

BINDING AUTHORITY

Compliance with the rules and rates contained in our Personal Lines Manual is mandatory except for specific situations where exceptions are permitted by the regulator.

- Before binding a risk you must ensure it falls within the guidelines of our underwriting criteria and rules.
- Quotations are valid for 30 days from the date the quote was calculated. If the information changes it is considered a new quote.
- A fully completed and signed application for automobile insurance is required.

Loss or Damage Coverages (Optional), Section 7, cannot be bound for new risks or added to existing risks:

- Until 168 hours has passed following an earthquake of at least 3.0 magnitude when the risk location is within 100 kms of the epicentre. This restriction restarts each time there is an earthquake with a magnitude of 3.0 or greater.
- Within 25 kms of a forest fire classified as “out of control” by the local government/civil authority or facing immediate or potential threat from an advancing forest fire. Forest fires includes brush fires and grass fires.
- Following the publication or broadcast of a tropical storm/hurricane watch or warning by Environment Canada/Canadian Hurricane Centre for any area located on the Canadian coastline if the risk is located within 250 kms of the watch or warning. Restrictions remain in effect until 48 hours after the watch or warning has expired.
- When in the imminent path of a major weather event when significant damage is probable. This restriction continues until the emergency or major weather event is over regardless if a state of emergency has been declared or not.

Indicate on the application when a risk is bound and send the application to us by the close of the next business day.

PERIOD OF BINDING

- Limited to 30 days.
- In all cases where a temporary liability certificate (pink slip) is issued, the duration must not exceed 30 days.

BINDING LIMITS

- Maximum Third Party Liability limit available is \$5,000,000
- If the policy is subject to OPCF 28 (Reducing Coverage for Named Persons), the maximum Third Party Liability Limit for named persons under OPCF 28 is \$200,000
- Brokers must obtain prior approval from underwriting to bind limits and amounts in excess of stated maximums
- For multi-vehicle policies, private passenger vehicles with liability must carry the same liability limit.

RISKS YOU MUST REFER BEFORE BINDING

- Applications where the applicant or any listed driver has been cancelled or non-renewed by any insurer in the past 3 years.
- Any risk with OPCF 3 and/or OPCF 31.
- Applications where the applicant and operator require a Financial Responsibility Certificate.
- Vehicles that are:
 - Modified, Customized or Altered to be or attempt to be one-of-a-kind models.

CLASSES OF VEHICLES WE DO NOT WRITE - NEW BUSINESS

- ATVs other than with 4, 6 or 8 wheels, mopeds

UNDERWRITING RULES

Refusal letters may be completed and signed by brokers on behalf of Intact Insurance, based on the following rules. A copy of the letter issued on our behalf must be forwarded to us.

A. The insurer's rules for declining to issue, terminating or refusing to renew a risk are:

NOTE: Rules are based on the years Principal operator is licensed. Principal operators years licensed calculation is the number of years from the first date licensed in North America less any rateable suspensions.

Rule#	At-Fault Accidents
1 a)	Licensed less than 5 years: The vehicle or any listed operator of the vehicle has 1 or more at-fault accidents in the preceding 6 years.
1 b)	Licensed 5 or more years: The vehicle or any listed operator of the vehicle has 2 or more at-fault accidents in the preceding 6 years.

Rule#	Convictions
2 a)	An operator has 1 or more Major, Serious or Criminal Code convictions in the preceding 3 years including 'operating a vehicle without insurance' or 'making a false statement in the certificate of insurance required for the issuance, validation or transfer of a vehicle permit', CAIA for possession, use, sale, etc. of a false or invalid insurance card.
2 b)	Licensed less than 5 years: An operator has 3 or more minor convictions in the preceding 3 years.
2 c)	All operators of the vehicle have a combination of 6 or more minor convictions in the preceding 3 years.
2 d)	Licensed 5 or more years: An operator has 4 or more minor convictions in the preceding 3 years.

Rule#	Combination - At-Fault Accidents, Convictions & Cancellations
3 a)	Licensed 5 or more years: - 1 or more at-fault accidents in the preceding 6 years on the vehicle or any listed operator plus - An operator has 2 or more minor convictions in the preceding 3 years
3 b)	Licensed 5 or more years: - An operator has 1 or more minor convictions in the preceding 3 years plus - 2 or more cancellations for non-payment in the preceding 3 years
3 c)	Licensed less than 5 years: - An operator has 1 or more minor convictions in the preceding 3 years plus - 1 or more cancellations for non-payment in the preceding 3 years
3 d)	Licensed 5 or more years: - An operator has 2 or more minor convictions in the preceding 3 years plus - 1 or more cancellations for non-payment in the preceding 3 years
3 e)	Licensed 5 or more years: - 1 or more at-fault accidents in the preceding 6 years on the vehicle or any listed operator plus - 1 or more cancellations for non-payment in the preceding 3 years
Rule#	Cancellations
4 a)	Licensed less than 5 years: 2 or more cancellations for non-payment of automobile insurance premiums in the preceding 3 years for the applicant/named insured.
b)	Licensed 5 or more years: 3 or more cancellations for non-payment of automobile insurance premiums in the preceding 3 years for the applicant/named insured.
c)	1 or more cancellations for material misrepresentation or non-disclosure in the preceding 3 years.
d)	Failure to pay the outstanding earned premium from any previous automobile policy term with any broker channel member insurance company of Intact Financial Corporation.

Rule#	Policy Violations
5	If the applicant knowingly misrepresents or fails to disclose information that is required in the application for automobile insurance (OAF 1) when applying for a new policy or when requesting a change to the existing policy. Or, where the applicant or policyholder has not provided sufficient information to allow us to accurately underwrite and rate the policy.
6	If the applicant wilfully makes a false statement in respect of a claim under the contract.
7	If no driver of the vehicle insured under the contract holds a valid Canadian licence to drive.
8	1 or more convictions for auto insurance fraud in the preceding 10 years.
9	The applicant or policyholder or driver has contravened a term of the insurance policy, e.g. permitting someone not authorized by law to drive, driving the vehicle when excluded under the OPCF 28A.
10	Where applicant or policyholder refuses to complete an application completely or failure to provide a signed OPCF 16.
11	The applicant or insured does not provide a residential address such that the garaging location cannot be determined or provides a post office box without declaring a legal address.
Rule#	Out of Province or Country
12	Vehicles not registered or plated in Ontario.
13	Vehicle with an out of province exposure exceeding 6 months in a 12 month period.
14	Risk where the applicant or the driver is not ordinarily a resident of Canada, and intends to be in Canada for a period of less than one year.
Rule#	Vehicle Restrictions
15	Custom kit cars, replica, dune buggies and hot rods.
16	Any vehicle that is deemed unsafe or unfit to operate or fails to meet a government inspection standard, as a result of a qualified mechanical determination.
17	Vehicle has un-repaired damage that will affect the safe operation of the vehicle as determined by a safety standard certificate.
18	Refusal to provide safety certificate or other evidence of mechanical fitness where there has been a prior claim settlement.

