

PROTECT YOUR VACATION

Ask yourself ...

- How much contents coverage do I need? Look around your trailer and add it up... make sure your policy has enough coverage
- Do I have liability coverage? What if someone trips and falls? Make sure you've got at least \$1 Million in coverage
- Do I have any other structures that I need insurance on? Make sure your broker knows!
- Do I have an "ALL RISK" policy? Find out!
- Do I have coverage for my golf cart? Some policies include this coverage up to \$5000. Don't forget to ask your broker!



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YOUR TRAILER... HOME AWAY FROM HOME. IS YOUR COVERAGE RIGHT FOR YOU?

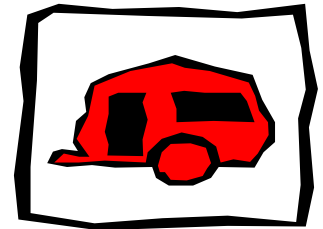
Trailers are a great investment ... allowing you to enjoy many vacation spots in Canada and the US! It's important to make sure you've protected yourself correctly to minimize any interruption in your much-deserved vacation time!

Don't assume that your current coverage is enough to protect you. Since trailers are often pulled by a vehicle, they straddle the line between auto and property insurance. While attached to your vehicle they form part of our vehicle & are covered there but at depreciated costs. Also, should your trailer detach from your vehicle during an accident you'd be left with a gap in your coverage.

We recommend a [travel trailer package](#) for your best protection. It's inexpensive and is packed full of coverage. Here's just a few of

the advantages with a [Comprehensive All Risk Trailer policy](#):

- Your contents are covered inside the trailer. Anything you normally keep in the trailer or brought with you for your trip is covered.
- Full replacement cost is available for any trailer under 15 years old.
- You and the insurance company will agree on the value up front so that you won't have to negotiate the value of your trailer at the time of a claim
- Emergency vacation expenses can be covered in case of a claim. Perhaps you'll need alternate transportation home or incur costs to stay a hotel while your trailer is repaired. Some trailer policies will cover these expenses. Ask your broker for details.
- Liability coverage can be



included to protect you in case someone is injured in or around your trailer while it's on the road or parked.

- Accessories can be covered such as barbeques or even sheds or awnings or other structures you may have at a specific park.
- Emergency road side assistance can be purchased to minimize the impact of something going wrong on your vacation.

We'd be pleased to quote a customized trailer package that's perfect for you. As always, there's no obligation—just call us anytime!

HIT THE ROAD...WORRY FREE!

Many people aren't aware that their motorhome requires special attention when it comes to insurance.

You'll want to make sure your policy includes replacement cost and that your belongings are covered as we've men-

tioned above but in addition, you may want to consider a minimum of \$2,000,000 liability coverage.

Your exposure is greater when you're on the road especially when traveling in the US. You may be exposed to different

perils and you'll want to ensure you've protected yourself adequately. For approximately \$30-50 annually, it's a smart decision to increase your policy. Feel free to call your broker for more information.