

Shopping For Sled Coverage This Fall

Sometime this fall, you are probably going to shop for sled insurance; you may be in for a shock. The days of dirt-cheap, stand-alone, sled insurance are mostly in your rear-view mirror. So is the willingness of most insurers to accept virtually any rider or any sled. The mud-up-against-the-wall sales approach some insurers tried in recent years simply hasn't worked – losses exceeded the bare-bones premiums collected, and that spells no profit. So as with any business trying to make a buck, insurers have adopted different approaches to re-jig the equation when it comes to insuring snowmobiles.

One approach is to stop selling sled insurance entirely. This is the approach adopted by many, if not most, insurance companies. They simply won't quote you on stand-alone sled insurance. Of the relative handful of companies who will consider insuring your sled, most do so as a service to longstanding customers whose major assets (home, auto, etc.) they already cover. This includes riders who have been with one insurer for many years and essentially have "grand-fathered" sled insurance coverage in place that would not be available from any other insurer.

The other alternative is to go to a company like Unica Insurance. Unica's new model specifically targets snowmobilers with families, homes, cottages, automobiles and businesses to protect, people who want products and solutions that fit their lifestyle and have more important insurance concerns than just cheap sled coverage.

This means that Unica is not for every rider and it doesn't try to be. This Canadian company is committed to providing its target consumers with best in class insurance, such as their new LIVEasy personal insurance program. In addition, Unica offers their customers best in class sled insurance with their OFSC-endorsed Power Sports Insurance Program. They also support organized snowmobiling as you can see from their ads in this magazine and on OFSC trail guides.

Unica's broker network includes insurance professionals like avid snowmobiler Brent Murphy of Murphy Insurance in Barrie. With a Unica broker like Brent, you can deal face-to-face with a real person, instead of an anonymous voice that changes with each phone call. Best of all, with the multi-line discounts Unica offers to qualified customers through its brokers, it's very likely that the overall savings across all your policies will go a long way to off-setting the cost of insuring your sled – and you'll have top of the line coverage with no cutting corners or surprises.

So as you get set to wade into the confusing and complex world of sled insurance this fall, here are a few reminders from Unica:

Sled insurance is mandatory. Ontario law requires sled insurance and the penalties are severe for not having it. Without insurance, the impact on your life, family and finances could be catastrophic.

Cheaper isn't better. You get what you pay for; so don't scrimp when covering your participation in any high-risk activity where tragedy could change your life forever.

Shop Around. It may be a pain in the butt, but the only way to know your options is to check what's available. You wouldn't buy a sled



Unica broker Brent Murphy on the snow!

without investigating choices or comparing models, so do the same with your insurance.

Know what you're buying. Available coverages include liability, accident benefit and comprehensive. Make sure there are no loopholes, exclusions, limitations or settlement options that could come back to bite you.

Contact a broker. You'll get more personal, in depth service from a Unica broker than you will by phone from any direct seller. Your broker relationship will pay off big time if you need personal attention to advocate your case in the event of a claim.

Let's recap: You must have sled insurance. You want the best available protection for your loved ones, lifestyle and assets. You want assurance there won't be any nasty surprises about being improperly covered if trouble occurs. You want a worry-free winter of great sledding by insuring with a reliable,

quality company that stands behind its products. This fall, you have the opportunity to make all this happen. Who are you going to call?

Check out the OFSC-endorsed Power Sports Insurance Program and find a broker at: www.psip.ca or contact Brent Murphy at www.murphyinsurance.ca

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