19	<p>Vehicle used for other than personal use, including but not limited to: vehicles rented or leased to others and business use where the main purpose is a fast response time, e.g. fast food delivery and emergency response vehicles.</p> <p>We will however allow vehicles used in an acceptable* peer-to-peer ridesharing program and/or peer-to-peer delivery sharing program where the vehicle is insured under a commercial fleet policy that is primary from the time the driver has logged into the app and while carrying paying passengers or while delivering goods, or a vehicle, excluding recreational vehicles unless otherwise stated, used in an acceptable* peer-to-peer carsharing program where the vehicle is insured under a commercial fleet policy during the rental period.</p> <p>* Acceptability is determined based on the corresponding commercial fleet coverage in place.</p>
20	<p>Vehicle with 2 or more not related drivers or with commercial use.</p> <p>We will however allow vehicles used in an acceptable* peer-to-peer ridesharing program and/or peer-to-peer delivery sharing program where the vehicle is insured under a commercial fleet policy that is primary from the time the driver has logged into the app and while carrying paying passengers or delivering goods, or a vehicle, excluding recreational vehicles unless otherwise stated, used in an acceptable* peer-to-peer carsharing program where the vehicle is insured under a commercial fleet policy during the rental period.</p> <p>* Acceptability is determined based on the corresponding commercial fleet coverage in place.</p>
21	The vehicle is on a short-term lease for a period of less than 1 year or the leasing agreement is registered in the name of an individual.
22	The automobile does not carry compulsory driving coverage and has not carried compulsory driving coverage for the last 12 months or has had an OPCF 16 applied for the last 12 months.
23	Vehicle fuel source is not factory installed or the conversion is not approved by an authorized government agency.
24	Vehicle carrying hazardous goods.
25	Vehicle modified for enhanced speed or racing.

26	Any automobile used on any racetrack or for racing, speeding, timing or rallying.
27	Low speed vehicles, including Neighbourhood Electric Vehicles (NEVs).
28	Right-hand drive vehicles.
29	Vehicle valued \$250,000 or more
30	Any driver or applicant/policyholder where there is verbal, physical or written abuse (including threats made) to an employee, service provider, contractor or broker of any IFC company as reported to security, legal compliance and/or the police.

Rule#	Mid-term cancellations
1	Non-payment of premium.
2	Insured has given false particulars of the described automobile to the prejudice of the insurer.
3	The insured has knowingly misrepresented or failed to disclose in an application for insurance any fact required to be stated therein.
4	For material change in risk within the meaning of the statutory conditions.

PHYSICAL DAMAGE COVERAGE

(All Perils, Collision, Comprehensive, Specified Perils, excludes Direct Compensation – Property Damage)

Per Vehicle	Comprehensive/Specified Perils or Comprehensive type loss under All Perils excluding glass	Glass excluding windshield repair	Combination non-chargeable Collision and/or hit and run
1 Claim in the preceding 3 years	Minimum \$500 Comprehensive deductible	Minimum \$500 Comprehensive deductible	No coverage restrictions
2 Claims in the preceding 3 years	Minimum \$1000 Comprehensive Deductible (If two fire claims, also add the OPCF 40)	Minimum \$1000 Comprehensive Deductible or OPCF 13C	Minimum \$500 Collision Deductible
3 Claims in the preceding 3 years.	Minimum \$2000 Comprehensive Deductible (If two fire claims, also add the OPCF 40)	Minimum \$2000 Comprehensive Deductible or OPCF 13C	Minimum \$1000 Collision Deductible
3 Claims in the preceding 2 years	Comprehensive coverages not provided	Comprehensive coverages not provided	Collision coverages not provided
4 Claims in the preceding 3 years	Comprehensive coverages not provided	Comprehensive coverages not provided	Collision coverages not provided

ADDITIONAL:

1. A vehicle with 2* or more Collision (or the Collision portion of All Perils) claims in the past 3 years a minimum of \$1,000 Collision or All Perils coverage will be applied.

(* where at least 1 collision claim was at-fault)

Combination of Losses Rules per Vehicle	
A combination** of 3 or more Collision; Comprehensive and/or Specified Perils claims in the preceding 3 years.	Minimum \$1000 All Perils, Collision, Comprehensive, Specified Perils Deductibles
A combination** of 4 or more Collision; Comprehensive and/or Specified Perils claims in the preceding 3 years.	Physical damage coverage not provided

**For these rules to apply there must be at least one Collision loss and one Comprehensive or Specified Perils loss.

ACCIDENT

A chargeable, at-fault accident is an occurrence for which the applicant, insured or operator is deemed to be wholly or partially responsible and results in third party and/or collision damage, and/or personal injury arising out of the ownership, use or operation of a vehicle, in consequence of which:

- An amount has been paid or would have been paid but for the existence of provincial direct compensation laws or agreements; or
- A loss remains unsettled or unpaid; or
- A civil suit has been commenced against the applicant, insured or operator; or
- An amount would have been paid had the loss been reported to an insurer; or
- The amount of the loss exceeds the policy deductible.

A chargeable at-fault accident is always taken into account even though:

- There was no insurance in effect; or
- The loss was repaid to the insurer by or on behalf of the applicant, insured or driver.

The following will not be regarded as chargeable at-fault accidents:

1. Damage to the vehicle if:

- It occurred while the vehicle was legally parked and is reported to police authorities within 24 hours of the occurrence;
- It was caused by a hit-and-run driver and is reported to police authorities within 24 hours of the occurrence;
- An uninsured party is responsible; and
 - The repair cost was paid under the Uninsured Motorist portion of the policy, or
 - The deductible is recovered in full from an Unsatisfied Judgement or similar fund.

