

# Comparison of basic plate insurance and SGI CANADA Auto Pak coverage

Coverage	Basic plate insurance	Auto Pak
Third-party liability (covers cost of damage – property and bodily injury - in an ‘at-fault’ collision)	\$200,000	Options of: \$1 million - \$2 million
Family security (covers you and your family if injured by an uninsured or underinsured driver)	Not available	Matches third-party liability option up to \$2 million
Road hazard glass (covers damage to windshield or windows)	You pay first \$700 deductible	Options: \$50 - \$100 – \$200
Replacement cost (covers new vehicle against rising repair costs and depreciation)	Not available	Available on new vehicles for up to three years from purchase
Damage to your licensed vehicle	You pay first \$700 deductible	Options: \$50 - \$100 - \$200 - \$350 - \$500 - \$700
Damage to unlicensed vehicles or vehicles you don't own	Not available	Deductible options: \$50 - \$100 – \$200 - \$350 - \$500 - \$700

NO FAULT COVERAGE*	Basic plate insurance	Auto Pak
Income benefits	Pays 90 per cent of a formula net income, subject to a maximum gross income of \$67,762 (2008) which is indexed.	Pays the 10 per cent of net income not covered under licence plate insurance, plus a formula net income in excess of licence plate insurance. Matches third-party liability limits to \$2 million.
Death benefits	Pays 50 per cent of the income benefit to which the deceased would've been entitled had he or she lived, plus five per cent for each dependant under age 21. Benefit paid to spouse.	Pays any additional amounts required to bring spouse's payments up to 50 per cent of deceased's net income and five per cent of net income for each dependant.
Education allowance	Pays up to \$39,490 (2008) education and training for homemaking spouses.	Pays an additional 50 per cent in excess of licence plate insurance.
Funeral expenses	Pays \$8,613 (2008)	Pays an additional 50 per cent for actual expenses over licence plate insurance amount.

TORT COVERAGE*	Basic plate insurance	Auto Pak
Income benefits	Pays up to \$17,576 annually. Maximum \$338 per week for totally disabled and \$169 per week for partial disability. Maximum 104 weeks.	Pays an additional 25 per cent of the weekly income benefit paid by the licence plate insurance.
Death benefits	Pays 45 per cent of deceased's net income to spouse, subject to maximum annual income allowed. Plus five per cent for each dependant younger than age 21.	Pays any additional amounts required to bring spouse's payments up to 50 per cent of deceased's net income subject to maximum annual income allowed. Pays any additional amounts required to cover up to five per cent of deceased's net income for each dependent.
Funeral expenses	Pays \$5,613 (2008)	pays up to an additional 50 per cent for actual expenses over licence plate.

\*Injury payments follow your choice of injury protection under the basic licence plate insurance.