

Once used to life with wheels, living without them a headache

Theft? Accidental damage? MPI's Auto Loss of Use minimizes inconvenience for as little as 12 cents a day

I've been writing this column for quite some time, and it stands to reason that my thousands of loyal readers are now educated enough to take my road safety advice to heart. Every Manitoban with a driver's license has made a resolution to be a careful, conscientious driver. No more aggression, no more illegal maneuvers, no more questionable decisions. So, I'm pleased to announce that traveling the highways and roadways of our province is now a risk-free, accident-free proposition. Start your engines!

And if you believe that, then maybe you waited outside a little too long for that fabulous Boxing Day bargain.

Life without wheels

Let's face it. Even if you are truly a careful driver (bless you), you can still wind up stranded without your vehicle. What would you do if it were stolen, or accidentally damaged? Once you've gotten used to life with wheels, life



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without them is a major headache. Even the everyday tasks, like getting to work or getting the kids to practice, can require some serious juggling, especially if transit is impractical for you.

Thankfully, MPI provides basic insurance coverage against loss of use when you register and insure your vehicle. You don't have to pay extra for it - it's included in the package.

Basic insurance covers reasonable replacement transportation costs if your vehicle is stolen, but a standard 72-hour waiting period applies before the coverage kicks in. Under Basic,

you are covered for up to \$34 a day on your replacement vehicle, up to a maximum of \$1,040 (including taxes).

It's good, solid coverage, but it does have limitations. Remember, there is a three-day waiting period, and the coverage applies only if your vehicle is stolen.

So, maybe you are taking a good look at your life and thinking, "If someone steals my car, both my career and my relationship with my children would be in shambles if I had to wait three days for a rental." Or, you're wondering what on earth you'd do if you tried to unwittingly plow through a giant snow bank and left half your undercarriage scattered amongst the ice chunks. Good news - Auto Loss of Use protection may be just the ticket for you.

Pennies a day

Auto Loss of Use builds on your basic coverage. It's additional coverage

you purchase (for as little as 12 cents a day) that guarantees you loss of use protection against all kinds of accidental damage including collision and theft. And, you can choose two levels of coverage, customizing your coverage to provide exactly the kind of replacement vehicle you need.

Level One covers loss of use costs if your vehicle is accidentally damaged or stolen with no waiting period. And, it provides a daily limit of \$38.25, which is enough for you to rent most economy-sized vehicles, with a total limit of \$1,148 (taxes included).

Now, if you run your business out of your car, or you have a large family you might need a larger vehicle. That's where Level Two protection comes in. With Level Two coverage, your daily limit is extended to \$68, with a total limit of \$2,040. That's enough to rent most intermediate, full-size or premium vehicles. As with Level One, it covers

loss of use costs if your vehicle is accidentally damaged or stolen, and there is no waiting period to deal with.

So, if you drive your vehicle every day, you don't have access to a second vehicle, and public transportation just doesn't work into your (or your boss's, or your kids') schedule, you might want to think about what you would do if you were suddenly - egads! - without wheels.

For some of us, not being able to drive around could spell everything from inconvenience to real disaster. Your Autopac agent can explain all the details, and can help you determine if Auto Loss of Use is right for you.

Happy New Year, and until next week, be **RoadWise**.

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