



Auto insurance coverage basics



Canadians trust Westland to get the insurance they need to stay protected on the road. Whether you're a daily commuter or just an occasional driver, we'll help you get car insurance suited to your lifestyle. Our local insurance advisors go the extra mile to get you the coverage you need for peace of mind, no matter what comes your way.



Third-Party Liability

Liability coverage is mandatory across Canada and provides protection for your legal responsibility if you cause injury or property damage to others while driving your vehicle.



Collision

This helps repair or replace your car in the event you collide with another car or object.



Comprehensive

Includes coverage for damage or loss due to fire, theft, vandalism, and more.



Accident Benefits

Provides medical, rehab and funeral costs to you, your passengers and anyone else injured in a collision.



Uninsured Motorist

Protects you on multiple fronts, like if you collide with an uninsured driver or are a victim of a hit-and-run.



Waiver of Depreciation

Recommended for newer vehicles, a Waiver of Depreciation means that depreciation won't be deducted from the total value of your vehicle in the event of a total loss.



How is your car insurance premium calculated?

How much you pay for car insurance may depend on factors like your age, driving history, address, type of car you have, the coverages you choose, claims history, and more.



What car insurance doesn't cover

Most car insurance policies don't cover the loss of personal property. For example, valuable items stolen from your car wouldn't be covered by your auto policy – but the loss could be covered by home insurance.



How to save on car insurance

The best way to save on car insurance is to maintain a clean driving record. Speak to one of our local insurance experts to learn more about how you can save on your policy.

