



## HAVE YOU THOUGHT ABOUT PUTTING YOUR VEHICLE IN STORAGE FOR THE WINTER?

Winter is coming, which means it is time to put your summer vehicles in storage. But before you do, don't forget to let us know!

Why should you put your summer vehicles in storage? You probably know that it will prolong their lives, but did you know that it could also save you a lot of money?

By letting your insurer know that you are storing a vehicle for the winter, it can temporarily suspend some parts of the coverage in your contract, which will reduce your insurance premium while your vehicle is not being used. Leaner insurance coverage for a few months could mean big savings!

Ask our experts to find out how your coverage and costs will change for your specific insurance, vehicle and storage period.

### Keep some coverage

Let's be clear: We are not saying that you should leave your vehicle completely unprotected for months. Some types of coverage are still important, even in the winter.

The liability portion of your contract must absolutely remain in effect, even when your vehicle is not on the road. This portion of your contract protects you when you cause damage to a third party, such as in the following example: You store your convertible in your neighbour's garage and while trying to move it, you accidentally back into the garage door, causing major damage to the structure. If you had suspended the liability coverage in your car insurance contract, you would not be covered and would have to pay for the repairs.

You also need to keep your coverage against theft and vandalism in effect during the storage period. No hangar or garage is immune to criminal behaviour, and it would be very unfortunate if you had to pay to repair, or worse, replace your vehicle.

Last but certainly not least, call us again in the spring! Before hitting the road again, remember to give your broker a call to reactivate all coverage for your car, so that you can drive off with your mind at ease.

Want to know more? Call us at 514 282-1425 and we will help you make the right decision for you.



## THE BENEFITS OF LEGAL EXPENSES INSURANCE

To help you fully benefit from your legal expenses insurance coverage, we would like to remind you of the benefits of this insurance, which provides support and financial assistance to help you amicably or legally settle a dispute involving your private life, dentistry or the profession.

This insurance provides you with the following three main services:

- Telephone legal assistance
- Legal expenses for disputes involving your Private Life / Company / Profession (\$1,000 intervention threshold)
- Expenses incurred in the event of identity theft (if you have selected this coverage)

### How do I report a claim?

Call 1 888 839-1111 between 9 a.m. and 6 p.m. to speak to lawyers who will answer your legal questions about claim eligibility, conditions, exclusions and the insurer's terms. (Have your insurance policy number on hand).

### In the event of a claim, what are my rights and obligations?

Paragraph 6.1 of the insurance contract stipulates that:

*"The insured or a representative of the insured's company must notify the insurer's representatives **immediately** of any event that could give rise to a loss under this Contract in accordance with terms and conditions of this Contract.*

***The insured must provide said notice before consulting a lawyer concerning any dispute that may be covered by this Contract, except in the case of an extreme emergency.***

*The insured or any other person on the insured's behalf, or a representative of the insured's company,*

*must give said notice to the insurer's representatives and obtain authorization from them to consult a lawyer in accordance with this Policy, by calling 1 888 839-1111.*

*Failure to comply with one or more of these obligations will result in the forfeiture of the rights of the insured or the insured's company under this Contract with respect to the event in question."*

### **Why do I have to notify the insurer's representatives immediately?**

The insurer's representatives are **experienced lawyers**. They can provide you with a great deal of advice for free by telephone. They are available Monday to Friday from 9 a.m. to 6 p.m. You can call as many times as you need. There is no restriction on the number or duration of the calls. This will help you substantially reduce the potential amount of a claim.

### **Sogedent is your best advisor**

Whether you need advice or assistance when making a claim, we are there for you. Our objective is to make sure that you fully benefit from your legal expenses insurance coverage. Feel free to contact us for additional information by calling 514 282-1425.

## **YOUR RENEWAL FOR 2018 IS COMING SOON**

Want to adjust your coverage to a new professional situation or adapt your strategy to your professional and personal plans? Contact our financial security and group insurance plan advisors for the ultimate customer experience. They are there to help you make the best decisions.

Prefer to meet in person? They will come to you.

1 800 361-3794 or 514 282-1425.

In order to respect the Canadian anti-spam law C-28, we ask you to [confirm your consent](#) for receiving e-mail communications such as:

- Newsletters
- Promotions
- Contests
- And more...

Please note that without your consent, you could be removed from our mailing list without any notice.



SEND TO A FRIEND



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