

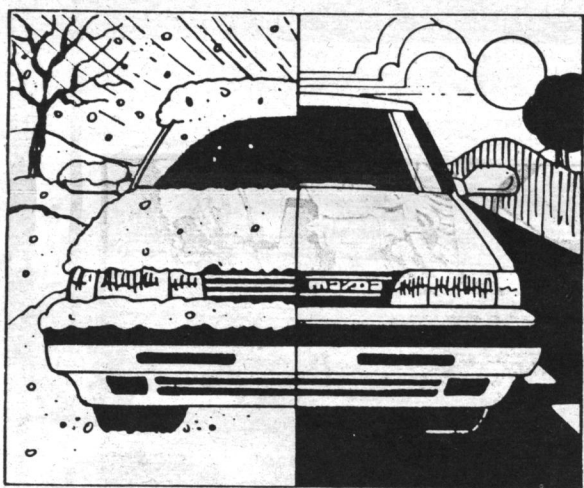
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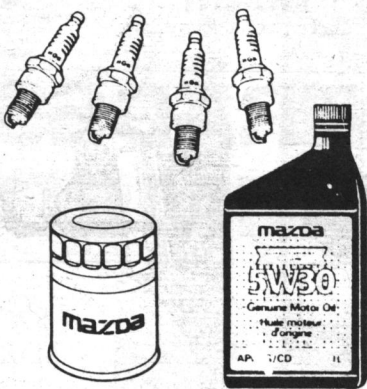
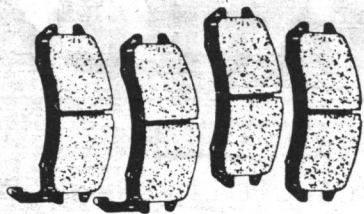
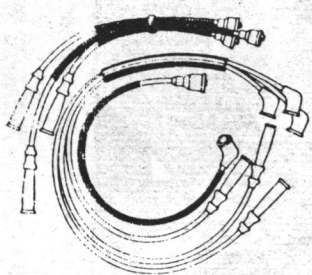
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Insurance and your trailer

If you own a trailer or are planning to buy one there are several things you should know about properly insuring it. Although trailers come in all shapes and sizes, in this article we'll focus on the type of trailer you're most likely to own - pleasure trailers towed by vehicles weighing less than 10,000 pounds (4,500 kilograms gross vehicle weight).

Under Ontario's no fault auto policy, trailer owners automatically receive Third Party Liability, Accident Benefits and Uninsured Automobile coverage with their auto policy for the following types of trailers: Utility trailers, camper/tent trailers, boat trailers, platform trailers and trailers designed to be towed by motorcycles and (personal use) horse trailers.

What's Covered

Depending on your situation, this basic coverage may not be enough. Let's take a closer look and see what's really covered under no-fault.

Third Party Liability

Insures you if your trailer is involved in an accident resulting in bodily injury or property damage caused by you or to you.

Accident Benefits

Provides medical, rehabilitation, care and death benefits if a trailer, owned by you or not, is involved in an accident causing bodily injury.

Uninsured Automobile

Protects your trailer and its contents (unless carried for reward) if damaged by an uninsured automobile.

What's Not Covered Fire, Vandalism, Theft and Collision Damage

To protect yourself against damage or loss caused by fire, lightning, windstorm, hail, vandalism,

theft, collision or unknown third parties you need additional coverage.

Common Solutions

1. Add the trailer specifically to your auto policy. Call us and we can add either all perils or collision and comprehensive coverages to your existing auto policy for a small additional premium (Trailer contents are not covered and deductibles still apply).

2. Insure under a specially designed policy. Special policies exist for every situation. Vacation trailer policies can offer full content coverage, lower deductibles for damage, full replacement cost protection, additional living expenses and emergency road service. Call us for details.

3. A combination of both. Some vacation trailer policies exclude loss or damage caused by breaking through ice, or sinking in muskeg, swamp, sand or other soft ground. Because this coverage is available under the all perils or comprehensive sections of your auto policy, it may be prudent to buy physical damage coverage under your auto policy as well as a vacation policy.

Special Situations

- If you borrow an uninsured trailer you can protect it against physical damage while in your possession by adding a special endorsement to your auto policy.

- It becomes more important to add coverage for fire, vandalism, theft and collision if your trailer is used outside of Ontario.

- Since "contents carried for reward" are excluded under your auto policy, we recommend that they be insured under a special cargo or transit policy.

For further information about insuring your trailer contact Denny's Insurance, 853-0153.



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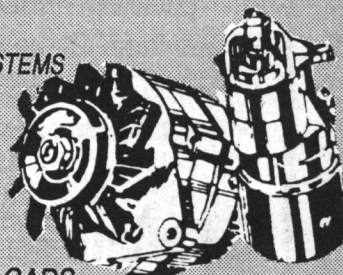
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