

LUCY SOLOMON INSURANCE SERVICES INC  
5-12276 YONGE ST  
RICHMOND HILL ON L4E 0W5

Auto Insurance Policy No. 4001549209

KRUNAL PATEL  
403 9TH ST E  
OWEN SOUND ON N4K 1P2



**Call.**

LUCY SOLOMON INSURANCE SERVICES INC at  
905-508-8999



**Click.**

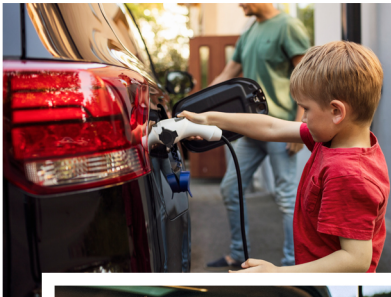
[cooperators.ca](https://cooperators.ca)



**Come in.**

LUCY SOLOMON INSURANCE SERVICES INC  
5-12276 YONGE ST  
RICHMOND HILL, ON L4E 0W5

## Your updated auto insurance policy



Your certificate of automobile insurance Page 3

Explanation of your Insurance Page 6

Thank you for continuing to choose Co-operators for your insurance needs. Your most recent policy changes have been updated in these documents. If you have any questions, please contact us.

Want on-the-go access to an electronic liability slip? Download the Co-operators Mobile App from the App Store or Google Play. All you need is an Online Services account.

**Quick. Easy. Secure.** Visit [cooperators.ca/onlineservices](https://cooperators.ca/onlineservices) to sign up for online services and gain access to your policy information.

### Is your recreational vehicle protected?

Whether you prefer forested trails, snow-covered terrain, or the open road, our country has no shortage of picturesque routes to explore. Recreational Vehicle insurance from Co-operators gives you the protection you need, so you can keep discovering new ground.

### Why ride with us?

Many recreational vehicles – like ATVs – are uninsured, which leaves drivers and passengers at risk, especially on your own property. That's why we've designed coverage to meet the specific needs of recreational vehicle owners, including:

- **Third-Party Liability** to cover your obligations for causing injuries or property damage.
- **Accident Benefits** to provide medical-expense and loss-of-income payments, regardless of who was at fault in a collision.
- **Uninsured Auto** to cover your expenses if you're injured by a fleeing or uninsured driver.
- **Direct Compensation Property Damage** to compensate you for damages for which you are not at fault.
- **Collision coverage** to repair or replace your vehicle if it is damaged in a collision.
- **Comprehensive coverage** to protect against non-collision-related losses, like from theft, hail or flying objects.

Contact your representative for more information, or to add a recreational vehicle to your policy.

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### Go paperless to make more time for you



**Scan to access  
Online Services  
today!**

This easy-to-use portal offers secure, 24/7 access to your Co-operators account. Which means you can easily get a quote,\* submit claims, make payments, and more, whenever it's convenient for you.

For added convenience, go paperless by visiting "Profile and Preferences." You'll receive timely email notifications around policy updates and billing.

\*Some quotes and policies are not available through your Online Services account.



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# Certificate of Automobile Insurance (Ontario)

**NAME AND ADDRESS OF INSURED**

KRUNAL PATEL  
403 9TH ST E  
OWEN SOUND ON N4K 1P2

This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices.

This Certificate is proof of a contract of insurance between the Named Insured and the Insurer, subject in all respects to the Ontario Automobile Policy (OAP 1). In return for the premium charged and the statements contained in the Application, the contract provides the coverage outlined in this Certificate. You only have a particular coverage for a specific automobile if this Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy remain the same unless stated otherwise in this Certificate.

Your Insurer will provide you with a copy of the Policy if you request it.

This Certificate is only valid if it is signed by an authorized representative of the Insurer.

Auto Insurance Policy No. 4001549209

Underwritten by Co-operators General Insurance Company  
(Hereinafter called the Insurer)

**EFFECTIVE DATE**

July 11, 2024 at 10:33 AM

**EXPIRY DATE**

December 23, 2024 at 12:01 AM

All times are local times at the Named Insured's primary address shown on this Certificate.

**Questions?**

LUCY SOLOMON INSURANCE SERVICES INC at  
905-508-8999  
5-12276 YONGE ST  
RICHMOND HILL, ON L4E 0W5

## Summary of Insured Automobiles

DESCRIPTION	PRINCIPAL DRIVER	OCCASIONAL DRIVER
5: 2009 DODGE/RAM JOURNEY SXT 4DR 2WD	KRUNAL PATEL	

**Total cost of your change****\$0.00**

Minimum non-refundable premium is \$40.00.

