

Personal Insurance/ Recreational vehicle insurance (Trailers, Campers Motor homes)

Indispensable Optional Protection

With specialized insurance contracts for recreational vehicles, you benefit from the various endorsements that your broker adds to your original coverages and that, when needed, can turn out to be essential.

- Waiver of depreciation
- Coverage of exterior property
- A borrowed or leased vehicle
- Loss of use extension endorsement
- Living expenses
- Life insurance
- The waiver of the deductible in the case of a hit-and-run
- Roadside assistance
- Insurance and legal assistance
- Medical assistance
- Trip planning
- Kidnapping and ransom
- Waiver without depreciation in the case of a total loss

Waiver of depreciation (FAQ 43d)

When this protection is available for certain models of recreational vehicles, the insurer promises to cover your recreational vehicle without any depreciation in the event of a partial loss, thus guaranteeing the use of new parts for repair. In the case of a total loss, if your vehicle is eligible, the guarantee will be equal to the price you paid for it, without exceeding the going price the day it was purchased or the price at which the insurer could, the day of the event, purchase a new vehicle of the same type and quality with similar equipment and accessories.

Your vehicle will not lose its value if you suffer a total loss, as the endorsement guaranteeing its undepreciated value in the case of a total loss of your recreational vehicle less than 10 years old is available from certain insurers and even less than 20 years old for stationary models.

The coverage of exterior property

With certain policies, the vehicle's exterior fit-ups like terraces, patios, gazebos, verandas, outbuildings and detachable awnings can be covered.

Other more complete policies extend the coverages to personal effects at higher amounts with an all-risk protection including the new replacement value, thus enabling you to avoid a claim on your household insurance and allowing you to have only one claim to settle and one deductible.

Civil Liability resulting from damage to non-owned automobiles endorsement (Faq no 27)

You have had an accident while travelling and your vehicle is no longer usable, depending on the insurance policy that has been issued, you have chosen to add this endorsement. You lease another similar vehicle on a short-term basis. Your insurer guarantees that you will always be able to take advantage of an FAQ number 27 up to the amount of \$50,000.

Loss of use extension endorsement (FAQ no. 20a)

By choosing to add an endorsement coverage the loss of enjoyment, the amounts specified in the policy allow for the reimbursement of costs incurred to rent a vehicles and the taxi or public transit fares until such time as you get your vehicle back.

Additional living expenses

You have to wait until your vehicle that has been in an accident is repaired; the insurer will cover your additional emergency expenses up to the amount indicated in your contract.

Accident benefits endorsement (Faq no. 34)

Offers the possibility of obtaining a death benefit and indemnification of medical expenses for you and your spouse following a traffic accident.

The deductible

This is the part you choose to pay yourself in case of an incident. Please note that the insurer reserves the right to set a deductible in the insurance contract. Certain contracts include the waiver of the deductible in certain specific cases.

- The possibility of having no deductible to pay if the claim results from a hit-and-run.
- The waiver of the deductible in the case of a no-fault accident that occurs outside the Province of Quebec.
- The waiver of the deductible for losses over an amount specified in the insurance policy.

Roadside assistance

Roadside assistance covers your safety while on the road. It can include three incidents during the term of the policy, extending

even to an insured towed vehicle no matter how or where it is hitched to the recreational vehicle.

- Roadside assistance, 24 hours a day, 7 days a week, throughout Canada and the United States.
- Putting on the spare tire.
- Starting - rescue.
- Unlocking of doors.
- Delivery of gas.
- Towing.

Legal assistance

Offers the possibility of accessing 24-hour-a-day, 7-day-a-week assistance to answer your legal questions in Canada and the United States. And not just about your recreational vehicle but also about any of the ordinary purchases of everyday life.

Medical assistance

Unexpected health problems can arise, on a trip or in the course of everyday life. Depending on the policy you choose, a health professional can answer all your health questions. Certain insurers may provide their insureds with benefits exclusive to the policy they have chosen, such as an allocation for hospitalization following an automobile accident with a daily amount up to the limit set in the contract.

Trip planning

A trip planning service will provide you with detailed road maps, the approximate driving time to your destination, points of interest along the road and local attractions as well as advice on travel safety.

Travel assistance

Lets you take advantage of no-charge travel assistance 24 hours a day, 365 days a year.

Kidnapping and ransom

We are travelling more and more. There is an omnipresent threat of terrorism and violence throughout the world. You can obtain insurance against kidnapping and ransom. Certain policies in conjunction with residential insurance cover:

- Kidnapping
- Detention
- Ransom
- Cash reward
- Cash for an informer

Les Assurances Starnino & Associés Inc.

- Services of a professional negotiator
- Crisis management services
- Loss of ransom

When planning your travels, take a look with your broker at what insurance policy is best for you. Your broker knows the products offered by insurers and is in a position to advise you on the best protection available if you are travelling within Quebec or outside the province