

## Types of Auto Coverage +

1. **Collision**- Provides coverage for the cost of the replacement or repair to damages done to your vehicle due to an at fault collision. Average deductible \$500\*

### Optional

- **Replacement Cost Endorsement (SEF 18)**  
Provides replacement cost coverage without depreciation for 60 months for a new vehicle when in an accident where the vehicle is written off. (Up to the amount paid for the vehicle)
  - **Loss of Use (SEF 20)**  
Provides for the rental of a vehicle or the use of taxicabs and public transportation to a specified daily dollar amount, in the event your vehicle is damaged and being repaired due to a loss covered by the insurance policy.
  - **Legal Liability for Damage to Non-Owned Automobiles (SEF 27)**  
Extends the physical damage coverage and deductible that you have on your personal vehicle to a rental vehicle. This endorsement provides physical damage coverage only.  
Intact & Aviva minimum limit \$50,000 – Peace Hills limit \$40,000
  - **Limitation to Automobile Sound and Electronic equipment (SEF 37)**  
Limits coverage of sound equipment/electronic equipment (eg radio, gps, etc) to \$1500
  - **Family Protection (SEF 44)**  
Protects you and family members in your vehicle if you are involved in a collision with an uninsured or underinsured driver. Even though you may have the right to collect money from an at-fault driver to reimburse you for your claim, if that driver doesn't carry enough insurance or has no insurance at all, your claim may not be fully paid. SEF 44 pays the difference between your claim amount and the third party liability limit of the at-fault driver's policy, up to your own third party liability limit.
  - **Replacement Cost Endorsement (SEF 43)**  
Provides replacement cost coverage without depreciation for 30 months for a new vehicle when in an accident where the vehicle is written off. (Up to the amount paid for the vehicle)
  - **Accident Forgiveness (SEF 39)**  
Accident Forgiveness protects you from a rate increase as a result of your first at-fault or partially at-fault accident claim.
2. **Comprehensive** – Provides coverage for your vehicle to damages done to your vehicle from hitting an animal, fire, theft, vandalism, hail & flood. Average deductible \$250\*

### Optional

- **Limited Glass (SEF 13D)**  
Limits glass coverage, allowing for a reduction in premium.
3. **Liability** - Liability is the basic insurance required, by law, for all drivers. Liability insurance protects others from damages you cause while driving a vehicle. This covers a variety of losses including property damage, bodily injury and death. No deductible\*

\* The deductible is the dollar amount to be paid by you before damage to your vehicle can be completed.

**If you are in an accident +**

1. Shut off the engine
2. Call the Police and an Ambulance if necessary
3. Fill out the Riverstone accident report check list
4. Do not admit liability
5. If possible *take photos* of the accident scene prior to moving vehicles (Please ensure the safety of yourself and others at all times) up close and from a distance
6. It can also be helpful to take photos of the other person's documents such as driver's licence, insurance card and vehicle registration
7. Go to the Police Station and file a police report – keep a copy
8. **Call Riverstone to report the incident: 403-678-5122**  
**Toll Free 1-844-678-5122**