

For those who know

AUTOMOBILE

Applicable in the Province of Ontario

For those who know it's not just about arriving at your destination, it's how you get there.

At GUARANTEE GOLD® we support our customers and their unique automobile insurance needs through expertise in products and claims. We know how to protect high value vehicles and the risks associated with owning one.

We offer a competitive product to protect your automobiles with the following features:

No vehicle depreciation (GCNA 43/43A – Removing Depreciation & Deduction):

If this endorsement appears on your policy, we will ensure that the value of your vehicle does not depreciate in the event of a covered loss or theft.

Agreed value (GCNA 19/19A):

At the time that your policy is issued, this endorsement allows us to settle on the agreed value of your vehicle when your policy is issued. It's a hassle-free endorsement for vehicles that are less than 14 model years old. In the event of a total loss or theft of entire vehicle the deductible is waived and no depreciation applies.

Flexible limits for loss of use (OPCF 20 – Coverage for Transportation Replacement Enhancement):

We realize that GUARANTEE GOLD clients are looking for choices to suit their lifestyle needs and have optional buy-up levels up to \$5,000 depending on your rental requirements. In case of a covered loss, no maximum daily amount will be applied for the cost of a car rental, allowing your daily life to get back on the road.

Damage to non-owned Automobiles (OPCF 27):

Up to \$100,000 for vehicles you rent or borrow anywhere in North America. World-wide coverage is available with a GUARANTEE GOLD Umbrella Liability policy.

Our optional GCNA 20* endorsement combines both OPCF 20 and 27 into a convenient and cost effective bundle.

Deductibles:

Only one deductible applies on a covered loss affecting both the automobile and residential policies insured by The Guarantee.

Body Shop options:

As a leader in the industry, we strive to be flexible and accommodating by giving you the option to select the vendor to work with or use one of our trusted partners to perform the work required to get you back on track.

Original Equipment Manufactured parts (OEM):

Wherever possible, we will use OEM and not generic parts when repairing your vehicle.

Generous discount programs:

At GUARANTEE GOLD we believe loyalty and safe driving should be recognized and offer a variety of discounts to reward our customers with good driving history and habits. Many of our discounts are automatically added; if you qualify we'll apply them for you without you having to ask.

Specialized claims handling:

Our claims professionals are experts and understand the needs of high net worth customers. They take the time to listen to you and act upon your needs – 24/7. We know time is of the essence during a claim and we commit to having a claims adjuster contact you within two hours of notification of your claim.

Please contact your independent insurance broker for a Guarantee Gold® quote today.