

[Personal Insurance / Auto Insurance](#)

## Additional coverages (endorsements)

We can provide you with endorsements to supplement the coverage of your auto insurance contract. They can be added or removed according to your specific needs.

Check out the following articles to learn more about the additional coverages we offer:

- [Protect your investment](#)
- [Indispensable additional coverages](#)
- [Other useful coverages](#)

### Protect your investment

Two categories of coverage can protect your investment when buying a new or used vehicle.

#### **Change to Loss Payment Endorsement (F.A.Q. No 43 A to E)**

This endorsement protects your new vehicle for the period specified in your contract. In the event of theft or total loss, the vehicle will be replaced if non-repairable by a new one with the same features. If the vehicle can be repaired without a problem, this coverage allows you to replace the non-repairable parts with genuine new parts.

#### **Q.P.F. No 5 Replacement insurance coverage:**

On October 1, 2010, the replacement guarantee sold by dealers was replaced by replacement insurance. Endorsement 43 – Change to loss payment remains in force. If you're thinking of getting replacement cost coverage for your vehicle, there are two products you can choose from.

As this is an insurance product, the insurance broker is a certified and qualified expert to advise you on insurance coverage for your vehicle.

Both products share similarities. To learn the basic differences, [click here](#) to see a comparison document prepared by the Groupement des Assureurs Automobiles.

### Indispensable additional coverages

Several endorsements can make your life easier when an accident occurs. These additional types of coverage cost only a few dollars more and could save you a lot of trouble.

#### **Loss of Use Extension Endorsement (FAQ no 20-20a)**

If you are involved in an accident and you are deprived of your vehicle, your auto policy may cover your car rental, taxi or public transportation expenses until you take possession of your vehicle.

#### **Civil Liability For Damage To Non-Owned Automobiles Endorsement INCLUDING automobiles provided by and employer (FAQ no 27)**

If you use a rented or borrowed vehicle, whether it be a car, motor home or trailer, your civil liability may be engaged and your auto insurer can cover you for damages you cause to this vehicle.

#### **Accident Benefits (FAQ 34)**

Accident Benefits (FAQ 34) provides coverage for death, mutilation and medical expenses to you, your spouse and any dependent children for bodily injuries sustained following an automobile accident, at minimal cost to the owner of the vehicle.

#### **Practical road assistance**

Several of our insurers offer emergency road assistance programs throughout Canada and the United States for the car specified in your insurance contract. In the event of an emergency, the insurer will provide assistance for towing, battery boosting, a flat tire, unlocking doors, winching and free delivery of gasoline.

For a few dollars more, why not take advantage of it? Please contact us if you would like further details.

#### **Other useful coverages**

Several other optional kinds of coverage are available. Whether you are travelling or putting your vehicle in storage, feel free to contact us and we will make sure your auto insurance policy is suited to your needs.