

DCPD: How will it affect my travel trailer insured on my automobile policy?

The General Provisions, Definitions and Exclusions section of the SPF #1 outlines the coverage for trailers under item 5) Automobile Defined:

Under Section A – Third Party Liability, A.1 – Direct Compensation for Property Damage, B – Accident Benefits and C – Loss of or Damage to Insured Automobile, “automobile” means:

(a) *The Described automobile – an automobile, **trailer or semi-trailer specifically described** in the Policy or in the Certificate of Automobile Insurance*

This means, for third party liability, DCPD, or physical damage to apply to a trailer under the automobile policy, it must be listed on the automobile policy.

And under Section A – Third Party Liability, A.1 – Direct Compensation for Property Damage and B – Accident Benefits only

(f) **Trailers:**

(i) *For the purpose of Sections A – Third Party Liability and B – Accident Benefits, **any trailer used in connection with the automobile***

(ii) *For the purposes of Section A.1 – Direct Compensation for Property Damage only, any trailer owned by the Insured and not described in the Policy, and its contents owned by the insured, whether or not attached to an Automobile, provided such trailer is of the single axle, personal use and utility type, has a gross vehicle weight Rating (GVWR) of 910 kilograms or less, and is not used for temporary or permanent accommodations; or*

(iii) *any trailer described in the Policy or in the Certificate of Automobile Insurance that provides Section A.1 – Direct Compensation for Property Damage coverage.*

This means, third party liability and accident benefits coverage applies when a travel trailer is attached to an automobile (being towed). For DCPD coverage to apply, a trailer must be listed under the automobile policy if it is **other than** a single axle, personal use and utility type trailer weighing 910 kilograms or less and not used for accommodations.

So the bottom line is, in order to have coverage **under the automobile policy** for not at-fault and/or at-fault collision claims for travel trailers, they will need to be listed on the automobile policy for DCPD and/or physical damage coverage.