2. An occurrence in which the insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanisms.

3. Impact with an animal.

PERSONAL INSURANCE PRODUCT MANUAL

RULES & DEFINITIONS

4. For accidents occurring on or after September 1, 2010, an occurrence in which the insured's degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanisms.
5. Minor at fault accidents involving Private Passenger Vehicles and occurring on or after June 1, 2016.

A minor accident if all of the following circumstances exist:

- a) The cost of damage to each automobile, including any associated property damage, did not exceed \$2,000 and the cost of all such damages was paid by or on behalf of the driver who was at fault.
- b) No personal injuries were sustained as a result of the accident.
- c) No payment was made by any insurer with respect to damage to any automobile or property resulting from the accident.

NOTE:

An insurer may consider a minor accident that occurred on or after June 1, 2016 if, within the previous three years, any automobiles that were or would be covered by the contract of automobile insurance were involved in a "total of more than one minor accident" and, in any of those accidents, the driver of that automobile was at fault. The application of the "total of more than one minor accident" where the driver was at fault within the previous three years begins with the occurrence of the first forgiven minor accident.

ACCIDENT RATING

- Accidents are assigned to the vehicle that had the accident or its substitute.
- This includes when the driver responsible for the accident is not listed as a driver of the vehicle.
- If the driver responsible for the accident is deleted from the policy, the accident will continue to apply to a vehicle on the policy, unless evidence is received that the deleted driver has coverage under another policy and is being rated for the accident.
- If the driver, responsible for the accident, is assigned to more than one automobile, the accident will only affect the rating of the automobile involved in the accident, or its substitute.

PERSONAL INSURANCE PRODUCT MANUAL

RULES & DEFINITIONS

- If a class 05 or class 06 driver has a chargeable at-fault accident the claim is charged against the class 05 or class 06 on the policy.
- With the Responsible Driver Guarantee endorsement, the first chargeable, at-fault accident by the principal operator or an occasional operator, not rated as class 05 or class 06, will not impact the driving record of the vehicle or its substitute.
- Accident forgiveness is given at renewal for the first at fault accident if previous driving record is DR5, DR6, DR7 or DR9.

ACCIDENT RATING RENEWAL GUIDE

First At Fault Accident Caused by:	Vehicle Rated DR 9 or DR 7 this term goes to	Vehicle Rated DR 6 goes to	Vehicle Rated DR 5 goes to	Vehicle Rated DR 4 or less goes to
Principal Operator or Other operators including unlisted drivers but excluding class 05 or 06 driver on vehicle	<ul style="list-style-type: none">• DR 9 or DR 7 with Responsible Driver Guarantee*• DR 5 without Responsible Driver Guarantee	DR 5	DR 5	0
*If Responsible Driver Guarantee is purchased refer to endorsement for details				
First At Fault Accident Caused by:				
Class 05 or Class 06 driver rated as DR7, DR 6 or DR 5	Rate the Class 05 or Class 06 driver	DR5		
Class 05 or Class 06 driver rated as DR4 to DR0		DR0		
Principal Driver remains unchanged or increases by 1				

AGE

Means the full number of years attained at the date the insurance becomes effective.

CARSHARING PROGRAM

A peer-to-peer (also known as person-to-person) platform that allows private car owners to rent out their vehicle via an online marketplace.

CLEAR RECORD

Throughout the period concerned:

- The insured and/or principal operator has continuously held a valid operator's licence (as defined) in Canada or the United States.
- There has been no accident involving the described vehicle or one for which it has been substituted.
- There has been no accident arising out of the use or operation of any other vehicle by the Insured or Principal Operator.
- An administrative lapse or suspension of an operator's licence will not invalidate the clear record.
- A Non-administrative lapse or suspension of an operator's licence will impact the clear record. When licence is reinstated, clear record begins at 0 and increases by 1 every subsequent year as long as the other criteria for the driving record are met.

COMMON LAW RELATIONSHIP

Two persons of the same or opposite sex, who have cohabited continuously for a period of not less than 3 years, or have cohabited in a relationship of some permanence if they are the natural or adoptive parents of a child.

DELIVERY SHARING PROGRAM

A peer-to-peer (also known as person-to-person) platform that allows use of a personal vehicle to offer delivery of goods to paying customers by connecting drivers and customers through an online marketplace.

DRIVING RECORD ELIGIBILITY

For a G licenced driver the driving record will increase a maximum of 1 for each year in accordance with our driving record eligibility excluding when a non payment of cancellation is over 3 years old as of the renewal effective date at which time the progression will increase to the eligible driving record.

Note: Reference to G licence class includes the other equivalent classes

Driving Record	Eligibility Criteria for:	
	Principal Operator and/or Class 05 or 06 Operators	Other Operators (excluding class 05 or 06)
9	<ul style="list-style-type: none"> At renewal – allow accident forgiveness under Responsible Driver Guarantee endorsement G class licenced drivers only No cancellation for non-payment of an automobile policy in the applicant's name in the prior 3 years No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 9 years 	Accident free for 9 years or since licenced
7	<ul style="list-style-type: none"> At renewal – allow accident forgiveness under Responsible Driver Guarantee endorsement G class licenced drivers only No insurer has cancelled for non-payment of an automobile policy in the applicant's name in the prior 3 years No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 7 years 	Accident free for 7 years or since licenced
6	<ul style="list-style-type: none"> Clear record for 6 years No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 6 years No insurer has cancelled for non-payment of an automobile policy in the applicant's name in the prior 3 years G class licenced drivers only 	Accident free for 6 years or since licenced

