

Coverage for unregistered trailers

Providing coverage for unregistered trailers

SGI offers short-term vehicle registration and insurance, allowing Saskatchewan motorists to insure trailers they do not intend to use year-round.

However, during those times of the year when you're not using your trailer and it isn't registered, you can take advantage of an SGI CANADA Auto Pak policy.

These policies provide coverage only if the trailer is in storage. This feature will apply automatically, even if you neglect to inform your broker that you've placed the trailer in storage. Losses resulting from any use or operation are not covered.

Your questions answered

There are a number of questions people frequently ask us regarding unlicensed trailers and trailers in storage:

Q: What is covered under SGI CANADA's Auto Pak policy if my trailer becomes unregistered?

A: You'll be covered up to the actual cash value of the trailer, subject to your deductible and coverage shown on your policy (eg., collision, comprehensive, glass, etc.).

Q: What exactly does "in storage" mean?

A: "In storage" means the trailer is not being used or operated. This includes no cooking, sleeping or eating in the trailer. As well, the trailer cannot be offered for sale, on consignment or undergoing repair by you or at a repair shop.

Q: What can I do to ensure I have full coverage?

A: If your cabin or tent trailer becomes unlicensed and you intend to use it for cooking, eating or sleeping, you must notify your insurance broker. The policy must be amended to indicate the trailer is

unlicensed and coverage must reflect the value of the trailer insured. Or, you can renew your short-term registration for the time you wish to use your trailer.

Q: If my trailer is automatically covered when it becomes unregistered and I place it in storage, how does this affect my insurance and do I need to notify my broker?

A: We strongly urge you to advise your insurance broker and get their professional advice. It isn't necessary to have your policy revised each time a trailer becomes unregistered.

There are a number of factors that come into play, and you could unintentionally place yourself in an uninsured position.

Note: The coverage follows the last plate number that is shown on the policy. Coverage applies only if the trailer is in storage. Losses resulting from any use or operation are not covered.

Q: How should I insure my trailer when it's in someone else's care?

A: You can discuss responsibility for insurance with the person or company with whom you're entrusting the trailer. They may have coverage under their business insurance policy or they may require that you provide the insurance coverage.

Note: Motorhomes must be licensed at all times if they're being used.

If you choose a short-term registration option, we encourage you to also discuss the value of SGI CANADA's Auto Paks with your broker. Protection for trailers that are unlicensed and in storage is just one of the many coverage features these products provide. Ask your SGI CANADA broker for complete details.