

RECREATIONAL VEHICLES



DID YOU KNOW?

- ◆ Equipment not attached to your boat like life jackets, fishing gear and portable electronic equipment is not covered and a separate floater is necessary. Call for coverage or to increase your existing policy.
- ◆ **“Protection and Indemnity”** covers the expense if your boat sinks in a navigable channel and must be removed immediately.
- ◆ Most boats are insured on an actual cash value basis, replacement cost less depreciation. On partial losses, repairs are done at current costs and depreciation applied.
- ◆ **Snowmobiles** - A trailer or sleigh for your snowmobile can be covered under your policy, but we must have it included in the value. Call us to add coverage for these items.
- ◆ Insurance Companies now have 24-hour claim reporting available. You can find the number on the back of your liability card or call our office and push “2” for a list of companies and their emergency numbers.
- ◆ **As of Sept 1, 2010 Accident Benefits has changed!** If you are injured the benefits available have been reduced under your Auto policy. Optional benefits are available to cover your potential loss. Call us to discuss these changes and to talk about the advantages of disability insurance with our financial experts.
- ◆ Under your snowmobile policy, “sinking” is only covered under comprehensive, not specified perils.
- ◆ **Pocket** bikes, scooters, kid’s electric cars, golf carts; are not & usually cannot be covered for damage, theft or liability. Call us if you have concerns.
- ◆ There is no coverage under a Homeowners’, Tenants’ or Cottage policy for “motorized vehicles, trailers, aircraft, their furnishings, equipment or appurtenances, except lawn mowers, snow blowers, garden tractors and some watercraft”. For further discussion or details call us.
- ◆ 1999 saw changes to **boating safety regulations**. New “proof of competency” requirements for any person operating a motorized watercraft are now in effect. For full details call 1-800-267-6687 or visit www.ccg-gcc.gc.ca
- ◆ **Avoid costly loan charges!** Start now on next year’s RRSP with monthly deposits on all GIC and Investments. Call us today for personal advice and total protection.