PERSONAL INSURANCE PRODUCT MANUAL

RULES & DEFINITIONS

5	<ul style="list-style-type: none"> • Clear record for 5 years • At renewal - accident forgiveness for first at fault accident, if previously driving records 5, 6, 7 or 9. • No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 5 years • G class licenced drivers only 	Accident free for 5 years or since licenced
4	<ul style="list-style-type: none"> • Clear record for 4 years • No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 4 years • G class licenced drivers only 	Accident free for 4 years or since licenced
3	<ul style="list-style-type: none"> • Clear record for 3 years • No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 3 years • G class licence drivers only • New drivers with prior experience from outside Canada or USA, if G licenced with acceptable proof of 3 years experience 	Accident free for 3 years or since licenced
2	<ul style="list-style-type: none"> • Clear record for 2 years • No lapse in coverage from a conviction, accident or attempt to misrepresent driving record in the last 2 years • G2 operator licenced 1+ years 	Accident free for 2 years or since licenced
1	<ul style="list-style-type: none"> • Clear record for 1 year • No lapse in coverage from a conviction, accident or attempt to misrepresent driving record within the last year • Newly licenced G2 operator 	Accident free for 1 year or since licenced
0	<ul style="list-style-type: none"> • Clear record for less than 1 year • G1 licenced operator is the sole operator or registered or actual owner of vehicle • Lapse in coverage from a conviction, accident or attempt to misrepresent driving record within the last year • No prior insurance (Applies to principal operator only) 	Accident free for less than 1 year or since licenced

DRIVER EXPERIENCE

Driver experience is calculated based on the first date licensed in Canada or the USA less the total number of months the driver has had non-administrative suspension(s). There is a maximum cap of one year experience for time spent with a G1 licence.

DRIVER TRAINING CERTIFICATE

Satisfactory evidence of acceptable approved certificates/documentation verifying the driver has successfully completed a driver education course conducted by certified instructors at an APPROVED driving school.

The course:

- Should be composed of a minimum of 25 hours of classroom instruction, plus 6 hours behind the wheel of a dual equipped automobile with automatic transmission, or 8 hours with standard transmission; and
- MUST have the approval of the MTO - Approved Beginner Driver Education Course System.
 - We will honour certificates dated within the past 3 years only.
 - We require a copy to be submitted with each request.

DUAL TERRITORY

If the automobile is usually kept in one territory but chiefly used in others, the applicable rating territory should be that in which the vehicle is garaged.

GENDER X

When a listed driver's current Ontario Driver's Licence has an X in the gender field, the premium is calculated with the gender as female.

KIT, REPLICA, MODIFIED/CUSTOM OR HOT ROD VEHICLES

- A kit car is a vehicle purchased in parts which must be individually assembled.
- Replicas are vehicles assembled or produced one at a time to emulate or duplicate a make no longer manufactured or available.
- A modified, customized or altered vehicle is one which has been changed so it is (or attempts to be) one of a kind. The changes would increase the cost to repair or replace the vehicle over a factory produced model.
- A hot rod is a vehicle rebuilt or modified for high speed and fast acceleration.
- A dune buggy is a vehicle designed for off road use, in particular sand. It may or may not be licensed/fit for public roads. Often the vehicle is open and has large wheels.

LAPSE IN COVERAGE

We will not use a lapse in coverage as a factor in rating or establishing the driving record unless the lapse results from:

- The suspension of the insured person's driver's licence as a result of a conviction for an offence related to the use or operation of an automobile.
- The insured person's attempt to misrepresent their driving record due to earlier accidents or convictions, in order to avoid paying higher insurance premiums.
- Driving record 0 will apply from the date coverage is resumed. If the lapse in coverage occurred more than 12 months ago, the driving record will be established by the length of time since coverage was resumed.

Note: If the lapse resulted from the termination of an automobile insurance policy because the insured person failed to pay the premium due under the policy, we will accept the risk subject to all other eligibility criteria.

Persons convicted of driving without insurance during a lapse in coverage must be placed with the Facility Association Residual Market.

NAMED INSURED

To ensure that the insured is properly protected, and that Intact Insurance Company may provide proper notice as required by the policy conditions, the named insured should be the registered or actual owner of the automobile.

NEW DRIVERS

- Must hold an Ontario class G1, G2 or G permanent Canadian licence.
- Newly licenced drivers and their driving record progression are determined as described below, provided they are accident free at the time of the application and remain accident free.

G1 class - Driving record 0 applies if a G1 driver is principal operator or registered or actual owner of a vehicle, otherwise G1 drivers are not rateable.

G2 class - You cannot progress higher than a driving record 2 until a full G class is obtained.

G class Driving record = count from the G2 licence date and allow credit for the number of years licenced at G2 and G + time spent at G1. When time spent at G1 is greater than 12 months, time spent at G1 is capped at 12 months.

G2 - 1 st year with this class	Maximum driving record 1
G2 - 2 nd year with this class	Maximum driving record 2

NO PRIOR INSURANCE

If the applicant is not able to provide the insurance company, policy number and expiry date of a principal operators most recent automobile insurance (either as a named insured or a listed driver), as required on the Ontario Application for Automobile Insurance, driving record 0 will apply. A driving record of 0 will remain for a period of one year from the policy inception date.

OCCASIONAL OPERATOR

- Charge separate additional premium for property damage, bodily Injury, accident benefits, collision or all perils.
- Class 05 or 06 is applied where the vehicle's principal operator is a class 01, 02, 03 or 07.
- Class 05 or 06 occasional operator charge will not be made if the sole occasional operator has a class G1 licence.
- Where there is only one vehicle in the household and at least one female occasional operator under age 25 and at least one male occasional operator under age 25, charge the class 06 premium that generates the highest premium.
- Where there is only one vehicle in the household and more one female occasional operator under age 25 and no male occasional operators under age 25, charge the class 05 premium that generates the highest premium.
- Where there is only one vehicle in the household and more than one male occasional operator under age 25 and no female occasional under age 25, charge the class 06 premium that generates the highest premium.
- Where there is only one occasional operator under age 25 and more than one vehicle in the household, charge the class 05 or class 06 operator on the highest rated vehicle.
- Where there is more than one vehicle in the household, the total number of class 05 or class 06 operator charges must be equal to the lesser of:
 - The number of class 05 or class 06 operators in the household or;
 - The number of vehicles in the household
- If the class 05 or class 06 operator is at fault in an accident which results in a claim payout, the claim is charged against the class 05 or class 06 operator premium on the policy.
- If the class 05 or class 06 driver subsequently acquires her or his own vehicle and;
 - Insures it with us, the claims rating will be transferred to the new vehicle; or
 - Does not insure it with us, the claim will be transferred to the principal operator unless proof is furnished that the vehicle insured elsewhere is carrying that chargeable loss.

