

# Auto Pak basic coverages

To qualify, your vehicle must be an owned or leased private passenger car, light truck, van, SUV, farm truck or motorhome.

## ► Your basic premium includes:

### 1. Injury payments

#### If you have chosen No Fault Coverage:

- Income benefits – Auto Pak pays 10% of your income not covered by No Fault Coverage, plus net income in excess of licence plate insurance. It matches third-party liability limits to \$2 million.
- Spousal death benefits – pays any additional amounts required to bring the total spousal death benefit up to 50% of the deceased person's net income, paid until the spouse's death.
- Dependant death benefits – pays an additional benefit to the surviving spouse to bring payments up to 5% of the deceased person's net income for each dependant.
- Education allowance – up to 50% in excess of the benefit under the licence plate insurance.
- Funeral expense – up to 50% in excess of the benefit under the licence plate insurance.

#### If you have chosen Tort Coverage:

- Income benefits – Auto Pak pays an additional 25% of the weekly income benefit covered by the licence plate insurance.
- Spousal death benefits – pays any additional amounts required to bring the total spousal death benefit up to 50% of the deceased victim's net income, to the maximum net income allowed under the licence plate insurance. The benefit is paid until the spouse's death.
- Dependant death benefits – pays an additional benefit to the surviving spouse to bring payments up to 5% of the deceased victim's net income for each dependant.
- Funeral expenses – up to 50% in excess of the benefit under the licence plate insurance.

### 2. Damage to your auto

- Owned vehicle damage for all perils subject to chosen deductible (excluding road hazard glass).
- No deductible for loss due to:
  - a. fire or lightning
  - b. theft of entire auto
  - c. auto hits or is hit by an animal or bird
- Non-owned vehicle damage subject to deductible chosen.

### 3. Third-Party Liability Coverage

- Liability option provides third-party liability, family security and injury payments where applicable.

### 4. Family Security Coverage

- Matches third-party liability choice up to \$2 million.



## Compare Auto Pak to your basic plate insurance\*

		Basic licence plate insurance	Auto Pak additional protection
<b>Coverages and options</b>	Third-party liability	\$200,000	Options of: \$1 million; \$2 million; \$3 million; \$4 million; \$5 million
	Family security	Not available	Matches third-party liability option up to \$2 million
	Damage to your licenced vehicle	You pay first \$700	Options to reduce your deductible to: \$50; \$100; \$200; \$350; \$500; \$700
	Damage to your unlicenced vehicle while in storage and not used or operated	Not available	
	Damage to vehicles you do not own	Not available	
	Road hazard glass	You pay first \$700	
	Loss of use of your vehicle	Not available	Indemnity limit options of: \$1,000 or \$2,000.
	Replacement or repair cost	Not available	Option for new owned or leased vehicles up to 60 months from delivery date.
<b>No Fault Coverage**</b>	Income benefits	Pays 90% of net income, to a maximum \$98,643 (2020)	Pays the 10% not covered, plus net income in excess of basic plate insurance
	Death benefits	Pays 45% of the deceased's net income, subject to the maximum annual income allowance, plus 5% for each dependant under 21	Pays any additional amounts required to bring payments up to 50% of deceased's net income and 5% of net income for each dependant
	Education allowance	Pays up to \$49,483 (2020) for education and training to the dependant spouse	Pays up to an additional 50% in excess of basic plate insurance
	Funeral expenses	Pays \$10,790 (2020)	Pays up to an additional 50% in excess of basic plate insurance
<b>Tort Coverage**</b>	Income benefits	Pays up to \$23,556 (2020) annually. Maximum 104 weeks	Pays an additional 25% of weekly income benefit paid by basic plate insurance
	Death benefits	Pays 45% of deceased's net income, subject to maximum annual income allowed, plus 5% for each dependant under 21	Pays additional amounts required to bring payments up to 50% of deceased's net income, subject to maximum annual income allowed. Plus any additional amounts required to cover up to 5% of the deceased's net income for each dependant
	Funeral expenses	Pays \$7,040 (2020)	Pays up to an additional 50% in excess of basic plate insurance

\*Injury payments are in effect as of January 1, 2020

\*\*Injury payments follow your choice of injury protection under the basic injury coverage.

# Auto Pak – Because We Care

## Questions for the customer

**Consider** - What would happen if you were in a serious accident? You are possibly under-insured.

**Ask** - Have you considered an Auto Pak to protect your family?

**Remind** - There are Auto Pak benefits you likely don't know about - you need to know why an Auto Pak is important for you and your family.

**Engage** - What are your concerns? Are you worried about damage or injury? Are you proud of your new vehicle?

### Are you and your family covered when driving outside of your home province?

No Fault insurance may apply in your home province but in many other jurisdictions it does not. If you are driving in another province or country and get in an accident, you can be sued if you're responsible for causing injuries to the other driver. Your basic plate insurance provides \$200,000 in Injury Liability Coverage, but you can be sued for far more. With an Auto Pak you can purchase up to \$5 million for third-party liability very inexpensively. This will ensure you and your family are protected from financial hardship if you are held at fault for an accident and sued.

