

### How To Save When Insuring Your Sled

By Brent Murphy



Snowmobiler Brent Murphy last March near Cochrane

**'Tis** the season when we insure our sleds for the upcoming winter. Sure, Ontario law requires owners to insure sleds used off of their own property. But an even more compelling reason to be properly insured is that most of us have too much to lose by riding without protecting our loved ones, our livelihoods and our financial futures.

While most OFSC snowmobilers return home safely after every ride, the sheer logistics of 190,000 participants riding more than 150 million hours each winter mean that there will inevitably be some mishaps. *So why risk riding unprotected?*

Proper snowmobile insurance kicks in if you cause or are involved in an incident that results in property damage, personal injury or death. In these cases, the liability for things like loss of income, medical and rehabilitation costs, and pain and suffering, can quickly become horrendously expensive if they end up on your personal tab – to say nothing of the cost of fixing or replacing a sled or sleds. With good, properly priced coverage in place you can ride with peace of mind, plus the certainty that if something goes wrong, you have help.

Many factors play a role in determining the cost of your sled insurance. Typically, these include your age, type and age of sled, engine size, and/or any history of sled accidents/losses.

Here are my three top tips to make your premium more affordable:

- **Increase Your Deductible:** When you make a claim because you've been in an accident or your sled was damaged, a small portion of the claim is usually paid by you first, with the rest by your insurance company. The portion you pay is called your deductible. A higher deductible translates to a lower premium in recognition of your assuming more of the risk.
- **Insure Multiple Assets:** In today's market, stand-alone sled insurance is getting much harder to find and more expensive to buy. So if you insure your house, car, cottage and/or other possessions along with your sled, you will benefit from reduced premiums through multi-line discounts and/or multi-vehicle discounts.
- **Practise Sled Safety:** The best insurance rates are assigned to those with a clean slate when it comes to snowmobile accidents/losses and overall driving record. Always ride with care and control, commit to zero alcohol while riding, slow down at night, and stay on open OFSC trails.

It also pays to talk to someone who's knowledgeable about both insurance and snowmobiling. As an avid rider with my own insurance brokerage, I may be able to steer you in the right direction for your own insurance needs, so why not check me out at [www.murphyinsurance.ca](http://www.murphyinsurance.ca)



**RIDE THE SNOW TOURS!**

This is a teaser! After introducing 8 new riding opportunities last season, the OFSC will be back with more great Snow Tours this winter. Each of these self-guided tours are carefully selected to showcase the top notch riding experiences that Ontario has to offer snowmobilers. Watch for the grand unveiling of the 2015 Snow Tours in the next issue of this magazine...

### Another Awesome Winter!

Great news for snowmobilers. The Farmer's Almanac is predicting another cold and snowy winter for much of Canada. Get ready to ride!

