

For those who know

## AUTOMOBILE

Applicable in the Province of Québec

For those who know it's not just about arriving at your destination, it's about how you got 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 unique risks associated with owning one.

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

### 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.

### Original Equipment Manufactured parts (OEM):

Our claims professionals will replace the damaged parts with new or used original parts.

### Replacement cost (Q.E.F. No.43):

Replacement cost is available regardless of the value of your vehicle and ensures that in the event of a total loss, we will replace your automobile with a new one. The amount shown under replacement cost on your policy is the minimum amount we will pay in the case of a covered total loss.

### Agreed value:

GUARANTEE GOLD will work with you to provide flexible solutions to meet your unique needs when applying Agreed Value to your vehicle.

### Physical damage extension endorsement (Q.E.F. No 20+):

GUARANTEE GOLD offers the following multiple coverage endorsement:

- Loss of use extension endorsement (Q.E.F. No 20): \$3,000 per automobile per occurrence
- Loss of use extension endorsement during a trip (Q.E.F. No 20A): \$3,000 per automobile per occurrence
- Rental vehicles (Q.E.F. No 27): Damage to non-owned automobile up to \$100,000

- Territory extension (Q.E.F. No 44): We will cover the use of an automobile anywhere in the world
- Deductible waiver: When your vehicle is damaged as a result of being struck in a “hit and run” incident – whether it is parked or moving – we will waive the deductible up to a maximum of \$3,000

### Accident benefits endorsement (Q.E.F.No 34):

\$25,000 (no charge)

### Deductible:

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.

### 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.

### Premium Discount:

When you insure your automobile with us, we apply a generous discount on your residential policy.

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