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## Protect your family, your vehicle and yourself

Imagine you're on a family road trip in Alberta and the unthinkable happens - you're involved in a collision and both you and the other driver are seriously injured. Will your insurance be enough to meet your needs?

Auto extension insurance provides extra protection over and above the basic package of insurance included with all Saskatchewan licence plates. It can prove invaluable in situations like the one above, and in many others too. Consider the following questions:

- Do you travel outside the province or into the U.S.?
- Can you afford a \$700 deductible?
- Have you bought a new car?
- Do you earn more than \$79,000 a year?

"If you answered yes to any of the above questions, you may want to consider auto extension insurance to go along with the

insurance provided with your basic plates," said Rick Barks, Assistant Vice-President of Personal Lines at SGI CANADA.

When you buy your Saskatchewan vehicle registration and plates, you get a basic package of insurance that includes:

- coverage for damage to your own vehicle, subject to a \$700 deductible
- coverage for personal injury as a result of a vehicle crash
- liability insurance for damage your vehicle may cause to other vehicles or property, or injuries it may cause to other people, in the amount of \$200,000

Many people feel the basic plate insurance is sufficient for their needs. A recent independent survey of Saskatchewan vehicle owners found only 50% of vehicles operated in Saskatchewan carry additional insurance above the basic protection.

However, statistics also show that only 18% of the vehicle owners surveyed knew that the limit of third-party liability protection provided by the basic licence plate

coverage is \$200,000. Depending on your needs, you may want extra protection.

“The best thing about auto extension insurance is that it can be tailored to meet each customer’s specific needs,” said Barks.

Below are some of the benefits available under auto extension policies:

- Increase your liability coverage from \$200,000 to as much as \$5,000,000, in the event you’re sued as a result of a collision.
- Top up income replacement benefits to 100% of your annual salary in the event you’re injured in a collision and can’t return to work.
- Access up to \$2,000,000 of your own coverage in the event you’re injured by an underinsured driver or uninsured driver.
- Reduce your deductible to as low as \$100.
- Protect your new vehicle for up to three years against depreciation in the event of a collision.

For more information on auto extension insurance, and to ensure you have the

coverage you need, talk to your independent insurance broker.

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An extended version of this newsletter is available on SGI CANADA’s website at [www.sgicanada.ca](http://www.sgicanada.ca).

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