If you are held at fault for an accident while you are travelling out of Saskatchewan, you may require an alternate means of transportation while your vehicle is being repaired. You can purchase Loss of Use Coverage with your SGI CANADA Auto Pak and it will pay for the expenses you incur.

### What could happen to your family if you get in an accident with a driver who doesn't have enough insurance?

With Family Security Coverage, your family members are protected from injury and loss up to \$2 million. This option protects you if you are in an accident caused by an under-insured or uninsured driver.

### Is the injury or death benefit provided under basic licence plate insurance enough for you and your family?

SGI CANADA Auto Pak provides significant additional injury and death benefits including replacement income, education allowance and funeral expenses. (See chart for details).

### If you own a new vehicle, do you want to keep it looking that way?

Auto Pak offers Replacement or Repair Cost Coverage on new vehicles so that if you're involved in an accident, and your vehicle is a total loss, you have the option to replace your vehicle with a brand new one or be paid the manufacturer's suggested retail price plus taxes. You have to buy the coverage in the first four months (120 days) of taking delivery of your new vehicle.

- If you have a \$50, \$100 or \$200 deductible, we will waive your deductible for paintless dent repairs under \$150.
- If you are in an accident we use original new manufactured replacement parts and not used or salvage parts.
- If your vehicle is in a total loss and you have this coverage, we will waive your deductible.

### Are you prepared to pay a \$700 deductible to get your vehicle repaired?

- The standard deductible is \$700 under basic plate insurance. You can lower that deductible to \$100, \$200, \$350 or \$500. You decide how low you want your deductible to go, based on the coverage you want to buy.
- To replace a broken or chipped windshield or sun roof, you can lower your deductible as low as \$50. Some chip repairs under \$100 will have no deductible applied at all.
- Your deductible can be \$0 if you have damage due to wildlife/fire/lightning/stolen vehicle.

#### **Are you concerned about stone chips or other road hazards?**

Road Hazard Glass Coverage will cover the cost to fix or repair the glass on your vehicle if it is damaged by a stone or other object that is thrown up from the road or that has fallen from another vehicle while driving. You may also choose a lower deductible (as low as \$50) for your glass replacement coverage so it costs you less when it comes time to fix or replace your windshield. If you choose a \$100 or lower deductible, your windshield will be repaired at no cost to you.

#### **Does your vehicle spend a lot of time outdoors?**

Auto Pak's Comprehensive or Specified Perils coverages allow you to lower your deductible for hail damage. It's even waived for fire or lightning damage, wildlife or damage due to theft of your entire vehicle.

#### **Do you ever rent a vehicle while on vacation?**

If you are in Canada or the U.S. and you have an Auto Pak, you don't need to purchase additional rental insurance. Your coverage automatically transfers to the rental vehicle and saves you the high cost of rental insurance. Should you get into an accident with that rental vehicle, you are also covered for down-time charges that the rental company would apply to you (if you decide to purchase the optional Loss of Use Coverage).

#### **Do you ever borrow a friend's car?**

The coverage you purchase extends to the vehicle you are driving - whether you own it or not.

#### **If you're at fault for an accident, are you prepared to pay for a rental vehicle while yours is in the shop?**

If you are held at fault for an accident, basic plate insurance does not cover the cost of your replacement vehicle to drive while your ride is in the shop. You can purchase Loss of Use Coverage with your SGI CANADA Auto Pak and it will pay for the cost of a rental vehicle no matter who is at fault.

#### **Do you tow a trailer?**

With Auto Pak, your liability coverage extends from your insured vehicle to the trailer, giving you more protection. Purchasing liability separately allows protection for when the trailer is detached from the vehicle.

#### **Did you buy a new vehicle in the U.S.?**

Trip Transit Auto Pak can provide you with 30 days coverage for bringing home your newly acquired vehicle.

#### **Are you concerned about damage to your recreational vehicle/trailer or a seasonal vehicle (motorcycle, motorhome, etc.) while it's in storage?**

If you have an Auto Pak policy with the in-storage coverage option on your recreational trailer, you're covered even if you continue to use it for cooking, eating or sleeping!

#### **Do you own an antique vehicle?**

Licence plate insurance for an antique vehicle only provides up to \$800 in protection with a \$500 deductible. With an Auto Pak, you are insured for the actual cash value of the vehicle. In fact, you'll get the same Auto Pak coverage options you can get for any vehicle. And if you don't keep your classic vehicle registered year-round, no problem. As long as you keep it in storage and don't use it, your Auto Pak policy will still protect you from loss.

#### **Do you have protection as a pedestrian, if you are hit by a motor vehicle?**

Auto Pak's Family Security Coverage provides you with protection if you are not an occupant of a motor vehicle but are hit by a motor vehicle. If the at-fault driver's limits of liability are too low or they have no insurance in place, these short comings can be paid under your family security.

