES a free **Legal Helpline** for the Association; contact Cade for access. FOCA Member Associations get a **discount!** cadeinsurance.com/foca

CottageFirst Insurance:

The first group program dedicated to cottagers, exclusively available to FOCA members! Get great coverage from Travelers on your cottage, home, boat, car and more. Members have reported **improved coverage and substantial savings** by bundling in CottageFirst. cottagefirst.com



Contact Cade Associates Insurance Brokers about any of these insurance products:
1-844-CADE-1ST (local 416-234-9980) for a no-obligation quote.



Use FOCA's **Member Discount Code** when reserving your stay on the Park'N Fly app or: www.parknfly.ca. You can earn Aeroplan points. Plus, join Park'N Fly Rewards for points and perks on every eligible stay.



FOCA members get 1 year of the print & digital editions of Cottage Life **Magazine** for the **special FOCA price** of **\$24.95** with our access code.



Cardiac safety equipment & CPR training: member **discounts** on outdoor "**Save Station**" cabinets, and select **Phillips** and **LifePack** AEDs from Action First Aid.

Members also attend FOCA **events** at a reduced **member price** or **FREE** in the case of FOCA's popular **Cottage Succession** Seminars with estate lawyer Peter Lillico. Register here: foca.on.ca/events/ or access the **member rates on event recordings** with codes below.

NEW Taxation Implications (for U.S. & Canada) members get \$75 off the regular price of \$250.
Existing Cottage Succession Series (5 videos: overview, plus deeper dives into Cottage Sharing Agreements, Capital Gains Tax, Trusts, and Timing) members get \$60 off the regular price of \$110 each.
Purchase access here: <https://foca.on.ca/cottage-succession/#buy>

Offers current @ March 2026; subject to change over time. Visit <https://foca.on.ca/benefits> for updates.

About FOCA's Network & Member Value

The Federation of Ontario Cottagers' Associations is an Ontario-wide umbrella organization with an established voice in waterfront stewardship, association governance, and public policy. We have been representing the voice of the Ontario cottager to government since 1963. We empower and enable our members by being the leading provider of advocacy, resources, education, programs and services for Ontario cottagers.

Our united voice carries weight on issues that matter.

Over the years, members have answered FOCA's "calls-to-action" on important issues including acid rain, voting rights for seasonal residents in municipal elections, the gradual phase-in of changes to property tax assessments (in a 4-year cycle), and the end of the seasonal rate class for electricity pricing, that saved 84,000 affected seasonal families thousands of dollars, when the Ontario Energy Board agreed to phase-in changes over 10 years to limit bill impacts. FOCA also lobbied for seasonal owners' rights to shelter at their waterfront residences during the pandemic (2020), and against increases to the capital gains tax inclusion rate (2024).



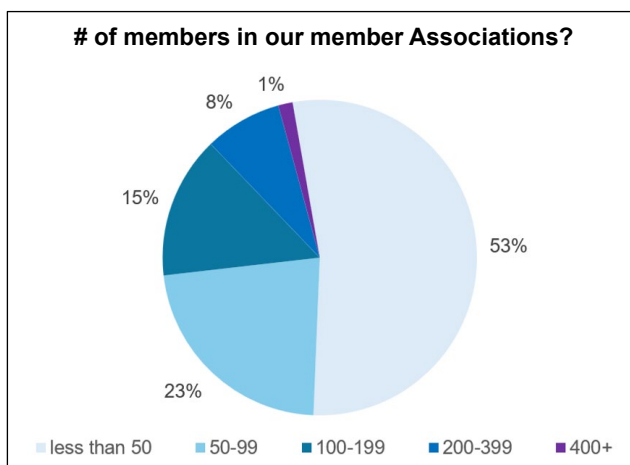
FOCA works year-round on **priority issues** that affect waterfront residents **AND** healthy waterfronts. Learn more about hot topics, long-standing files & FOCA's **environmental programs**: foca.on.ca/issues-programs/



FOCA is the hub of a **network of peers**, serving lake and road associations, while protecting the waterfront environment for future generations of families to enjoy. Association members access additional resources: foca.on.ca/association-bmps/



FOCA is the voice of the waterfront to government, the media, and science & research partners. Read FOCA **reports** on septic systems, short-term rental, preventing invasive species, wake and healthy shorelines: foca.on.ca/publications/



Become part of the FOCA network!
Contact us: info@foca.on.ca 705-749-3622

What are association peers saying about FOCA?

"What would I do without FOCA for advice? Thanks for **sharing others' winning ideas.**"

~Jayne C., Association Member

"A very big thank you to FOCA for providing us with valuable resources for our lake association. **We promote our FOCA membership as an excellent benefit to members, and a well-spent part of the annual membership fee.**"

~ Kate O., Association Member

Join FOCA today: <https://foca.on.ca/member-services/association-members/>

Federation of Ontario Cottagers' Associations

Our Vision: To sustain and enhance the cottage experience for generations.