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## **SASKATCHEWAN AND MANITOBA MOTORHOMES, TRAILERS, AND TRUCK CAMPERS**

### **Motorhomes and Trailers**

Third Party Liability up to \$5,000,000 and Physical Damage for a variety of deductibles is provided on an actual cash value basis. When the vehicle is plated, SMI pays in excess of the plate coverage; when unplated and in continuous storage, SMI provides full primary coverage. SMI does not have to be notified when the vehicle becomes plated or unplated, however the vehicle may not be used, i.e., sleeping, eating, etc., while it is unplated and in storage.

### **Truck Campers**

In Saskatchewan, truck campers are covered under the extension auto policy for the vehicle on which they are transported. If no transporting vehicle is owned by the insured, a vehicle in storage policy on the truck camper may be purchased if in storage only and not being used.

In Manitoba, a separate extension policy on the transporting vehicle is recommended but not mandatory. Third Party Liability up to \$5,000,000 and Physical Damage for a variety of deductibles is provided on an actual cash value basis.