

Peace of Mind

Story by Brent Murphy

For some reason, many snowmobilers treat sled insurance like it's separate from the rest of their life. Maybe that's because snowmobiling is our escape from daily reality. Perhaps it's because we don't treat our toys seriously. Maybe it's because we've often tried to buy sled insurance on its own, when our regular insurer didn't offer it. Or being a seasonal purchase, maybe sled insurance just plays second fiddle in our overall insurance picture. Whatever the case, most of us don't take our sled insurance seriously enough.

Sure, we spend a relatively small amount of our time snowmobiling, compared to everything else we do. It irks us to pay what many consider to be too high a premium for a few hours of fun on the snow. But would we still feel that way after tragedy struck while snowmobiling?

Most of us arrive home safely after every ride. Considering that in Ontario about 165,000 of us ride about 150 million kilometres in a normal winter without serious incident, that's not a bad track record. Unfortunately, when something goes wrong while sledding, it's usually goes badly wrong. Snowmobiles don't offer much protection. Sleds don't stop very quickly on snow and ice. Trees and rocks aren't very forgiving. Bodies are soft and vulnerable. And we're often a long way from help.

The long and short of it is that most snowmobile-related tragedies are catastrophic. Catastrophic = expensive. Catastrophic = life changing. Catastrophic = financial disaster. All this is survivable if



Unica Broker Brent Murphy advises riders to buy the right sled insurance.

you have the right sled insurance. The right sled insurance can help restore your life and health. It can take care of your bills, your loved ones and your future. It can give you peace of mind. On the other hand, the wrong sled insurance can make what is already a catastrophe much, much worse – and it's too late to change.

Yes, there are risks inherent in snowmobiling, as with any other powersports activity. But don't compound your risk by ignoring good sled insurance like that offered by Unica through a local Power Sports Insurance Program broker like avid rider Brent Murphy of Murphy Insurance. Snowmobiling's not supposed to be that much of a crapshoot!

Buying good sled insurance isn't cheap, but it can be very affordable, especially if packaged with your other insurance needs to benefit from multi-line discounts. But just how does the cost of sled insurance really stack up? Many snowmobilers also insure motorized recreational vehicles in other seasons and all of the foregoing discussion also applies to these other seasons and products. So how does the cost of sled insurance compare to popular vehicles like personal watercraft, ATV's and motorcycles?

This is not easy, because the answers are dependent on many variables such as driving record, age, place of residence and multi-line discount. But take the average male snowmobiler, let's call him "Norm". Norm is age 41, a married, claims-free homeowner with two automobiles and a decent driving record. Here's about what Norm would be paying* for:

A chalkboard with a wooden frame. The text on the chalkboard is written in white chalk. At the top, it says "BACK TO SLED SCHOOL". Below that, it says "SIGN UP FOR YOUR DRIVER TRAINING COURSE TODAY!". Then, it lists "- CHILD & ADULT COURSES AVAILABLE - WWW.OFSC.OM.CA" and "- THE RESPONSIBLE CHOICE IS TO GET TRAINED BEFORE YOU GO SNOWMOBILING!". In the bottom right corner, there is a yellow sticky note with a red tab that says "REMEMBER RIDE WITH CARE & CONTROL".

BUY YOUR 2013 PERMIT BEFORE ENTERING OFSC TRAILS

1. One 2012 snowmobile (600cc) listed = \$435
2. One 2012 motorcycle (non Harley-Davidson) listed = \$800-900
3. One 2012 PWC (155hp) = \$426
4. One 2012 ATV (600cc) = \$450

*These prices are for demonstration purposes only. They are not insurance quotes.

As you can see, insuring a snowmobile is neither the most expensive nor the cheapest. Obviously, prices will vary somewhat company to company, but the main point is that insuring your sled is in the same general ballpark as other motorized vehicles, which also provide great fun and have inherent risks.

You may be able to buy your sled insurance cheaper, and all the more power to you. Just make sure that your cheaper premium isn't providing cheaper coverage. After tragedy strikes is a lousy time to discover loopholes, inadequacies or inferiorities in the policy you're relying on to restore your way of life.

Like every other insurance product, sled insurance is complex. So the best way to make certain you have the best coverage for your lifestyle, family and situation is to deal with an advice-based, Unica insurance broker. Your broker will be there for you from start to finish as your professional advisor and advocate, ensuring that your insuring works for you.

With the right sled insurance in place, you can relax and enjoy your time on Ontario's snowmobile trails, confident that you're fully covered no matter what happens. What's that worth to you?

Check out the OFSC-endorsed Power Sports Insurance Program and Find a Broker at: www.UnicalInsurance.com or contact Brent Murphy at www.murphyinsurance.ca.

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