

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

KRUNAL PATEL  
C/O SUGARTREE 4 TOWNHOUSES  
24-590 MILLBANK DR  
LONDON ON N6E 2H2



**Call.**

LUCY SOLOMON INSURANCE SERVICES INC at  
905-508-8999



**Click.**

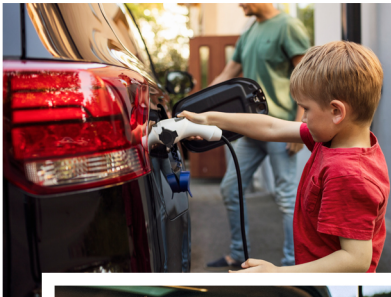
[cooperators.ca](https://cooperators.ca)



**Come in.**

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

## Your **auto insurance** policy renewal



Your <b>pink slips</b> (motor vehicle liability cards)	Page 3
The protection you need, the perks you deserve	Page 5
Your certificate of automobile insurance	Page 6
Explanation of your Insurance	Page 11

Your insurance needs can change – please review your renewal carefully and remember to replace your expired **pink slips** (motor vehicle liability cards) with the ones enclosed.

**Want on-the-go access to your liability slip?** Download the Co-operators Mobile app – all you need is an Online Services account. Don't have one? Visit [cooperators.ca/online services](https://cooperators.ca/online services) to sign-up!

Our privacy statement, disclosure and compensation can change from time to time. To read the latest version, visit [cooperators.ca](https://cooperators.ca) or contact our Privacy Office.

## Curb Distracted Driving

Did you know that distracted driving is a factor in almost 1 in 4 fatal crashes in Canada? Two seconds of distraction doubles your risk of a collision.

Quite simply distracted driving is any activity that has the potential to distract you from the primary task of driving.

Here's some tips to keep you, and others, safe:

- Keep your cell out of reach while driving. Calls and texts can wait.
- Need a snack? Eat before you take the wheel.
- Set your navigation/GPS system before you head out.
- Select music/audio entertainment in advance.
- Ensure pets are safely and properly restrained.
- Tired? Don't drive. You need a sharp mind to navigate traffic.

Behind the wheel, there's no such thing as a quick text, an important phone call or the myth that we can multi-task. The risks associated with distracted driving are too great and the consequences too severe. With so much to protect, don't wait for a tragedy to change the way you drive. Make the choice today to drive distraction-free, and help keep our roads, our communities, and our families safe.

---

### 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.



facebook.com/CooperatorsFinancialServices



@\_Cooperators



youtube.com/CooperatorsInsurance

# Your motor vehicle liability cards



CO-OPERATORS GENERAL INSURANCE COMPANY

POLICY NUMBER / POLICE NUMÉRO  
4001549209

NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURÉ  
KRUNAL PATEL  
24-590 MILLBANK DR  
LONDON ON N6E 2H2

EFFECTIVE DATE / DATE D'ENTRÉE EN VIGUEUR  
Dec 23 2023

EXPIRY DATE / DATE D'EXPIRATION  
Dec 23 2024

INSURED VEHICLE / VÉHICULE ASSURÉ (YEAR, MAKE & SERIAL NO. / ANNÉE, MARQUE, SÉRIE)  
2008 PONTIAC, TORRENT 4DR 2WD, 2CKDL33F686066817

MOTOR VEHICLE LIABILITY INSURANCE CARD / CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ  
**CANADA INTER-PROVINCE**  
APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA / EN VIGUEUR AU CANADA ET  
AUX ÉTATS-UNIS D'AMÉRIQUE

P100015771925

Contact us at:

905-508-8999

24-hour emergency claims service



Call our Claims Reporting Centre  
1-877-NU-CLAIM (1-877-682-5246)



Use Online Services  
Sign in at [cooperators.ca/aclickaway](https://cooperators.ca/aclickaway)



