

Auto Pak

Saskatchewan auto insurance

► The reality

Driving is second nature to you. It's automatic. You don't have to think much about it.

Same goes for your auto insurance. You register your vehicle, renew your plates and don't give it a second thought. But what if the unthinkable happens? Do you know if you're covered?

Many Saskatchewan motorists only have basic plate insurance, which includes:

- \$700 deductible
- \$200,000 in liability protection

Additionally, all Saskatchewan residents get basic injury coverage.

Often it's not enough. Especially if you travel outside the province or drive on rural roads. Those things put you at greater risk – of being sued, of colliding with an underinsured driver, and of hitting wildlife or damaging your glass. And if you're injured, you may not get fully compensated for your lost income or other related expenses.

To get the right protection, you need to combine your basic plate insurance with an auto policy customized to your needs. Auto Pak provides the right protection for you and your family.

► The coverage

An SGI CANADA Auto Pak is customizable insurance that protects you and your family from loss not covered by basic plate insurance. With an Auto Pak package policy, you can increase your liability coverage, lower your deductible, access rental vehicles, get glass repairs and even have your brand new vehicle replaced if it's totalled.

Protect your financial assets — Starting at \$1 million and available up to \$5 million, increased liability coverage protects your financial assets in the event of a lawsuit against you.

Lower your deductible — Make accidents and other minor damage (such as vandalism) more affordable. Choose deductibles from **\$500 to as low as \$50**.

Don't pay your deductible — If you hit wildlife or if you have damage due to fire or lightning or if your vehicle is stolen.

Rental car coverage — Still need wheels when your vehicle is in the shop? Choose the loss of use coverage option and you're eligible for rental costs and protected for damages to the rental vehicle.

Replacement cost coverage

If you just bought a brand new vehicle, you can purchase optional coverage that protects you from depreciation. With replacement cost coverage, if your new car is totalled in the first three years of ownership it will be replaced — though in the third year there are some things that aren't covered, like water damage, vandalism, theft and fire.

But act fast! You must purchase replacement cost coverage within 120 days of your new vehicle's delivery date.

If your vehicle is repairable — only new parts will be used — not salvaged or second-hand parts.

If your vehicle is leased — your original purchase price is protected — covering the difference between what you owe your leasing company and the actual cash value of the vehicle.

*Keep your **original bill of sale** as it may be helpful during the claims process.*



▀ The benefit

An SGI CANADA Auto Pak policy provides you the ability to choose the package that best fits your needs, avoids economic loss and protects your family.

For example: if you injure a high-salaried person in a collision and must pay to supplement their lost income, Auto Pak pays for costs not covered by basic plate insurance.

You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your life and family as possible.

When you purchase an Auto Pak package policy with increased liability limits, you also get family security coverage. It protects you and your family members from loss due to injury caused by a driver with little or no insurance — up to \$2 million.

Getting the right protection is about the best combination of basic plate insurance and an auto package policy tailored to your needs.

Ask your broker about SGI CANADA's Auto Pak. It's the right choice for the right protection at the right price for you.

▀ How Auto Pak adds to your basic plate insurance

Coverage	Auto Fund plate insurance	SGI CANADA Auto Pak additional coverage
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 licensed vehicle	You pay first \$700	Deductible options: \$50; \$100; \$200; \$350; \$500; \$700
Damage to unlicensed vehicles and vehicles you do not own	Not available	
Road hazard glass	You pay first \$700	Options to reduce your deductible to: \$50; \$100; \$200
Replacement cost	Not available	Protects your new vehicle from depreciation in the first 36 months from purchase.
Loss of use of your vehicle	Not available	Indemnity limits options of: \$1,000; \$2,000
No Fault coverage*	Basic injury coverage	SGI CANADA Auto Pak additional coverage
Income benefits	Pays 90% of a formula net income, subject to a maximum gross income of \$92,076 (2015) which is indexed.	Pays the 10% of net income not covered under basic injury coverage, plus a net income in excess of basic injury coverage. Matches third-party liability limits to \$2 million.
Death benefits	Pays 50% of the income benefit to which the deceased would've been entitled had he or she lived, plus 5% for each dependant younger than age 21. Benefits are paid to spouse.	Pays any additional amounts required to bring spouse's payments up to 50% of deceased's net income and 5% of net income for each dependant.
Education allowance	Pays up to \$45,442 (2015) for education and training for surviving spouses.	Pays up to an additional 50% in excess of basic injury coverage.
Funeral expenses	Pays \$9,910 (2015).	Pays up to an additional 50% for actual expenses over basic injury coverage amount.
Tort coverage*	Basic injury coverage	SGI CANADA Auto Pak additional coverage
Income benefits	Pays up to \$20,176 (2015) annually. Maximum \$388 per week for total disability and \$194 per week for partial disability. Maximum 104 weeks.	Pays an additional 25% of the weekly income benefit paid by the basic injury coverage. Maximum 104 weeks.
Death benefits	Pays 45% of deceased's net income to spouse, subject to maximum annual income allowed. Plus 5% for each dependant under age 21.	Pays any additional amounts required to bring spouse's payments up to 50% of deceased's net income subject to maximum annual income allowed. Pays any additional amounts required to cover up to 5% of deceased's net income for each dependant.
Funeral expenses	Pays \$6,459 (2015).	Pays up to an additional 50% for actual expenses over basic injury coverage.

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

