

Auto Insurance Personal Insurance Broker Resource

Alberta, Nunavut, Northwest Territories and Yukon

rsabroker.ca



We protect what matters

At RSA Insurance, we understand how hard your clients have worked to get where they are, and we understand how dedicated you are to protecting them with the right coverage. RSA's Auto Insurance 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 with highly competitive rates.

Need to make a claim? Submit it through RSA Claims Point™, our online claims portal that you can access via BRAVO, or call our 24/7 claims line at 1 800 319 9993.

For more information, please visit us at rsabroker.ca/personal, or speak with your account manager or Personal Insurance underwriter today.



Your clients can get one AIR MILES® Reward Mile for every \$20 (including taxes) they spend on their home and auto policies from RSA.

Customer profile

Our target customer is financially stable and established in their career. They have pride of ownership for their property and value the advice of their insurance broker.

Benefits for your clients

Bundling

Auto Insurance bundles perfectly with a property policy from RSA. When your clients bundle their policies, they'll enjoy:

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

Families

If a student attending school out of town is a class 05 or 06 driver, a 50% discount will be applied provided the vehicle remains garaged at your client's 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 endorsements

- An accident rating waiver to safeguard their premium or good driving record
- Loss-of-use coverage to cover the cost of a rental vehicle should the vehicle be damaged in a loss
- Rental vehicle physical damage coverage with limits up to \$100,000, providing your clients with the ability to rent high-end vehicles without the expensive burden of insurance purchased from the rental agency
- Waiver of depreciation coverage (SEF 43R/R(L)) 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 30 months of the date on which the new vehicle was first delivered to your client
- Replacement cost coverage (SEF 18) that allows your client to replace their damaged vehicle when a) the damage is considered a total or constructive loss (i.e., when damage to the new vehicle exceeds 80% of its actual cash value), and b) the damage occurs within 60 months of the date on which the new vehicle was first delivered to your client
- Restricted permission to carry paying passengers for ridesharing companies such as Uber or TappCar

All kinds of vehicle coverage

RSA is pleased to offer your clients optional coverage for recreational vehicles such as ATVs, motorhomes, snowmobiles, trailers and more.

Outstanding service

RSA provides industry-leading service, with coast-to-coast 24/7 support and Hassle-Free Claims® service guaranteed.

Benefits for you

RSA's Auto Insurance doesn't just benefit your clients—it also has advantages for you:

- You'll increase your ability to attract the right customer
- You'll be able to increase business with existing clients through cross-selling a valuable product
- You'll be able to take advantage of retention tools, such as our numerous discounts and our exclusive AIR MILES® Reward Miles program

© 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 rsabroker.ca/airmiles.