Use our Mobile App  
Download your iOS or Android app to get started



CO-OPERATORS GENERAL INSURANCE COMPANY

POLICY NUMBER / POLICE NUMÉRO  
4001549209

NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURÉ  
KRUNAL PATEL  
24-590 MILLBANK DR  
LONDON ON N6E 2H2

EFFECTIVE DATE / DATE D'ENTRÉE EN VIGUEUR  
Dec 23 2023

EXPIRY DATE / DATE D'EXPIRATION  
Dec 23 2024

INSURED VEHICLE / VÉHICULE ASSURÉ (YEAR, MAKE & SERIAL NO. / ANNÉE, MARQUE, SÉRIE)  
2009 DODGE/RAM, JOURNEY SXT 4DR 2WD, 3D4GG57V29T193666

MOTOR VEHICLE LIABILITY INSURANCE CARD / CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ  
**CANADA INTER-PROVINCE**  
APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA / EN VIGUEUR AU CANADA ET  
AUX ÉTATS-UNIS D'AMÉRIQUE

P100015771927

Contact us at:

905-508-8999

24-hour emergency claims service



Call our Claims Reporting Centre  
1-877-NU-CLAIM (1-877-682-5246)



Use Online Services  
Sign in at [cooperators.ca/aclickaway](https://cooperators.ca/aclickaway)



Use our Mobile App  
Download your iOS or Android app to get started



CO-OPERATORS GENERAL INSURANCE COMPANY

POLICY NUMBER / POLICE NUMÉRO  
4001549209

NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURÉ  
KRUNAL PATEL  
24-590 MILLBANK DR  
LONDON ON N6E 2H2

EFFECTIVE DATE / DATE D'ENTRÉE EN VIGUEUR  
Dec 23 2023

EXPIRY DATE / DATE D'EXPIRATION  
Dec 23 2024

INSURED VEHICLE / VÉHICULE ASSURÉ (YEAR, MAKE & SERIAL NO. / ANNÉE, MARQUE, SÉRIE)  
2008 PONTIAC, TORRENT 4DR 2WD, 2CKDL33F686066817

MOTOR VEHICLE LIABILITY INSURANCE CARD / CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ  
**CANADA INTER-PROVINCE**  
APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA / EN VIGUEUR AU CANADA ET  
AUX ÉTATS-UNIS D'AMÉRIQUE

P100015771925

Contact us at:

905-508-8999

24-hour emergency claims service



Call our Claims Reporting Centre  
1-877-NU-CLAIM (1-877-682-5246)



Use Online Services  
Sign in at [cooperators.ca/aclickaway](https://cooperators.ca/aclickaway)



Use our Mobile App  
Download your iOS or Android app to get started



CO-OPERATORS GENERAL INSURANCE COMPANY

POLICY NUMBER / POLICE NUMÉRO  
4001549209

NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURÉ  
KRUNAL PATEL  
24-590 MILLBANK DR  
LONDON ON N6E 2H2

EFFECTIVE DATE / DATE D'ENTRÉE EN VIGUEUR  
Dec 23 2023

EXPIRY DATE / DATE D'EXPIRATION  
Dec 23 2024

INSURED VEHICLE / VÉHICULE ASSURÉ (YEAR, MAKE & SERIAL NO. / ANNÉE, MARQUE, SÉRIE)  
2009 DODGE/RAM, JOURNEY SXT 4DR 2WD, 3D4GG57V29T193666

MOTOR VEHICLE LIABILITY INSURANCE CARD / CERTIFICAT D'ASSURANCE AUTOMOBILE RESPONSABILITÉ  
**CANADA INTER-PROVINCE**  
APPLICABLE WITHIN CANADA AND THE UNITED STATES OF AMERICA / EN VIGUEUR AU CANADA ET  
AUX ÉTATS-UNIS D'AMÉRIQUE

P100015771927

Contact us at:

