

Acquiring a new vehicle means making auto insurance choices, particularly as regards optional products such as:

REPLACEMENT INSURANCE

[QPF 5]

SUPPLEMENTARY
INSURANCE POLICY

REPLACEMENT COST ENDORSEMENT

[QEF 43E]

RIDER TO YOUR
CONTRACT

Although these products have different advantages, in the event of a total loss, they would enable you to replace your damaged vehicle with a brand new vehicle.

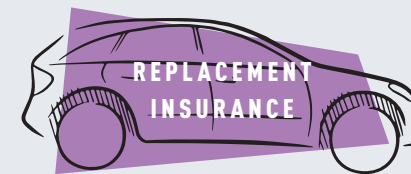
YOUR BROKER: WORKING ON YOUR BEHALF AND PROTECTING YOUR INTERESTS

In addition to being qualified professionals, brokers have the required expertise to explain the difference between various insurance products and to advise you on your choice.



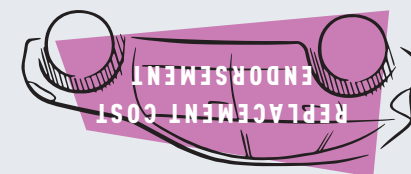
**Your Best Insurance
is an Insurance Broker**

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**BUYING OR RENTING
A NEW VEHICLE...**

ARE YOU WELL INFORMED?



THERE'S NO ROOM FOR IMPROVISATION
WHEN IT COMES TO PROVIDING
EXPERT INSURANCE ADVICE!

DID YOU KNOW THAT:

Auto dealers are
only authorized to
sell replacement
insurance.

Auto dealers are
legally **prohibited** from
selling auto insurance.
(QPF 1 – general contract)

Auto dealers are legally
prohibited from taking
down your personal
information to obtain
an insurance quote.

REPLACEMENT INSURANCE



COVERAGE

Identical coverage
whether purchased from
an auto dealer or your
insurance broker.



PREMIUMS

Premiums with your
broker cost 60% less.*



IN THE EVENT OF A CLAIM (TOTAL LOSS)

The dealer will require
you to replace the vehicle
at his/her dealership.

Your broker will give
you the freedom to do
business with the dealer
of your choice.

REPLACEMENT COST ENDORSEMENT



COVERAGE

Available only from
your broker.



PREMIUMS

Calculated as a
percentage of the
policy premium.



IN THE EVENT OF A CLAIM (TOTAL LOSS)

You will have the
freedom to do
business with the
dealer of your choice
or to receive a cheque
in the amount of the
purchase price paid.

*2012 annual report – Automobile insurance rates
(Autorité des marchés financiers)