PHOTOGRAPHS

Photographs are required for vehicles over 15 years old or we will not offer physical damage coverages.

POLICY TERM

Rates quoted in this manual are for a term of 1 year. All policies will be written for a term of 12 months.

PORTFOLIO TRANSFERS

- Include prior carrier renewal declarations.
- Risks submitted to us as part of a portfolio transfer will be treated as renewal business from the standpoint of applying underwriting rules regarding chargeable accidents, convictions and non-payment of premium and will not require a newly signed application.

PREMIUM CALCULATIONS

- Round premiums of \$0.50 or more to the next whole dollar.
- All Perils premiums will be calculated based on the full collision premium and the full comprehensive premium for the same deductible and applicable rate groups.

PRINCIPAL OPERATOR

The person who drives the vehicle the most:

- Each driver must be a principal operator of a private passenger vehicle when the number of private passenger vehicles is equal to or greater than the number of drivers.
- When the number of drivers exceeds the number of private passenger vehicles, each private passenger vehicle must have a different principal operator.
- There are no requirements regarding highest rated driver other than in cases where there are more occasional underage drivers than operators over the age of 25, Intact Insurance

Company reserves the right to require one of the vehicles to be rated with the underage as principal operator.

PRIVATE PASSENGER AUTOMOBILE

A motor vehicle of the private passenger, station wagon, sport utility or mini-van/compact van type used for pleasure, commute or business purposes.

- A motor vehicle of the commercial type, such as a pick-up type or van, with a manufacturer's gross vehicle weight rating not in excess of 10,000 lbs. (4500 kgs.), used for pleasure, commute or business purposes.
- Excludes any vehicle used for renting, livery* or the carrying of passengers for compensation; police cars, emergency use or commercial delivery; used for demonstration or testing, or held for sale by an automobile dealer. We will however allow vehicles used in an acceptable* peer-to-peer ridesharing program where the vehicle is insured under a commercial fleet policy from the time the driver has logged into the app and while carrying paying passengers, or a vehicle used in an acceptable* peer-to-peer carsharing program where the vehicle is insured under a commercial fleet policy during the rental period. This includes any other activities (including food delivery) using the transport network concurrently with ridesharing while logged into the app.

*Acceptability is determined based on the corresponding commercial fleet coverage in place.

SAFETY STANDARD CERTIFICATES

Safety standard certificates will be required for the following vehicles:

- Vehicles damaged to an extent that we feel the vehicles are not safe to operate and/or the policyholder accepts a cash settlement in lieu of having the vehicle properly repaired.
- Vehicles which are determined to be a total loss and the policyholder retained the salvage.
- Vehicle is over 15 years old and photograph indicates a safety certificate is warranted.

TWO OR MORE AUTOMOBILES

- When there are two or more automobiles in the household and the number of drivers, including those less than 25 years of age, equals or exceeds the number of automobiles, we require that a separate driver be allocated as principal operator of each automobile.
- For instance, we will not rate one driver as principal operator of several automobiles and additional drivers as occasional operators only.
- The only exception to this rule is if one of the additional drivers is licenced under a Class G1 licence.

UNITED STATES AND OUT OF CANADA EXPERIENCE

We will recognize U.S. experience as equal to Canadian experience.

New drivers to Canada must hold a permanent Canadian licence.

Drivers coming from outside Canada and the USA will be granted a maximum of 3 years towards driving experience and driving record provided:

- Driver must have G class license
- An insurance experience letter in English or a notarized translation indicating a minimum of 3 years claims free experience

For conditions other than above, refer to the New Drivers section.

VALID DRIVER'S LICENCE

- A valid driver's licence means a person licenced under the Motor Vehicle Act to operate a motor vehicle on a highway.

PERSONAL INSURANCE PRODUCT MANUAL

RULES & DEFINITIONS

- A licence to operate a motorcycle, moped or snowmobile is not considered a valid operator's licence for standard private passenger risks.

VEHICLE USE**Business**

- The use of the vehicle in conjunction with the driver's occupation other than driving to and from the place of employment. (i.e. A real estate agent, insurance agent or similar; no commercial use vehicles).
- Business use is not applicable for automobiles used for;
 - Transporting materials or tools to place of employment; or
 - For retail or wholesale delivery.

Farmers

Special discounted rates for farmer's personal vehicles provided;

- They have no other gainful employment and they reside on a farm.
- Vehicle must be personal use only.

Pleasure/Commute

Use of the vehicle for private pleasure purposes;

- Driving to and from work, school or commuting point (i.e. commuter parking lot or public transit embarkation point).
- This includes car pool or share-ride arrangements.
- Incidental business or professional purposes (not exceeding 5000 kms annually) is also included but must be referred to the company prior to binding.

Vocational

Personal vehicle used by an individual who is in an approved occupation for which a person is suited, trained or qualified to undertake, namely a religious career. (i.e. clergy).

POLICY CHANGES

Premium calculations are all done on a pro rata basis.

ADDITIONAL INSURANCE

A new coverage or new automobile may be added for the balance of the policy period on a pro rata basis. Addition of vehicle is subject to the terms and rates in effect at the time of the addition.

DELETION OF COVERAGE

When deleting coverage or an automobile, premium adjustment is made on a pro rata basis.

PROOF OF FINANCIAL RESPONSIBILITY

Insurance on vehicles with proof of financial responsibility certificates can only be cancelled upon expiration of the notice of cancellation required by provincial authorities.

CANCELLATIONS

The request for cancellation must be made in writing, either by signing the policy on the back or signing a Lost Policy Voucher.

If a return premium is payable on cancellation of a financed premium, the gross refund will be sent directly to the finance company.

PRO RATA CANCELLATION METHOD

To be used:

- Where a policy or any part of a policy is cancelled by the insurer
- Where a policy is replaced with another Intact Insurance Company policy
- Total loss of an automobile due to an insured peril when Intact Insurance Company retains the salvage
- Death of the named insured
- Insured moves out of province

SHORT RATE CANCELLATION METHOD

To be used:

- Where a policy is cancelled at insured's or finance company's request
- Where a policy is not cancelled for a reason other the reasons listed for the pro rata cancellation method.

FLAT CANCELLATION METHOD

New Business:

- No flat cancellations permissible.

