



Saskatchewan Mutual Insurance Company  
 279 3<sup>rd</sup> Ave. North  
 Ph. (306) 653-4232 Fx. (306) 664-1957  
 Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

**SASKATCHEWAN AUTO INSURANCE**

**Accident Benefits ..... 5**

**Added Liability Protection ..... 4**

**Affordable Premiums ..... 7**

**Coverage Summary Charts**

**Commercial Vehicles ..... 9**

**Private Passenger Vehicles ..... 8**

**Family Protection Coverage ..... 4**

**Licence Plate Insurance ..... 2**

**Non-Owned Driver Coverage ..... 6**

**Other Benefits ..... 6**

**Special Options ..... 7**

**Vehicle Damage Deductible ..... 5**

**Why Plate Insurance Isn't Enough ..... 3**



Saskatchewan Mutual Insurance Company  
279 3<sup>rd</sup> Ave. North  
Ph. (306) 653-4232 Fx. (306) 664-1957  
Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

## SASKATCHEWAN AUTO INSURANCE

### Licence Plate Insurance

Every vehicle licensed in Saskatchewan is insured by the government Auto Fund. Coverage is provided under the Auto Fund for Third Part Liability, Damage to the Licensed Vehicle and Accident Benefits. (See Coverage Summary Chart for details). Minimum amounts of insurance are legislated and in most cases do not provide adequate coverage. The SMI Package provides the additional coverage you require. Additional coverage is available when either the No Fault or Tort option is selected.



Saskatchewan Mutual Insurance Company  
279 3<sup>rd</sup> Ave. North  
Ph. (306) 653-4232 Fx. (306) 664-1957  
Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

## SASKATCHEWAN AUTO INSURANCE

### Why Plate Insurance Isn't Enough

#### **NO FAULT OPTION**

For many people the \$700 plate deductible can be a burden. However, more importantly, everyone requires liability protection beyond the \$200,000 provided by the plate and surviving dependents may still sue for economic loss in excess of that provided, under No Fault. Furthermore, any benefits paid under No Fault to a victim are charged against the responsible party's plate third party liability coverage. In the case of a serious accident where you are responsible, your \$200,000 plate limit may be used up to pay the victim's No Fault benefits. Consequently no coverage would be available under your plate insurance for a potential Economic Loss lawsuit.

The extension policy also provides for coverage under the Family Protection Endorsement if you or your surviving dependents are suing for economic loss and the responsible party is uninsured or underinsured.

Finally, if you are responsible for an accident outside of Saskatchewan the laws in that jurisdiction apply and you may be exposed to lawsuits for total economic loss as well as pain and suffering.

#### **TORT OPTION**

When the Tort Option is selected you waive the legislated protection provided by No Fault. This means you may be sued by a Third Party for pain and suffering, rehabilitation and medical costs as well as economic loss when you are at fault for an accident. The plate only provides you with \$200,000 protection.

If the Third Party is at fault and is a Saskatchewan resident who has chosen the No Fault option your recovery is limited to your accident benefits under your plate plus \$200,000 Third Party Liability from the Third Party's plate insurance.

The extension policy provides excess Third Party Liability coverage when you are at fault. It also provides excess coverage under the Family Protection Endorsement when the Third Party is at fault and your claim exceeds the coverage provided by his/her plate insurance and extension insurance, if applicable.



Saskatchewan Mutual Insurance Company  
279 3<sup>rd</sup> Ave. North  
Ph. (306) 653-4232 Fx. (306) 664-1957  
Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

## SASKATCHEWAN AUTO INSURANCE

### Added Liability Protection

#### **NO FAULT OPTION**

No Fault still allows a victim or surviving dependent to sue a responsible third party for economic loss in excess of the No Fault benefits provided. The death of a high income earner with a surviving spouse and dependents can still generate lawsuits against the responsible party for millions of dollars. If the loss occurs outside of Saskatchewan and you are at fault, you may be sued for economic loss as well as pain and suffering by the victim. The SMI Package provides additional coverage up to \$5,000,000.

#### **TORT OPTION**

If you are at fault in an accident, an injured Third Party may sue you for his/her economic loss, rehabilitation and medical costs as well as pain and suffering. Your plate insurance only provides \$200,000. The SMI Package provides additional coverage up to \$5,000,000.

### Family Protection Coverage

#### **NO FAULT OPTION**

You and your family may still sue for economic loss in excess of your No Fault benefits. If the at-fault party is uninsured or underinsured and unable to pay, you can collect your court award from SMI up to the limits of your Family Protection Coverage Limits.

#### **TORT OPTION**

You and your family may sue for economic loss, rehabilitation costs as well as pain and suffering. If the responsible third party is uninsured or underinsured you can collect your court award up to the limits of your Family Protection Coverage Limit.