905-508-8999

24-hour emergency claims service



Call our Claims Reporting Centre  
1-877-NU-CLAIM (1-877-682-5246)



Use Online Services  
Sign in at [cooperators.ca/aclickaway](https://cooperators.ca/aclickaway)



Use our Mobile App  
Download your iOS or Android app to get started

### If you're in an accident, remember...

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

- (1) **STOP** – Never flee the scene.
- (2) Ensure everyone is well clear of the accident site.
- (3) Check if anyone needs medical assistance.
- (4) Move your car to the roadside or set up warning signals to prevent further accidents.
- (5) Call the police if injury or death has occurred, if you suspect criminal activity or if combined damage exceeds \$2,000.
- (6) Record all necessary information, such as automobile make and model, license number and telephone numbers.
- (7) **Contact our 24-hr Claims Reporting Centre at 1-877-NU-CLAIM (1-877-682-5246) or your Financial Advisor LUCY SOLOMON INSURANCE SERVICES INC at 905-508-8999**

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

**WARNING** – Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

**Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.**

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit, conformément aux limites minimales exigées par les lois d'assurance en vigueur partout au Canada.

**AVERTISSEMENT**–Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance-responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

**Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.**

### If you're in an accident, remember...

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

- (1) **STOP** – Never flee the scene.
- (2) Ensure everyone is well clear of the accident site.
- (3) Check if anyone needs medical assistance.
- (4) Move your car to the roadside or set up warning signals to prevent further accidents.
- (5) Call the police if injury or death has occurred, if you suspect criminal activity or if combined damage exceeds \$2,000.
- (6) Record all necessary information, such as automobile make and model, license number and telephone numbers.
- (7) **Contact our 24-hr Claims Reporting Centre at 1-877-NU-CLAIM (1-877-682-5246) or your Financial Advisor LUCY SOLOMON INSURANCE SERVICES INC at 905-508-8999**

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

**WARNING** – Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

**Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.**

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit, conformément aux limites minimales exigées par les lois d'assurance en vigueur partout au Canada.

**AVERTISSEMENT**–Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance-responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

**Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.**

### If you're in an accident, remember...

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

- (1) **STOP** – Never flee the scene.
- (2) Ensure everyone is well clear of the accident site.
- (3) Check if anyone needs medical assistance.
- (4) Move your car to the roadside or set up warning signals to prevent further accidents.
- (5) Call the police if injury or death has occurred, if you suspect criminal activity or if combined damage exceeds \$2,000.
- (6) Record all necessary information, such as automobile make and model, license number and telephone numbers.
- (7) **Contact our 24-hr Claims Reporting Centre at 1-877-NU-CLAIM (1-877-682-5246) or your Financial Advisor LUCY SOLOMON INSURANCE SERVICES INC at 905-508-8999**

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

**WARNING** – Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

**Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.**

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit, conformément aux limites minimales exigées par les lois d'assurance en vigueur partout au Canada.

**AVERTISSEMENT**–Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance-responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

**Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.**

### If you're in an accident, remember...

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

- (1) **STOP** – Never flee the scene.
- (2) Ensure everyone is well clear of the accident site.
- (3) Check if anyone needs medical assistance.
- (4) Move your car to the roadside or set up warning signals to prevent further accidents.
- (5) Call the police if injury or death has occurred, if you suspect criminal activity or if combined damage exceeds \$2,000.
- (6) Record all necessary information, such as automobile make and model, license number and telephone numbers.
- (7) **Contact our 24-hr Claims Reporting Centre at 1-877-NU-CLAIM (1-877-682-5246) or your Financial Advisor LUCY SOLOMON INSURANCE SERVICES INC at 905-508-8999**

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

**WARNING** – Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

**Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.**

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit, conformément aux limites minimales exigées par les lois d'assurance en vigueur partout au Canada.

**AVERTISSEMENT**–Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance-responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

**Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.**



# The protection you need, the perks you deserve.

Protect what matters with exceptional coverage and great rates. Plus, enjoy expert advice, personalized service, and the added perks you deserve.