Renewals:

- Flat cancellation will be allowed only if the renewal is returned to the company within 30 days of inception date of renewal.
- Otherwise, short rate cancellation table applies.

Policies Certified With Proof of Financial Responsibility:

- No flat cancellations permissible.
- A request to cancel the policy must be received. Earned premium will be charged based on the cancellation request date.

REGISTERED LETTERS

Agency Bill Policies:

- You may request cancellation of a policy if the full policy premium has not been paid.
- Provide us with the exact amount which has been paid for the policy term.
- The broker is responsible for the payment of earned premium if it is not paid by the client.
- The minimum earned premium is the minimum premium for the policy.
- Policy conditions require that we give the insured 15 or 30 days notice of cancellation.

REINSTATEMENT OF CANCELLATION

When notice has been issued we may reinstate new business or renewals subject to the following:

REINSTATEMENT BEFORE CANCELLATION BECOMES EFFECTIVE

A policy may be reinstated only if we receive instructions before cancellation becomes effective.

- There will be a \$40 processing fee.
- For company bill policies we must receive the full required premium by money order or certified cheque.
- For agency bill policies you must give confirmation that you assume full responsibility for premium.

REINSTATEMENT AFTER CANCELLATION BECOMES EFFECTIVE

A policy will not be reinstated once cancellation has become effective. If insurance is required, you may submit a new application for consideration.

- The earned premium from the previous term must be paid.

COMPANY PROCEDURE

We will issue a notice of reinstatement directly and immediately to the insured.

We will not reinstate a policy if there have been two notices of non-payment during the term of the policy.

PRO RATA TABLE - Annual Policy (other than a leap year)

- DAY indicates the day of the year
- PERCENT indicates the percentage of the premium retained

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
1	.003	31	.085	61	.167	91	.249	121	.332	151	.414
2	.005	32	.088	62	.170	92	.252	122	.334	152	.416
3	.008	33	.090	63	.173	93	.255	123	.337	153	.419
4	.011	34	.093	64	.175	94	.258	124	.340	154	.422
5	.014	35	.096	65	.178	95	.260	125	.342	155	.425
6	.016	36	.099	66	.181	96	.263	126	.345	156	.427
7	.019	37	.101	67	.184	97	.266	127	.348	157	.430
8	.022	38	.104	68	.186	98	.268	128	.351	158	.433
9	.025	39	.107	69	.189	99	.271	129	.353	159	.436
10	.027	40	.110	70	.192	100	.274	130	.356	160	.438
11	.030	41	.112	71	.195	101	.277	131	.359	161	.441
12	.033	42	.115	72	.197	102	.279	132	.362	162	.444
13	.036	43	.118	73	.200	103	.282	133	.364	163	.447
14	.038	44	.121	74	.203	104	.285	134	.367	164	.449
15	.041	45	.123	75	.205	105	.288	135	.370	165	.452
16	.044	46	.126	76	.208	106	.290	136	.373	166	.455
17	.047	47	.129	77	.211	107	.293	137	.375	167	.458
18	.049	48	.132	78	.214	108	.296	138	.378	168	.460
19	.052	49	.134	79	.216	109	.299	139	.381	169	.463
20	.055	50	.137	80	.219	110	.301	140	.384	170	.466
21	.058	51	.140	81	.222	111	.304	141	.386	171	.468
22	.060	52	.142	82	.225	112	.307	142	.389	172	.471
23	.063	53	.145	83	.227	113	.310	143	.392	173	.474
24	.066	54	.148	84	.230	114	.312	144	.395	174	.477
25	.068	55	.151	85	.233	115	.315	145	.397	175	.479
26	.071	56	.153	86	.236	116	.318	146	.400	176	.482
27	.074	57	.156	87	.238	117	.321	147	.403	177	.485
28	.077	58	.159	88	.241	118	.323	148	.405	178	.488
29	.079	59	.162	89	.244	119	.326	149	.408	179	.490
30	.082	60	.164	90	.247	120	.329	150	.411	180	.493

PERSONAL INSURANCE PRODUCT MANUAL

PROCESSING

Annual Policy (other than a leap year) - continued

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
181	.496	211	.578	241	.660	271	.742	301	.825	331	.907
182	.499	212	.581	242	.663	272	.745	302	.827	332	.910
183	.501	213	.584	243	.666	273	.748	303	.830	333	.912
184	.504	214	.586	244	.668	274	.751	304	.833	334	.915
185	.507	215	.589	245	.671	275	.753	305	.836	335	.918
186	.510	216	.592	246	.674	276	.756	306	.838	336	.921
187	.512	217	.595	247	.677	277	.759	307	.841	337	.923
188	.515	218	.597	248	.679	278	.762	308	.844	338	.926
189	.518	219	.600	249	.682	279	.764	309	.847	339	.929
190	.521	220	.603	250	.685	280	.767	310	.849	340	.932
191	.523	221	.605	251	.688	281	.770	311	.852	341	.934
192	.526	222	.608	252	.690	282	.773	312	.855	342	.937
193	.529	223	.611	253	.693	283	.775	313	.858	343	.940
194	.532	224	.614	254	.696	284	.778	314	.860	344	.942
195	.534	225	.616	255	.699	285	.781	315	.863	345	.945
196	.537	226	.619	256	.701	286	.784	316	.866	346	.948
197	.540	227	.622	257	.704	287	.786	317	.868	347	.951
198	.542	228	.625	258	.707	288	.789	318	.871	348	.953
199	.545	229	.627	259	.710	289	.792	319	.874	349	.956
200	.548	230	.630	260	.712	290	.795	320	.877	350	.959
201	.551	231	.633	261	.715	291	.797	321	.879	351	.962
202	.553	232	.636	262	.718	292	.800	322	.882	352	.964
203	.556	233	.638	263	.721	293	.803	323	.885	353	.967
204	.559	234	.641	264	.723	294	.805	324	.888	354	.970
205	.562	235	.644	265	.726	295	.808	325	.890	355	.973
206	.564	236	.647	266	.729	296	.811	326	.893	356	.975
207	.567	237	.649	267	.732	297	.814	327	.896	357	.978
208	.570	238	.652	268	.734	298	.816	328	.899	358	.981
209	.573	239	.655	269	.737	299	.819	329	.901	359	.984
210	.575	240	.658	270	.740	300	.822	330	.904	360	.986
										361	.989
										362	.992
										363	.995
										364	.997
										365	1.000

