



## **IMPORTANT CHANGES TO YOUR POLICY**

### **Do you have enough coverage ...?**

Waiting until something happens to evaluate whether or not you have the right coverage on your auto insurance may be too late. Effective June 1<sup>st</sup>, the standard Accident Benefit limits on your auto policy have changed. Getting a better understanding of the changes is a great place to start. Please take a moment to contact your Agent to evaluate your needs and make sure you have enough coverage to protect you and your family.

Standard policies are just that: standard. While auto insurance products are becoming more affordable for consumers, gaps might exist depending on your lifestyle and needs. There are opportunities to fill those gaps by purchasing increased coverage or adding options to cover specific areas of your life in the event the unexpected happens.

#### **Imagine:**

***If you are stopped at a red light and someone hits you from behind and you are injured. The Doctor advises you will need physio therapy and other treatments to help you to fully recover. You were not alone in the car and your spouse was injured and requires treatment:***

- ***If you have young children, who would care for them?***
- ***You need medication will your benefits at work cover the full cost. What if you do not have any benefits at work, who would pay for prescriptions?***
- ***Who will look after the housekeeping and maintenance of your home while you both recover?***

We want to make sure you are protected and ask that you call your agent to review the affordable increased options available to tailor fit your auto policy to your lifestyle.