total INSURANCE INC.

RECREATION INSURANCE BUILT FOR HOW YOU RIDE

We offer customized coverage for ATVs, side-by-sides, snowmobiles and other off-road vehicles so you can explore Manitoba's trails with confidence.



COVERAGE HIGHLIGHTS

- **NEW OR REPLACEMENT VEHICLES**
  Replacement cost coverage available on brand new off-road vehicles.
- **NO INSPECTION REQUIRED**
  Get covered quickly without a vehicle inspection.
- **FLEXIBLE DEDUCTIBLES**
  Choose a deductible that fits your budget – $500, $750 or $1,000.
- **ICE & WATER COVERAGE**
  Protection includes sinking in muskeg and breaking through ice.
- **ACCESSORY COVERAGE**
  Up to $2,000 for accessories.
- **SALVAGE RECOVERY**
  Up to $1,000 for salvage recovery.
- **TOTAL LOSS PROTECTION**
  Coverage is on an All Perils basis (excluding liability).
- **HIGH VALUE OPTIONS**
  Minimum of 90% of the unit's depreciated value must be insured.
- **FAIR CANCELLATION TERMS**
  Pro-rated cancellation if the unit is sold or no longer in use.

EXCLUSIVE DISCOUNTS

15% **Age 50+ Discount**
for riders age 50 and over.

10% **Snowmobile Safety Course Discount**
for riders who have completed a recognized snowmobile safety course.

5% **Safe Rider Discount**
for experienced and claim-free riders.

GET A QUICK QUOTE TODAY

1. Visit totalinsuranceinc.ca
2. Fill out a quick online quote form
3. Click "Get Quote"

Or contact any of our branches for a personalized quote.

RIDE SMART. STAY SAFE.

Off-road vehicles offer incredible freedom and adventure, but safety should always come first. Follow these tips to keep your rides safe and enjoyable.

- Wear a helmet and proper safety gear.
- Ride with others and let someone know your plans.
- Never drink and ride.
- Stay on designated trails and respect private property.
- Ride at a safe speed and be prepared for changing terrain and weather.



MORE TRAILS. MORE MEMORIES.

Let us help you protect what moves you.

GET A FREE QUOTE!
(204) 355-4277