For information on Method of Payment, please see your Invoice or Payment Schedule.

## Described Automobiles

**Vehicle No. 5 2009 DODGE/RAM JOURNEY SXT 4DR 2WD**

Registered owner	KRUNAL PATEL
Serial number / V.I.N.	3D4GG57V29T193666
Body type	
Cylinders / C.C.	
Gross vehicle weight (kg)	
Purchase or list price new including equipment	\$5,500

## Rating Information / Remarks

<b>Vehicle use</b>	Business	<b>Driver</b>	
<b>Kilometres driven</b>	10,000 km driven each year	Principal driver	KRUNAL PATEL
<b>Territory</b>	3		29 years old
<b>Rate group</b>			5 years licensed
Direct Compensation - Property Damage	21		5 years claims free
Accident Benefits	39		Single
		Secondary driver	NIKITA VYAS
			30 years old
			Single
		<b>Discounts</b>	
		Multi-Product	
		Conviction Free	

## Insurance Coverages

		LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>		\$1,000,000			
Bodily Injury			\$397		\$397.00
Property Damage			\$14		\$14.00
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy		\$654		\$654.00
<b>Optional Increased Accident Benefits</b>					
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week				This coverage declined
Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)					This coverage declined
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy				This coverage declined
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy				This coverage declined
Death & Funeral	As stated in Section 4 of Policy				This coverage declined
Dependant Care	As stated in Section 4 of Policy				This coverage declined
Indexation Benefit (Consumer Price Index)	As stated in Section 4 of Policy				This coverage declined
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy		\$10		\$10.00
<b>Direct Compensation - Property Damage*</b>		\$0	\$311		\$311.00

\*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.

## Insurance Coverages (continued)

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Loss or Damage**</b>				
** This policy contains a partial payment of loss clause.				
A deductible applies for each claim except as stated in your policy.				
All Perils				
Collision or Upset				This coverage declined
Comprehensive (excluding Collision or Upset)				
Specified Perils (excluding Collision or Upset)				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$1,000,000	\$12		\$12.00
OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles		\$40		\$40.00
<b>Total premium for automobile 5</b>				<b>\$1,438.00</b>



### Discounts

You have saved \$529.00 because of your discounts.



Robert Wesseling  
 President and Chief Executive Officer  
 Authorized Signature of Insurer

For the purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

This is a brief explanation of the insurance outlined in this Certificate.

**Liability**

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

**Accident Benefits**

Your insurance company is obligated to explain details of Accident Benefits coverage to you.

Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits may include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in the policy. The optional benefits your insurance company must offer are: income replacement; medical, rehabilitation and attendant care; optional catastrophic impairment; caregiver, housekeeping and home maintenance; death and funeral; dependant care; and an indexation benefit.

**Uninsured Automobile**

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist.

**Direct Compensation - Property Damage**

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. If you elect not to recover damages from your insurance company under this coverage, you may make such an election by providing written confirmation to your insurance company of this election.

**Loss or Damage**

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverages:

- Specified Perils: Covers the described automobile against loss or damage caused by certain specific perils. They are: fire; theft or attempted theft; lightning; windstorm; hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which the described automobile is being transported.
- Comprehensive: Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.
- Collision or Upset: Covers damage when a described automobile is involved in a collision with another object or tips over.
- All Perils: Combines the Collision or Upset and Comprehensive coverages.

**Warning: The Insurance Act provides that where (a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the Insured willfully makes a false statement in respect of a claim under the contract; a claim by the Insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the Insured to recover indemnity is forfeited.**

**Warning - Offences**

It is an offence under the Insurance Act to knowingly make a false or misleading statement or representation to an Insurer in connection with the person's entitlement to a benefit under a contract of insurance, or to willfully fail to inform the Insurer of a material change in circumstances within 14 days, in connection with such entitlement. The offence is punishable on conviction by a maximum fine of \$250,000 for the first offence and a maximum fine of \$500,000 for any subsequent conviction.

It is an offence under the federal Criminal Code for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment.

It is an offence under the federal Criminal Code for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company. The offence is punishable, on conviction, by a maximum of 14 years imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.

This Certificate contains important information about your automobile insurance.