



Saskatchewan Mutual Insurance Company
279 3rd Ave. North
SASKATOON SK S7K 2H8

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MANITOBA PRESTIGE AUTO INSURANCE

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License Plate Insurance

Every vehicle licensed in Manitoba is insured by the Manitoba Public Insurance Corporation. Coverage is provided by MPIC for Third Party Liability, Damage to Licensed Vehicle, Income Replacement, Medical, Rehab, Personal Care and Special Expenses, Death Benefits, Funeral Expenses, and Student Indemnity. To obtain coverage beyond the minimum Third Party Liability and \$500 deductible Physical Damage provided by MPIC, extension coverage must be purchased. The SMI Prestige Package can provide the additional coverage required.

Why Plate Insurance Isn't Enough

For many people the \$500 plate deductible can be a burden. However, more importantly, everyone requires liability protection beyond the \$200,000 provided by the plate. Under Manitoba legislation, an injured third party is prohibited from suing for bodily injury if the accident occurs in Manitoba. However, if the accident occurs outside of Manitoba the injured third party has the right to sue. Bodily Injury claims can be for millions of dollars and the \$200,000 provided by the plate is not adequate. Also, property damage losses to third parties are only covered for up to \$200,000 under the plate.

The extension policy also provides for coverage under the Family Protection Endorsement if you or your surviving dependents are suing for bodily injuries outside of Manitoba and the responsible party is uninsured or underinsured.



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Added Liability Protection

If you are responsible for a large property damage loss, coverage is provided in excess of the plate coverage. If a bodily injury loss occurs outside of Manitoba and you are at fault, you may be sued for economic loss as well as pain and suffering by the victim. Your plate only provides \$200,000 coverage, which may not be adequate. Increased liability limits to \$5,000,000 are available with SMI.

Family Protection Coverage

You and your family may sue for economic loss as well as pain and suffering in excess of your PIPP benefits if the accident occurs outside of Manitoba. If the at-fault party is uninsured or underinsured and unable to pay, you can collect your court award from SMI up to the limits of your liability coverage.

Vehicle Damage Deductible

With the Prestige Package you have the option of lowering your plate deductible to \$50, \$100, or \$200. Road Hazard Glass deductibles as low as \$50 are also available with the added benefit of a deductible waiver if the windshield is repaired rather than replaced. In addition there is no deductible for fire, lightning, collision with wildlife and theft of the entire auto. If \$50 deductible comprehensive cover is purchased, we will also waive the deductible for vandalism and hail.

Seasonal Lay-Up Coverage

This important coverage is included on all vehicles which carry physical damage coverage. It will pay for damage to your vehicle while it is unplated seasonally and in continuous storage.



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Non-Owned Coverage

You and your spouse are automatically provided third party liability protection while driving automobiles you do not own that are of the private passenger or farm truck type. If the owner of the automobile does not have adequate third party liability limits, your SMI policy automatically provides you with protection up to your third party liability limits.

Coverage for Physical damage to cars you are renting for less than a 30-day period can be purchased under the Legal Liability for Non-Owned Automobile Endorsement. This coverage is provided while you or your spouse are driving the rental and will pay for damage to the rental vehicle. In addition, if you purchase the Loss of Use Endorsement, SMI will pay for down time charges levied against you by the car rental company.

Special Options

The Prestige Auto Package offers you a number of special options, which provide additional protection to fit your needs.

- Loss of Use Coverage pays for your transportation costs if your vehicle is damaged or stolen. In addition, if you are responsible for damage to a vehicle you rent, SMI will provide downtime costs.
- Legal Liability for Damage to Non-Owned Automobiles pays for damage to private passenger type vehicles you rent for less than 30 days.
- Value Plus Endorsement provides protection against depreciation if your own owned or leased vehicle is in an accident and written off by the plate insurer.



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Affordable Premiums

A wide variety of coverage choices are available and your broker can tailor a Prestige Auto Package to your needs and budget. Also available from your SMI broker is an Installment Payment Plan if your premium exceeds \$100.