PRO RATA TABLE - Annual Policy (leap year)

- DAY indicates the day of the year
- PERCENT indicates the percentage of the premium retained

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
1	0.003	31	0.085	61	0.167	91	0.249	121	0.331	151	0.413
2	0.005	32	0.087	62	0.169	92	0.251	122	0.333	152	0.415
3	0.008	33	0.09	63	0.172	93	0.254	123	0.336	153	0.418
4	0.011	34	0.093	64	0.175	94	0.257	124	0.339	154	0.421
5	0.014	35	0.096	65	0.178	95	0.26	125	0.342	155	0.423
6	0.016	36	0.098	66	0.18	96	0.262	126	0.344	156	0.426
7	0.019	37	0.101	67	0.183	97	0.265	127	0.347	157	0.429
8	0.022	38	0.104	68	0.186	98	0.268	128	0.35	158	0.432
9	0.025	39	0.107	69	0.189	99	0.27	129	0.352	159	0.434
10	0.027	40	0.109	70	0.191	100	0.273	130	0.355	160	0.437
11	0.03	41	0.112	71	0.194	101	0.276	131	0.358	161	0.44
12	0.033	42	0.115	72	0.197	102	0.279	132	0.361	162	0.443
13	0.036	43	0.117	73	0.199	103	0.281	133	0.363	163	0.445
14	0.038	44	0.12	74	0.202	104	0.284	134	0.366	164	0.448
15	0.041	45	0.123	75	0.205	105	0.287	135	0.369	165	0.451
16	0.044	46	0.126	76	0.208	106	0.29	136	0.372	166	0.454
17	0.046	47	0.128	77	0.21	107	0.292	137	0.374	167	0.456
18	0.049	48	0.131	78	0.213	108	0.295	138	0.377	168	0.459
19	0.052	49	0.134	79	0.216	109	0.298	139	0.38	169	0.462
20	0.055	50	0.137	80	0.219	110	0.301	140	0.383	170	0.464
21	0.057	51	0.139	81	0.221	111	0.303	141	0.385	171	0.467
22	0.06	52	0.142	82	0.224	112	0.306	142	0.388	172	0.47
23	0.063	53	0.145	83	0.227	113	0.309	143	0.391	173	0.473
24	0.066	54	0.148	84	0.23	114	0.311	144	0.393	174	0.475
25	0.068	55	0.15	85	0.232	115	0.314	145	0.396	175	0.478
26	0.071	56	0.153	86	0.235	116	0.317	146	0.399	176	0.481
27	0.074	57	0.156	87	0.238	117	0.32	147	0.402	177	0.484
28	0.077	58	0.158	88	0.24	118	0.322	148	0.404	178	0.486
29	0.079	59	0.161	89	0.243	119	0.325	149	0.407	179	0.489
30	0.082	60	0.164	90	0.246	120	0.328	150	0.41	180	0.492

PERSONAL INSURANCE PRODUCT MANUAL

PROCESSING

Annual Policy (leap year) - continued

DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT	DAY	PERCENT
181	0.495	211	0.577	241	0.658	271	0.74	301	0.822	331	0.904
182	0.497	212	0.579	242	0.661	272	0.743	302	0.825	332	0.907
183	0.5	213	0.582	243	0.664	273	0.746	303	0.828	333	0.91
184	0.503	214	0.585	244	0.667	274	0.749	304	0.831	334	0.913
185	0.505	215	0.587	245	0.669	275	0.751	305	0.833	335	0.915
186	0.508	216	0.59	246	0.672	276	0.754	306	0.836	336	0.918
187	0.511	217	0.593	247	0.675	277	0.757	307	0.839	337	0.921
188	0.514	218	0.596	248	0.678	278	0.76	308	0.842	338	0.923
189	0.516	219	0.598	249	0.68	279	0.762	309	0.844	339	0.926
190	0.519	220	0.601	250	0.683	280	0.765	310	0.847	340	0.929
191	0.522	221	0.604	251	0.686	281	0.768	311	0.85	341	0.932
192	0.525	222	0.607	252	0.689	282	0.77	312	0.852	342	0.934
193	0.527	223	0.609	253	0.691	283	0.773	313	0.855	343	0.937
194	0.53	224	0.612	254	0.694	284	0.776	314	0.858	344	0.94
195	0.533	225	0.615	255	0.697	285	0.779	315	0.861	345	0.943
196	0.536	226	0.617	256	0.699	286	0.781	316	0.863	346	0.945
197	0.538	227	0.62	257	0.702	287	0.784	317	0.866	347	0.948
198	0.541	228	0.623	258	0.705	288	0.787	318	0.869	348	0.951
199	0.544	229	0.626	259	0.708	289	0.79	319	0.872	349	0.954
200	0.546	230	0.628	260	0.71	290	0.792	320	0.874	350	0.956
201	0.549	231	0.631	261	0.713	291	0.795	321	0.877	351	0.959
202	0.552	232	0.634	262	0.716	292	0.798	322	0.88	352	0.962
203	0.555	233	0.637	263	0.719	293	0.801	323	0.883	353	0.964
204	0.557	234	0.639	264	0.721	294	0.803	324	0.885	354	0.967
205	0.56	235	0.642	265	0.724	295	0.806	325	0.888	355	0.97
206	0.563	236	0.645	266	0.727	296	0.809	326	0.891	356	0.973
207	0.566	237	0.648	267	0.73	297	0.811	327	0.893	357	0.975
208	0.568	238	0.65	268	0.732	298	0.814	328	0.896	358	0.978
209	0.571	239	0.653	269	0.735	299	0.817	329	0.899	359	0.981
210	0.574	240	0.656	270	0.738	300	0.82	330	0.902	360	0.984
										361	0.986
										362	0.989
										363	0.992
										364	0.995
										365	0.997
										366	1.000

