

Auto Pak: unregistered vehicles and trailers

Including campers, motorcycles and snowmobiles

► The reality

Do you collect old cars and spend the summer on the show 'n shine circuit? Or maybe you own a two-wheeled highway cruiser for fair-weather weekend getaways? Maybe you spend your leisurely vacation lake hopping with your camping trailer?

Why insure them when they're not in use?

As with most things in life, you don't know what's going to happen next. Your motorcycle could get stolen. Your trailer could be damaged by a falling tree. Your classic car could be destroyed in a house fire. If it's unregistered, you're probably uninsured - unless you have an Auto Pak package policy.

SGI CANADA's Auto Pak insurance doesn't just cover you for losses while on the road; it covers you while your motorcycle, vehicle or trailer is being stored, whether it's in your garage or backyard. So, you can protect your investment while still taking advantage of short-term registration options.

By purchasing an SGI CANADA Auto Pak you're covered for the unexpected.

► The coverage

Whether it's a motorcycle, trailer or vehicle, if you're going to register it short-term, Auto Pak protects it while it's in storage - anywhere in Canada and the United States.

Protect your investment from:

- vandalism
- physical damage
- fire
- hail

And you don't have to store it indoors to be covered, though it is recommended. Just remember, for it to be considered *in storage* or *unregistered* you **must not use or operate it normally**.

Vehicles

While your vehicle is in storage, you can:

- run the engine to keep it lubricated
- back it out of the garage to allow other activities
- operate the vehicle normally with a permit

Does your unregistered vehicle need some work or is it up for sale? Auto Pak **will not cover your unlicensed and in storage vehicle** while repairs are being performed on it or while it is being test driven.

Motorcycles and snowmobiles

While unlicensed, your snowmobile or motorcycle is still covered by Auto Pak and may be used providing it isn't operated on Crown lands, trails, lakes or any public roadways or spaces. You must register your snowmobile or motorcycle for coverage in these situations on public land.

In Saskatchewan, your plate insurance through SGI only covers you for liability (injury caused to a person, or damage to another person's property). You need an Auto Pak to cover damage to the motorcycle or snowmobile itself.

Camping and travel trailers

While your trailer's unlicensed and in storage you may **sleep, cook and eat** in it. But it's important to let your broker know the cash value of your trailer if you're going to use it this way.

It's always a good idea to let your broker know when your vehicle, motorcycle, snowmobile or travel trailer is no longer registered. They can give you the right advice to make sure you're covered.

► The benefit

SGI CANADA's Auto Pak protects your assets - both physical and financial - whether your vehicle is registered or not.



By purchasing an Auto Pak package policy for your unregistered vehicle or trailer, you get many of the same benefits you'd get when you purchase Auto Pak for one you'd register year-round. And when you do register it for the season, you'll have the benefit of things like increased liability protection.

Liability is about taking responsibility for your actions when you're to blame. You can face significant financial hardship if you're at fault for damaging someone's property or if someone gets injured. Insurance ensures you can pay others for their financial loss, due to damaged property or injury, with as little impact on your life and family as possible.

So, if you're only going to register it short-term, Auto Pak protects your trailer or vehicle from things like fire and vandalism while it's unregistered, put away and out of sight. Your basic plate insurance won't do that when your vehicle isn't registered.

It's peace of mind for when your possession is out of mind.

Ask your broker for details about how SGI CANADA Auto Pak protects your unregistered vehicles and trailers.

