

# Auto Insurance Personal Insurance

Ontario

[rsagroup.ca](http://rsagroup.ca)



# We protect what matters

Auto Insurance from RSA provides leading protection for legal liability, bodily injury and physical damage to privately owned, personal-use automobiles—and rewards experienced, conviction-free and accident-free drivers like you with highly competitive rates.

Plus, you'll enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and an emotional support program to guide you in the unfortunate event of a loss.

Need to make a claim? Submit it through RSA Claims Point™, our online claims portal, at [insurance.rsagroup.ca](https://insurance.rsagroup.ca). You can also contact your broker or call our 24/7 claims line at **1 800 319 9993**.

With over 300 years of experience, RSA is an established insurer offering a complete suite of tailored insurance solutions, from personal and small business to complex and multinational risks. We are one of the country's largest insurers, working through a network of independent brokers across Canada.

Our expert underwriters and claims specialists understand the value of your possessions, and our claims team has proven experience in customer service, accident investigation, claims settlement and negotiation. We offer the best solutions, delivering a coast-to-coast, end-to-end proposition. The result is a one-stop shop for all of your Personal Insurance needs.



You can get one AIR MILES® Reward Mile for every \$20 (including taxes) you spend on your Personal and Commercial Insurance policies from RSA.

# Your benefits

## Bundling

Auto Insurance bundles perfectly with a property policy from RSA. You'll enjoy:

- A generous bundling discount
- A single-policy deductible, should a loss affect both your auto and property; in these instances, you will only need to pay one deductible (the higher of the two policies)
- The ease and simplicity of having all your insurance handled by a single world-class insurer

## Families

If a student in your family is attending school out of town, a 50% discount can be applied—provided the vehicle remains garaged at your residence.

Family members who live in the same household as an RSA policyholder may also be eligible for multi-line and multi-vehicle discounts.

## Enhanced optional coverages

- A claims protection plan to safeguard your premium or good driving record
- Transportation replacement coverage to cover the cost of a rental vehicle should your vehicle be damaged in a loss
- Rental vehicle physical damage coverage with limits up to \$100,000, providing you with the ability to rent high-end vehicles without the expensive burden of insurance purchased from the rental agency
- Waiver of depreciation coverage (OPCF 43/43A) that results in a settlement being made without taking depreciation into account when a) a damaged vehicle is declared a total loss, and b) the damage occurs within 48 months of the date on which the new vehicle was first delivered to you
- Permission to carry paying passengers for ridesharing companies such as Uber, Lyft, RideCo, etc.

## All kinds of vehicle coverage

RSA is also pleased to offer you the option of coverage for your recreational vehicles, such as ATVs, snowmobiles, motorhomes, trailers and more.

To learn more, contact your insurance broker today.

© 2019 Royal & Sun Alliance Insurance Company of Canada. All rights reserved. RSA, RSA & Design, Hassle-Free Claims, RSA Claims Point, and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada. RSA is a trade name of Royal & Sun Alliance Insurance Company of Canada. The information in this brochure is intended for promotional purposes only. It contains some information about coverages and services offered by RSA, but does not list all the conditions and exclusions which apply to described coverages and services. The actual wording of the policy and the local law govern all situations. ®™ Trademarks of AM Royalties Limited Partnership used under licence by LoyaltyOne, Co. and Roins Financial Services Limited. AIR MILES® offer not available in Manitoba or Saskatchewan. Collectors can get 1 AIR MILES Reward Mile for every \$20 in premium (including taxes). All AIR MILES offers are subject to the Terms and Conditions of RSA, and may be changed or withdrawn without notice. For full details, please see Terms and Conditions available at [rsagroup.ca/airmiles](https://rsagroup.ca/airmiles).