

# Car Insurance



## More than a car insurance policy

### What is it?

Car insurance covers damage to someone else's property or bodily injury you may have caused, as well as damage to your vehicle from another vehicle, a fixed object, fire, theft, vandalism and weather-related events.

### Why you may need it

- If you own a truck, van, SUV or car, you are required by law to hold a minimum level of auto insurance.
- Liability insurance is mandatory in all provinces – it covers you for damage you may cause to another person's property as well as any injuries.

### What you need to know

- Car insurance requirements vary between provinces. Make sure you have the right coverage for your province.
- Collision/Upset insurance protects your vehicle if it is damaged by colliding with an object like a tree or rock.
- Comprehensive insurance protects your vehicle from fire, theft, vandalism or hail.
- Car insurance can also include:
  - Increased liability coverage
  - Accident forgiveness
  - Loss of use coverage
  - Waiver of depreciation
  - Specialized glass coverage
  - Legal liability for non-owned vehicles (rental cars)

Contact a Western Financial Group broker for more information on Car Insurance.



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