

# Auto Insurance Personal Insurance Broker Resource

Atlantic Canada

[rsabroker.ca](http://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](http://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

- A claims protection plan 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 (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 your client

### All kinds of vehicle coverage

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

\* For residents of Prince Edward Island, the vehicle does not have to remain garaged at the insured residence.

\*\* No extended indemnity period for residents of Prince Edward Island.