Saskatchewan Mutual Insurance Company  
279 3<sup>rd</sup> Ave. North  
Ph. (306) 653-4232 Fx. (306) 664-1957  
Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

## SASKATCHEWAN AUTO INSURANCE

### Vehicle Damage Deductible

With the SMI Package you have the option of lowering your plate deductible to \$500, \$350, \$200 or \$100. Road Hazard Glass deductibles as low as \$50 are also available with the added benefit of a deductible waiver if the windshield is repaired rather than replaced. In addition, there is no deductible for fire, lightning, animal collision or theft of the entire automobile. Animal collision waiver must be purchased separately on commercially plated vehicles.

### Accident Benefits

#### **NO FAULT OPTION**

SMI adds the following coverage to Accident Benefits over your basic licence plate insurance:

- Income Replacement coverage not covered by licence plate insurance up to victim's actual net income. (The plates insure up to \$67,762 (2008) gross yearly income).
- Death Benefit payments to surviving spouse or equivalent not covered by licence insurance, to bring coverage up to 50% of deceased victim's net income, paid until spouse's death.
- Additional Death Benefit payment to surviving spouse for each dependent, to bring coverage up to 5%, per dependent, of deceased victim's net income.
- Education allowance up to \$39,490 (2008).
- Funeral expenses up to \$8,613 (2008).

#### **TORT OPTION**

SMI adds the following coverage to Accident Benefits over your basic licence plate insurance:

- Income Replacement coverage equal to 25% of the benefit paid under the plate insurance (The plate pays up to \$17, 576 annually).
- Death benefit payment to surviving spouse or equivalent to bring coverage up to 50% of deceased victim's net income, subject to the maximum allowable under the plate, paid until the spouse's death (The plate insures up to 45% of \$67,762 (2008) gross yearly income).
- Additional Death Benefit payment to surviving spouse for each dependent under 21 to bring plate coverage up to 5% of the calculated death benefit.
- Funeral expenses up to \$5,613 (2008).



Saskatchewan Mutual Insurance Company  
279 3<sup>rd</sup> Ave. North  
Ph. (306) 653-4232 Fx. (306) 664-1957  
Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

## SASKATCHEWAN AUTO INSURANCE

### Non-Owned Driver Coverage

This feature, at no additional cost, automatically provides coverage for you and your dependent children living in your home while driving a private passenger vehicle you do not own. The coverage it provides matches the coverage you purchase for your own vehicle. You pay the same deductible and receive the same benefits as you have for your vehicle. This coverage is important because it protects you and your dependent children living in your home if the vehicle borrowed or rented does not have adequate insurance coverage. Rented private passenger vehicles are also covered while being driven by others with the insured's permission.

### Other Benefits

The SMI Package automatically includes the following important extras:

- When you insure all your vehicles with us, SMI provides fourteen-day coverage for a **newly acquired vehicle**. This gives you the time you need to contact your broker and add the vehicle to your policy.
- A **slide-on camper** or **top** used with your vehicle is covered (on or off the vehicle) for the same type of loss as the vehicle. Your vehicle deductible applies.
- Several forms of **carrying passengers for compensation** are permitted (e.g., members of your car pool or the transportation of children on an educational trip or school sports event).
- Loss of Use coverage for theft of the entire vehicle is provided up to \$30 per day to a total of \$750 when comprehensive or specified peril coverage is purchased.
- The cost of replacing your keys or rekeying your locks when your keys are stolen is covered up to \$400 and is not subject to your deductible.



Saskatchewan Mutual Insurance Company  
279 3<sup>rd</sup> Ave. North  
Ph. (306) 653-4232 Fx. (306) 664-1957  
Toll Free: 1-800-667-3067

[headoffice@saskmutual.com](mailto:headoffice@saskmutual.com)  
[www.saskmutual.com](http://www.saskmutual.com)

## SASKATCHEWAN AUTO INSURANCE

### Special Options

The SMI Package also offers you a number of special options which provide additional coverage to fit your needs:

- **Replacement or Repair Cost/Limited Waiver of Depreciation** coverages provide protection against depreciation and rising repair costs if your new owned or leased vehicle is damaged.
- **Loss of Use Coverage** pays for your transportation costs if your vehicle is damaged or stolen. In addition, if you are responsible for damage to a vehicle you rent, SMI will provide coverage for the downtime costs.
- **Trailer coverage** protects your trailer against the same types of loss as your vehicle, except Loss of Use.

### Affordable Premiums

A wide variety of coverage choices are available and your broker can tailor an SMI Package to your needs and budget. Also available from your SMI broker is an Instalment Payment Plan if your policy premium exceeds \$100.

