

Wherever you sled, we've got you covered

Whether you stick to groomed trails or tackle backcountry climbs, there's no shortage of frosty terrain to explore when the snow falls. With snowmobile insurance from Co-operators, you'll have the protection you need to ride all winter long.



What's covered on and off the snow?

Our coverage is tailored to the distinct risks of trail, performance, touring, and other types of snowmobiles. We protect you through:

- **Third-Party Liability** to cover your obligations for causing injuries or property damage.
- **Accident Benefits** to provide medical-expense and loss-of-income payments, regardless of who was at fault in a collision.
- **Uninsured Auto** to cover your expenses if you're injured by a fleeing or uninsured rider.
- **Direct Compensation Property Damage** to compensate you for damages to your snowmobile for which you are not at fault.
- **Collision coverage** to repair or replace your snowmobile if it is damaged in a collision.
- **Comprehensive coverage** to protect against non-collision-related losses to your snowmobile, like from theft, hail or flying objects.
- **Riding gear coverage** to replace up to \$5,000 of snowmobile riding gear - like helmets, eyewear or airbag vests - after an insured loss.
- **Depreciation coverage** to help cover the replacement costs of a new snowmobile after a total loss, available for up to five years.

How can you save while you explore?

We offer multiple ways to lower your snowmobile premiums, including:

- **A multi-vehicle discount*** when you insure multiple recreational vehicles, or when you pair your coverage with an auto policy.
- **A multi-product discount*** when you purchase another Co-operators policy, like home or life insurance.
- **An electric vehicle discount*** if your sledding adventures are powered by battery.
- **A renewal discount*** when you insure your machine with us for five or more consecutive years.

Get a stand-alone policy at a budget-friendly rate, or bundle coverage with home or auto insurance to save even more. Talk to us today.

Investments. Insurance. Advice.



cooperators.ca | 1-800-387-1963

*Terms and conditions apply. Please talk to a Co-operators representative to learn more.

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