







1

**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. (DEF 1 - general contract)
- Auto dealers are legally prohibited from taking down your personal information to obtain an insurance quote.

REPLACEMENT INSURANCE	REPLACEMENT COST ENDORSEMENT
 COVERAGE Identical coverage whether purchased from an auto dealer or your insurance broker.	 COVERAGE Available only from your broker.
 PREMIUMS Premiums with your broker cost 40% less.*	 PREMIUMS Calculated as a percentage of the policy premium.
 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.	 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 (Statistique des marchés financiers)

2

**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. (DEF 1 - general contract)
- Auto dealers are legally prohibited from taking down your personal information to obtain an insurance quote.

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

- REPLACEMENT INSURANCE (DEF 5)**
SUPPLEMENTARY INSURANCE POLICY
- REPLACEMENT COST ENDORSEMENT (DEF 42E)**
ADD-ON 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.

3

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

**ARE YOU WELL
INFORMED?**

Line up the edge
of the flap with
the fold line