*This is a general description of the coverage provided.  
Actual policy conditions govern.*

**PRIVATE PASSENGER VEHICLES**  
**COVERAGE SUMMARY CHART**

<i>Coverage</i>	<i>Auto Fund Plate Insurance</i>	<i>SMI Automobile Extension Policy</i>
Third Party Liability	\$200,000	Options of: \$1,000,000            \$4,000,000 \$2,000,000            \$5,000,000 \$3,000,000
Family Security	Not available	Matches Third Party Liability Option up to \$2,000,000
Damage to Your Licensed Vehicle	You pay first \$700	Options to reduce your deductible to: \$100            \$500 \$200            \$700 \$350
Damage to Unlicensed and Vehicle You do not Own	Not available	
Road Hazard Glass	You pay first \$700	Options to reduce your deductible to: \$ 50            \$200 \$100 \$50 and \$100 deductible waived if damage is repaired versus replacement of entire windshield.
Replacement Cost / Limited Waiver of Depreciation	Not available	Option available on new up to 36 months from purchase or lease. Includes Waiver of Depreciation on repair of partial losses.
Accident Benefits* NO FAULT COVERAGE Income Benefits	Pays 90% of a formula net income, subject to a maximum gross income up to \$67,762 (2008) which is indexed.	Pays 10% of net income not covered under license plate insurance, plus a formula net income in excess of license plate insurance.
Death Benefits	Pays 50% of the income benefit the deceased would have been entitled to had he or she lived, plus 5% for each dependent under age 21. Benefit paid to spouse.	Pays any additional amounts required to bring spouse's payments up to 50% of deceased's net income and 5% of net income for each dependent.
Education Allowance	Pays up to \$39,490 (2008) education and training for homemaking spouses	Pays up to an additional 50% in excess of license plate insurance.
Funeral Expense	Pays \$8,613 (2008)	Pays up to an additional 50% for actual expenses over license plate insurance amount.
Accident Benefits* TORT COVERAGE Income Benefits	Pays up to \$17,576 (2008) annually. Maximum \$330 per week for total disability and \$169 per week for partial disability. Maximum 104 weeks.	Pays an additional 25% of the weekly income benefit paid by the license plate insurance.
Death Benefits	Pays 45% of deceased's net income to spouse, subject to maximum annual income allowed. Plus 5% for each dependent under age 21.	Pays any additional amount required to bring spouse's payments up to 50% of deceased's net income subject to maximum annual income allowed. Pays any additional amounts required to cover up to 5% of deceased's net income for each dependent.
Funeral Expense	Pays \$5,613 (2008).	Pays up to an additional 50% for actual expenses over license plate insurance.

**\* The maximum amount payable under Section B - Accident Benefits is the same limit as the Third Party Liability limit, but not to exceed \$2,000,000. This is the maximum payable regardless of the number of claims from any one accident.**

**COMMERCIAL VEHICLES**  
**COVERAGE SUMMARY CHART**

<i>Coverage</i>	<i>Auto Fund Plate Insurance</i>	<i>SMI Prestige Auto Extension</i>
Third Party Liability	\$200,000	Options of: \$1,000,000                      \$4,000,000 \$2,000,000                      \$5,000,000 \$3,000,000
Family Security	Not available	Matches Third Party Liability Option up to \$2,000,000
Damage to Your Licensed Vehicle	You pay first \$500 to \$2,500 You may pay in excess of \$15,000	Options to reduce your deductible to: \$100                      \$200                      \$350 \$500                      \$700                      \$1,000 \$1,500                      \$2,000                      \$2,500 Coverage for values in excess of \$15,000
Road Hazard Glass	You pay first \$500 to \$2500	Options to reduce your deductible to: \$100                      \$200                      \$350 \$100 deductible waived if damage is repaired versus replacement of entire windshield.
Replacement Cost / Limited Waiver of Depreciation	Not available	Option available on new vehicles (with a GVW under 5,000 kg and no permanent equipment) up to 36 months from purchase or lease. Includes Waiver of Depreciation on repair of partial losses.
Accident Benefits* NO FAULT COVERAGE Income Replacement	Pays 90% of a formula net income, subject to a maximum gross income up to \$67,762 (2008) which is indexed.	Pays 10 % of net income not covered under license plate insurance, plus a formula net income in excess of license plate insurance.
Death Benefits	Pays 50% of the income benefit the deceased would have been entitled to had he or she lived, plus 5% for each dependent under age 21. Benefit paid to spouse.	Pays any additional amounts required to bring spouse's payments up to 50% of deceased's net income and 5% of net income for each dependent.
Education Allowance	Pays up to \$39,490 (2008) education and training for homemaking spouses.	Pays up to an additional 50% in excess of license plate insurance.
Funeral Expense	Pays \$8,613 (2008) for funeral expenses	Pays up to an additional 50% for actual expenses over license plate insurance amount.
Accident Benefits* TORT COVERAGE Income Replacement	Pays up to \$17,576 (2008) annually. Maximum \$330 per week for total disability and \$169 per week for partial disability. Maximum 104 weeks.	Pays an additional 25% of the weekly income benefit paid by the license plate insurance.
Death Benefits	Pays 45% of deceased's net income to spouse, subject to maximum annual income allowed. Plus 5% for each dependent under age 21.	Pays any additional amount required to bring spouse's payments up to 50% of deceased's net income subject to maximum annual income allowed. Pays any additional amounts required to cover up to 5% of deceased's net income for each dependent.
Funeral Expenses	Pays \$5,613 (2008) for funeral expenses.	Pays up to an additional 50% for actual expenses over license plate insurance.

**\* The maximum amount payable under Section B - Accident Benefits is the same limit as the Third Party Liability limit, but not to exceed \$2,000,000. This is the maximum payable regardless of the number of claims from any one accident.**