



# Coverage for snowmobiles

## Reference guide

### Providing coverage for registered and unregistered snowmobiles

Any snowmobile registered through SGI automatically has a basic level of insurance — \$200,000 in liability coverage, to be used if the driver of the snowmobile causes property damage or injury to another person. There is no coverage for injuries sustained by the driver of the snowmobile or physical damage to the snowmobile itself.

In addition to your basic plate insurance you can choose to purchase an SGI CANADA Auto Pak. It offers additional coverage for collision, comprehensive or specified perils (specific kinds of damage) and higher liability limits for your snowmobile while it is being operated or when you have it in storage over the summer months.

### General questions and answers

#### When does a snowmobile need to be registered?

A snowmobile must be registered and the operator licenced before it can be driven on roads (where allowed), ditches, other rights-of-way, provincial parks, Crown Land, designated snowmobile trails, rivers, lakes or mountains. Trail permits do not qualify as a valid registration. Registration is not required to drive on privately-owned land if permission is granted by the owner/tenant.

#### When is a driver's licence required to operate a snowmobile?

An individual must hold a valid driver's licence when operating a snowmobile in any area where the snowmobile is required to be registered (any area that is not privately-owned land).

#### What is considered privately-owned land?

Privately-owned land, other than roads, includes land owned or controlled by cities, towns, villages, rural municipalities, churches and schools.

### Auto Pak questions and answers

#### What liability limits are available with Auto Pak?

The liability limits are:

Registered Sleds	Registered Sleds Underage Operator	Unregistered Sleds (optional)	Registered Sleds Underage Operator (optional)
\$300,000	\$300,000	\$300,000	\$300,000
\$500,000	\$500,000	\$500,000	\$500,000
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
\$2,000,000			

### **What is meant by “underage operator”?**

Auto Pak will provide coverage for 12 to 16 year olds while operating a snowmobile with 550 cc’s or less. Persons younger than 12 years of age are not eligible for Auto Pak coverage. All snowmobiles must be operated in accordance to The Snowmobile Act.

### **What physical damage coverage is available with Auto Pak?**

You can purchase coverage for collision, comprehensive or specified perils with deductibles from \$700 to as low as \$200.

### **What is comprehensive coverage?**

Comprehensive protection covers physical damage to your snowmobile from causes other than collision, such as fire, theft and vandalism.

### **What are specified perils?**

Specified perils covers your snowmobile for any loss caused by:

- fire
- lightning
- theft or attempted theft
- windstorm or hail
- earthquake
- explosion (excluding damage caused by explosion that happens in the combustion chamber)
- riot or civil unrest
- falling or forced landing of aircraft or parts of aircraft
- rising water
- stranding, sinking, burning, derailment or collision of a vehicle in or upon which your auto is being transported on land or water

### **Does the SGI CANADA Auto Pak provide benefits to me or my family if I am injured or killed while operating my snowmobile?**

No. Personal injury coverage is available through life and disability insurers.

## **Additional questions and answers**

### **Do I need to take a snowmobile safety course in order to operate a snowmobile?**

A snowmobile safety course is mandatory for new drivers who are at least 12 years old and born after 1989. The training course is also recommended for people who have recently acquired a driver’s license, even if they are experienced snowmobilers. If the safety course is not taken, Auto Pak coverage may still apply if the insured can be deemed as qualified which would be determined at the time of the loss.

### **When does my snowmobile need to be inspected?**

Registered and unregistered snowmobiles are no longer required to be inspected.

### **When are photos required for my snowmobile?**

Photos are required for registered and unregistered snowmobiles where there is any existing damage to the snowmobile and physical damage coverage is requested. SGI CANADA will accept digital photos. Photos must include:

- Date and time. These must correspond with the date coverage is requested.
- A photo of the damage and the serial number.

### **Can the snowmobile owner take the photos?**

Photos can be taken by the owner/customer.

**Is my snowmobile insured when it becomes unregistered?**

While unregistered, your snowmobile is still covered by your Auto Pak policy. If the snowmobile plate expires or is cancelled, the snowmobile is considered temporarily unlicensed and would only be insured while the sled is in storage and is not being used or operated.

Your snowmobile must be changed to unlicensed snowmobile rates while operated on private land. Unlicensed snowmobiles cannot be operated on Crown lands, trails, lakes or any public roadways or spaces.

**Can I make repairs to my unregistered snowmobile?**

Yes, as long as the snowmobile has been changed on the Auto Pak policy to unlicensed snowmobile rates.

**What if I have a manufactured or an aftermarket turbo boost charger?**

Manufactured turbo charged snowmobiles are acceptable. Aftermarket turbo boost chargers are acceptable if manufactured and installed by the original sled manufacturer. If the aftermarket turbo charger is made by a company other than the original sled manufacturer, it will not be accepted.

**How do I insure a Snow Bear (Industrial Tracked Vehicle)?**

SGL does not insure these vehicles and insurance must be obtained through a specialty insurer.

**For more information**

For more information on snowmobiling, please reference the *Snowmobiling in Saskatchewan* brochure at [http://www.sgi.sk.ca/pdf/snowmobiling\\_in\\_sask.pdf](http://www.sgi.sk.ca/pdf/snowmobiling_in_sask.pdf).