

Frequently Asked Questions

Q: My vehicle is being used by my son/daughter who is going to school in another province. How does this change things?

A: The Saskatchewan plate insurance will apply only if the vehicle is being operated in accordance with the motor vehicle licencing regulations of the jurisdiction in which the vehicle is being operated. Call our office for the phone numbers of **Provincial Offices Administering Driver's licences & Motor Vehicle Registration Laws**.

Q: My windshield has a recent stone chip in it. Am I covered and what must I do?

A: If your auto is insured by an extension policy in addition to the Saskatchewan plate insurance and it includes **Road Hazard Glass** coverage with either a \$50 or \$100 deductible, the damage, if repairable, is covered without deductible. You may report to an approved glass repair shop and provide your extension policy number and/or contact our office.

Q: If I buy a vehicle out of province, what do I need in order to bring it back to Saskatchewan?

A: Purchase a **Temporary Insurance Card** from any Saskatchewan Motor Vehicle Licence Issuer prior to leaving Saskatchewan which will allow you to purchase an in-transit permit from a motor licence issuer in the jurisdiction of purchase. This will allow transport of the vehicle to Saskatchewan. If crossing the Canada/US border, the appropriate regulations must be determined by contacting Canada Customs. To register and licence the vehicle in Saskatchewan, present the customs documentation, vehicle inspection certificate and bill of sale to a motor licence issuer.

Q: My vehicle is covered under my home insurance right?

A: No, any vehicle that requires a licence to operate whether licenced or in storage, must be insured under an auto policy. Motorcycles, ATVs and watercraft may require special insurance. Call us if uncertain.

Q: Will my auto insurance pay for a rental car if I am in an accident?

A: If you are in a collision with another vehicle and the other party is found to be at fault, then their insurance may pay for the damage to your vehicle and your rental car. However, there are situations where your policy may have to respond. Example: 1) hit & run, or 2) a single vehicle accident, or 3) you are at fault (50% or more responsible), or 4) if the other party does not have insurance, or 5) your vehicle is damaged by fire, theft, vandalism, windstorm, hail or animal collision. It is recommended that **Loss of Use** protection be purchased through your extension auto policy providing up to \$50 per day toward a rental vehicle when your vehicle requires repairs as a result of an insured loss.

Q: If I put this claim in, how much will my policy premium go up next year?

A: Home and Auto claims free discounts may vary among insurers. Please contact our office for specifics.

Q: I don't have much for belongings, why should I buy a tenant policy?

A: Protection for most losses is based upon the replacement cost of the damaged or destroyed property at the time of loss. In addition, Tenant policies also provide valuable liability protection in the event you may be sued for a non-automobile related incident causing injury or damage to someone's person or property.

Q: Why do I need to complete the Data Collection form on my home periodically if nothing in my house has changed?

A: If your home policy provides Guaranteed Replacement Cost protection, your insurer needs to confirm that the most accurate and up-to-date data is used.

Q: Why is my home valued so high? I don't think it would sell for that much.

A: The dwelling value shown on your policy is the estimated current Replacement / Rebuilding cost of your home. This amount may not reflect current market values but rather the estimated labor and material cost including compliance with current building codes to build a new home on the same site should you suffer a total loss. Also included is the demolition of the damaged structure and removal of the debris prior to construction of the new home.

Q: Why would a claim that is not my fault, such as hail, affect my insurance rates?

A: Policy premiums reflect the loss history over the preceding 3 to 5 years. Discounts may be applied in cases where the policy has not been used. When a policy is used for a loss of any type, the premium may be affected for the next renewal periods.

Q: I haven't had any claims, why does my insurance premium continue to increase?

A: Most policies provide for settlement based upon replacement cost at the time of loss, particularly if the insured dwelling is subject to Guaranteed Replacement Cost. If replacement cost prices have increased; insured limits are adjusted to keep pace with increasing labor and material costs.

Q: What does the narrative "This policy contains a clause which may limit the amount payable" mean?

A: This statement may apply to the deductible, the co-insurance clause, or property limited to a specific amount of protection. Contact our office for further clarification.

Q: Do I get Airmiles for this policy? If so, how do I set it up?

A: SGI Canada is a registered Airmiles sponsor. Follow the instructions included with your SGI Canada policy and call the toll free number indicated to get set up.

Q: Must I register for Airmails every year?

A: No, once registered, the policy will indicate that it is registered to Airmiles collector number ***** which should match yours. Call us for assistance.