



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

Ph. (306) 653-4232 Fx. (306) 664-1957

Toll Free: 1-800-667-3067

headoffice@saskmutual.com

www.saskmutual.com

**SASKATCHEWAN AND MANITOBA
ANTIQUÉ, CLASSIC AND SPECIAL INTEREST VEHICLES**

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SASKATCHEWAN AND MANITOBA

ANTIQUÉ, CLASSIC AND SPECIAL INTEREST VEHICLES

Vehicles Which Qualify

1. Antique automobiles 30 years and older
2. Classic or Special Interest Automobiles more than 15 years old
3. The automobile is primarily maintained for use in exhibitions, club activities, parades, hobby activities and other functions of public interest, and will not be used for regular transportation purposes. Maximum of 8,000 kms. allowable yearly.
4. SMI does not insure street rods, kit cars, repli-cars, u-built, prototypes, and customized or racing vehicles.

Coverage

Third Party Liability up to \$5,000,000. Physical damage for a wide range of deductibles on an Actual Cash Value or Stated/Agreed Value basis. Coverage is based on excess of any plate cover when vehicle is plated and primary when in continuous storage.

Appraisals

An appraisal must be completed by a qualified appraiser and submitted with pictures prior to coverage being bound. Pictures and appraisals are at the owner's expense.

Restoration Endorsement

This endorsement is designed to provide coverage on antique, classic, and special interest vehicles while they are being restored. A special basis of settlement is outlined in the endorsement, which takes into account the actual cost of the restoration. The owner's labour and unpaid labour of others is not included in the coverage provided by the endorsement