

# PRESS RELEASE

FOR IMMEDIATE RELEASE

## **Vacation travel**

Going on vacation and planning to travel by car? You should know that your auto insurance policy covers you throughout Canada and the United States. So you can travel with peace of mind. And, if ever you should be involved in an accident, you can count on your insurer to help you out, whether it's in Trois-Pistoles, Prince Edward Island or California. Travelling outside Quebec? Let your insurer know.

You will, in fact, need to have adequate coverage, especially if you're the one who causes the accident, since lawsuits are a fact of life south of the border. Don't hesitate to contact your insurer or broker to check on your level of civil liability coverage. Coverage of one million dollars is not a luxury, especially if you're a frequent traveller to the U.S. What's more, raising your civil liability coverage to two million dollars usually costs just around \$10 a year.

## **Planning on renting a car?**

Renting a car for a short period? Once again, your insurance policy can come in handy. When you add Endorsement 27 to your basic policy, you are covered if a vehicle you do not own but are driving suffers damages. Not sure you have this endorsement? Consult your insurance policy or ask your insurer or broker to have it included. You should know that several insurers offer Endorsement 27 at no cost or at a low cost.

In addition to providing you with adequate protection, this endorsement can also save you money: no need to buy the optional coverage proposed by the rental company and which is much more expensive! However, if you do choose the coverage offered by the rental company, make sure to ask about the extent of the coverage and policy exclusions.

## **Call of the wild**

You've bought or rented a travel trailer? You should know that it's not automatically covered under your auto insurance policy and must be insured separately. So, before you head off for the camp grounds, take a few minutes to adequately protect this "home on wheels". At the same time, take the opportunity to insure the contents of your travel trailer. While auto insurance covers the travel trailer and its fixed property, home insurance protects your personal property, such as your clothing, sports equipment and electronic equipment.

**Be on your guard, even on vacation**

Whether it's here or elsewhere, don't make life easy for burglars. Don't leave your camera, cell phone or shopping in plain view. Your car is first and foremost a means of transport, not a safe. Don't leave your valuables in it.

**Leaving your car at home?**

Lastly, off to Europe or heading south? Don't let your car become a potential target for thieves ... leave it with a family member or friend rather than in a public parking for a few weeks. If you leave your car parked in your driveway, make sure the windows are closed and the doors are locked. Ask a friend or neighbour to move it every now and again, to make it look as though someone is home.

**Be well-informed to be well-insured**

Several options are available to you when the time comes to insure your home and car. To find out more and determine the protection you need, contact your insurance professional or the Insurance Information Centre by dialling 514-288-4321 or 1-877-288-4321 or by visiting the Web site at [www.infoinsurance.ca](http://www.infoinsurance.ca).

**About the Insurance Bureau of Canada**

The Insurance Bureau of Canada is a national association that brings together the majority of general insurance companies in Canada. It offers various services to consumers in order to inform and assist them when purchasing car or home insurance or making a claim.

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