



## Welcome to the HUB Digital Marketplace!

The below resource will provide you with information on how to access our Digital Marketplace as well as provide you answers to some frequently asked questions on the quote and purchase process.

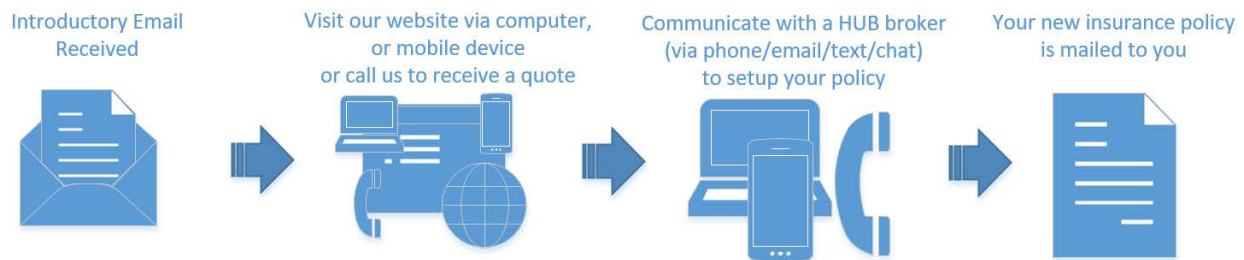
## Quoting and Purchasing with HUB SmartCoverage

### How time consuming and complicated is the quote process?

The process to obtain an insurance quote with HUB SmartCoverage is quick and easy! You have two options to get your insurance quote:

- 1) Follow the link to our online quoting site, and in only a few minutes, you can obtain a no-obligation home or auto quote from several of Canada's leading insurance companies, or;
- 2) You can use our toll-free number to speak with a licensed insurance specialist who will be happy to provide you a quote.

Here's an illustration of how quick and easy the process is:



### What if I like the price and want to buy a policy with HUB-SmartCoverage?

The process to setup a policy is also quick and easy. Call and speak to one of our licensed (sales) insurance brokers. They will verify the information you provided in your online quote, run insurance and driving experience reports and confirm your payment preferences/info. Your policy will be setup and you're ready to go.

### Do I need to fill out a bunch of paperwork and sign forms?

We take care of gathering all the information you need to setup your insurance policy through the quote process. If you don't have all the details handy, we can gather the missing information through email or text messaging. Most of the time, there is no need to sign anything.

### Do I need to pay for my policy in full at time of purchase?

Each policy is slightly different, and there are a variety of payment options. All of our insurance partners will allow you to pay in full, if that is your preference. If you would rather setup a monthly payment plan, each insurance company's plan varies slightly, but will allow you to pay your insurance premium over multiple payments (generally 10-12 monthly payments)

### Can I get insurance coverage for my motor home, boat or RV?

Yes! Due to the specialized nature of these vehicles, please call one of our licensed brokers to verify if coverage is available through our office.

### Can I buy a new policy even if I have an existing policy?

Yes! You can setup a policy with us at any time, but you will need to cancel your existing policy as holding two insurance policies for the same car/home just doesn't make sense!

## General Insurance Information

### What is a deductible?

A deductible is the amount that you agree to pay towards the repair or replacement of your vehicle before your insurance pays the rest. You choose your deductible amount when you purchase your auto insurance. The higher your deductible, the lower your premium.

### How do I reduce my insurance costs?

There are several things you can do to reduce your insurance premium costs:

#### **Car Insurance:**

**Work on your driving record** - Here's an easy, yet effective way to bring down your insurance costs: build a consistent accident and conviction-free track record.

**Choose your automobile wisely** - Do your research before you invest in a new car. Read consumer reports, and check with your insurance company to find out which cars tend to be targets for theft and vandalism. Remember, if you buy a car with a high theft rate, your premium will be higher.

**Adjust how you use your car** - By adjusting the way you use your vehicle, you can also bring down the cost of your insurance rates. If you live in a metropolitan area:

- are you able to take the subway, train or bus to work?
- has your job changed, or have you moved recently?
- do you use your automobile to drive a short distance to work?
- does your vehicle get used for low annual kilometers?

If you answered yes to any of these questions, you may be entitled to lower insurance costs. Another consideration is whether you let others use your car.

**Choose a higher deductible** - If you choose a higher deductible up front, your premiums will be lower.

**Review your coverage** - Take a closer look at your coverage to make sure you're not paying for things you don't need.

#### **Home Insurance:**

**Preventing claims is a great way to reduce your costs:**

- Burglar and fire alarm
- Invest in back up sump pump and have a backflow valve installed
- Install deadbolts on your exterior doors

**Increase your deductible**- The same as with Auto insurance, if you choose a higher deductible up front, your premiums will be lower.

**Review your coverage** - Take a closer look at your coverage to make sure you're not paying for things you don't need.

For additional Insurance information, please visit the [HUB SmartCoverage Frequently Asked Questions](#) page on our website.