## Loyalty discounts

Earn special savings when you stay insured with us for five or more years.



## Benefits for bundling

Enjoy discounts and added benefits when you combine two or more eligible products.



## Claims-free rewards

Unlock special savings by staying claims-free. Ask about ways to protect your claims-free status.



## Expert claims advice

Our Claims Guarantee offers sound advice before you make a claim, with no risk or impact to your rates.



## Hassle-free repairs

Rely on our network of trusted repair shops. We guarantee their work for as long as you own your vehicle.



## Fair solutions

Resolve concerns with our one-of-a-kind Service Review Panel\* – run by clients, for clients since 1990.

## Feel confident counting on Co-operators for your auto insurance.

As a co-operative, we put people and communities first. We're committed to:

- Providing the innovative solutions and personalized advice Canadians need to feel confident about their financial future
- Building strong communities through our Co-operators Community Fund, charitable partnerships, volunteer commitments, and more
- Creating a better future by adopting sustainable business practices and fostering climate-resilient communities

**Investments. Insurance. Advice.**



# Certificate of Automobile Insurance (Ontario)

**NAME AND ADDRESS OF INSURED**

KRUNAL PATEL  
C/O SUGARTREE 4 TOWNHOUSES  
24-590 MILLBANK DR  
LONDON ON N6E 2H2

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**

December 23, 2023 at 12:01 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	AMOUNT
4: 2008 PONTIAC TORRENT 4DR 2WD	NIDHI PATEL		\$2,728.00
5: 2009 DODGE/RAM JOURNEY SXT 4DR 2WD	KRUNAL PATEL		\$2,162.00

**Total policy cost****\$4,890.00**

Minimum non-refundable premium is \$40.00.

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

## Described Automobiles

### Vehicle No. 4 2008 PONTIAC TORRENT 4DR 2WD

Registered owner KRUNAL PATEL  
Serial number / V.I.N. 2CKDL33F686066817  
Body type  
Cylinders / C.C.  
Gross vehicle weight (kg)  
Purchase or list price new including equipment \$7,950

## Rating Information / Remarks

<b>Vehicle use</b>	Business	<b>Driver</b>	
<b>Kilometres driven</b>	10,000 km driven each year	Principal driver	NIDHI PATEL
<b>Territory</b>	40		26 years old
<b>Rate group</b>			1 years licensed
Direct Compensation - Property Damage	17		1 years claims free
Accident Benefits	35		Single
		Secondary driver	KRUNAL PATEL
			29 years old
			Single
		<b>Discounts</b>	
		Multi-Vehicle	
		Conviction Free	
		Multi-Product	
		Graduated Licensing	
		Snow Tire	

## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$1,000,000			
Bodily Injury		\$924		\$924.00
Property Damage		\$13		\$13.00
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$1,276		\$1,276.00

(continued)

## Insurance Coverages (continued)

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<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
<hr/>				
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy	\$9		\$9.00
<hr/>				
<b>Direct Compensation - Property Damage*</b>	\$0	\$494		\$494.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<hr/>				
<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)				
<hr/>				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$1,000,000	\$12		\$12.00
<b>Total premium for automobile 4</b>				<b>\$2,728.00</b>

## 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)	

(continued)



## Described Automobiles (continued)

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>	40		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	NIDHI PATEL
			26 years old
			Single
		<b>Discounts</b>	
		Multi-Product	
		Multi-Vehicle	
		Conviction Free	

## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$1,000,000			
Bodily Injury		\$548		\$548.00
Property Damage		\$14		\$14.00
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$1,125		\$1,125.00
<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

(continued)

## Insurance Coverages (continued)

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
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	\$453		\$453.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<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
<b>Total premium for automobile 5</b>				<b>\$2,162.00</b>



### Discounts

You have saved \$3,102.00 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.

(continued)

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.

**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.