

SAFETY TIPS



Insuring your car contents

DEALING WITH VEHICLE THEFT

The loss of valuable personal belongings can be upsetting and troublesome, as can other crimes related to auto theft.

Why you need property insurance for your car

Your car is gone. Your auto insurance policy covers you for the damage or loss of your vehicle – not the items inside. Wallets, CDs, laptops, sports equipment, sunglasses, etc., are all considered “property” in the insurance world.

Statistics show that a car is stolen somewhere in Canada every three minutes. When cars are stolen, personal items inside the car are rarely recovered. Even when a stolen car is found, personal possessions in the car are usually gone for good.

What happens when my personal belongings are stolen from my vehicle?

In-car stolen or damaged property is covered through your property policy. If your car was broken into and your ski equipment or golf clubs were stolen, they would be covered under your property policy.

Without property insurance, you are responsible for replacing any stolen items. If you have home insurance and your car and its contents are stolen, then you will need to make two claims – one on your auto policy for the loss of the car and one on your property policy for all your personal items.



Insurance

Home and Auto

Tips

- If you have both your home and auto insured with the same company, you'll only have to pay one deductible – even if you're making a claim on both your home and auto policies.
- If one of your policies has a higher deductible than the other, you'll have to pay the higher one. This is something to investigate further before choosing an insurance company.

Can I still get property insurance without owning a home?

Absolutely! Thieves don't check to see if you own or rent. Everyone should have property insurance – even if you don't own a house. Condominium owners and people who rent homes or apartments should still get property insurance to protect belongings inside and outside the home.

For additional safety tips visit
Safety.MyTDIService.com
1 877 221 7727

Contact us to find out more about our
home and auto insurance coverage.



GRAND TOURING ADVANTAGE®

Take to the road with extra confidence with our *Grand Touring Advantage* coverage.

In the event of covered damage to your vehicle, we will reimburse your unexpected expenses, such as towing or car rental, everywhere in Canada and the United States (applies also to damages caused to a rented or borrowed automobile).¹



The home and auto insurance program from TD Insurance Home and Auto is underwritten by PRIMMUM INSURANCE COMPANY and TD HOME AND AUTO INSURANCE COMPANY.

Due to provincial legislation, our auto insurance program is not offered in British Columbia, Manitoba or Saskatchewan.

¹Some conditions may apply.

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Source of information: Statistics Canada and Insurance Bureau of Canada.