SHORT RATE TABLE (PPV) - Annual Policy

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
1	0.120	31	0.190	61	0.260	91	0.340	121	0.410	151	0.490
2	0.120	32	0.190	62	0.270	92	0.340	122	0.420	152	0.490
3	0.120	33	0.190	63	0.270	93	0.340	123	0.420	153	0.490
4	0.120	34	0.200	64	0.270	94	0.350	124	0.420	154	0.500
5	0.130	35	0.200	65	0.270	95	0.350	125	0.420	155	0.500
6	0.130	36	0.200	66	0.280	96	0.350	126	0.430	156	0.500
7	0.130	37	0.200	67	0.280	97	0.350	127	0.430	157	0.500
8	0.130	38	0.210	68	0.280	98	0.360	128	0.430	158	0.510
9	0.140	39	0.210	69	0.280	99	0.360	129	0.430	159	0.510
10	0.140	40	0.210	70	0.290	100	0.360	130	0.440	160	0.510
11	0.140	41	0.210	71	0.290	101	0.360	131	0.440	161	0.510
12	0.140	42	0.220	72	0.290	102	0.370	132	0.440	162	0.520
13	0.140	43	0.220	73	0.290	103	0.370	133	0.440	163	0.520
14	0.150	44	0.220	74	0.300	104	0.370	134	0.450	164	0.520
15	0.150	45	0.220	75	0.300	105	0.370	135	0.450	165	0.520
16	0.150	46	0.230	76	0.300	106	0.380	136	0.450	166	0.530
17	0.150	47	0.230	77	0.300	107	0.380	137	0.450	167	0.530
18	0.160	48	0.230	78	0.310	108	0.380	138	0.460	168	0.530
19	0.160	49	0.230	79	0.310	109	0.380	139	0.460	169	0.530
20	0.160	50	0.240	80	0.310	110	0.390	140	0.460	170	0.540
21	0.160	51	0.240	81	0.310	111	0.390	141	0.460	171	0.540
22	0.170	52	0.240	82	0.320	112	0.390	142	0.470	172	0.540
23	0.170	53	0.240	83	0.320	113	0.390	143	0.470	173	0.540
24	0.170	54	0.250	84	0.320	114	0.400	144	0.470	174	0.550
25	0.170	55	0.250	85	0.320	115	0.400	145	0.470	175	0.550
26	0.180	56	0.250	86	0.330	116	0.400	146	0.480	176	0.550
27	0.180	57	0.250	87	0.330	117	0.400	147	0.480	177	0.550
28	0.180	58	0.260	88	0.330	118	0.410	148	0.480	178	0.560
29	0.180	59	0.260	89	0.330	119	0.410	149	0.480	179	0.560
30	0.190	60	0.260	90	0.340	120	0.410	150	0.490	180	0.560

PERSONAL INSURANCE PRODUCT MANUAL

PROCESSING

Annual Policy - continued

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
181	0.560	211	0.640	241	0.710	271	0.790	301	0.860	331	0.940
182	0.570	212	0.640	242	0.710	272	0.790	302	0.870	332	0.940
183	0.570	213	0.640	243	0.720	273	0.790	303	0.870	333	0.940
184	0.570	214	0.650	244	0.720	274	0.800	304	0.870	334	0.950
185	0.570	215	0.650	245	0.720	275	0.800	305	0.870	335	0.950
186	0.580	216	0.650	246	0.730	276	0.800	306	0.880	336	0.950
187	0.580	217	0.650	247	0.730	277	0.800	307	0.880	337	0.950
188	0.580	218	0.660	248	0.730	278	0.810	308	0.880	338	0.960
189	0.580	219	0.660	249	0.730	279	0.810	309	0.880	339	0.960
190	0.590	220	0.660	250	0.740	280	0.810	310	0.890	340	0.960
191	0.590	221	0.660	251	0.740	281	0.810	311	0.890	341	0.960
192	0.590	222	0.670	252	0.740	282	0.820	312	0.890	342	0.970
193	0.590	223	0.670	253	0.740	283	0.820	313	0.890	343	0.970
194	0.600	224	0.670	254	0.750	284	0.820	314	0.900	344	0.970
195	0.600	225	0.670	255	0.750	285	0.820	315	0.900	345	0.970
196	0.600	226	0.680	256	0.750	286	0.830	316	0.900	346	0.980
197	0.600	227	0.680	257	0.750	287	0.830	317	0.900	347	0.980
198	0.610	228	0.680	258	0.760	288	0.830	318	0.910	348	0.980
199	0.610	229	0.680	259	0.760	289	0.830	319	0.910	349	0.980
200	0.610	230	0.680	260	0.760	290	0.840	320	0.910	350	0.990
201	0.610	231	0.690	261	0.760	291	0.840	321	0.910	351	0.990
202	0.620	232	0.690	262	0.770	292	0.840	322	0.920	352	0.990
203	0.620	233	0.690	263	0.770	293	0.840	323	0.920	353	0.990
204	0.620	234	0.700	264	0.770	294	0.840	324	0.920	354	1.000
205	0.620	235	0.700	265	0.770	295	0.850	325	0.920	355	1.000
206	0.630	236	0.700	266	0.780	296	0.850	326	0.930	356	1.000
207	0.630	237	0.700	267	0.780	297	0.850	327	0.930	357	1.000
208	0.630	238	0.710	268	0.780	298	0.860	328	0.930	358	1.000
209	0.630	239	0.710	269	0.780	299	0.860	329	0.930	359	1.000
210	0.640	240	0.710	270	0.790	300	0.860	330	0.940	360 - 366	1.000

SHORT RATE TABLE (OTHER THAN PPV) - Annual Policy

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
1 - 3	.08	93 - 96	.32	185 - 188	.56	277 - 280	.80
4 - 7	.09	97 - 99	.33	189 - 192	.57	281 - 284	.81
8 - 11	.10	100 - 103	.34	193 - 195	.58	285 - 288	.82
12 - 15	.11	104 - 107	.35	196 - 199	.59	289 - 292	.83
16 - 19	.12	108 - 111	.36	200 - 203	.60	293 - 296	.84
20 - 23	.13	112 - 115	.37	204 - 207	.61	297 - 299	.85
24 - 26	.14	116 - 119	.38	208 - 211	.62	300 - 303	.86
27 - 30	.15	120 - 122	.39	212 - 215	.63	304 - 307	.87
31 - 34	.16	123 - 126	.40	216 - 219	.64	308 - 311	.88
35 - 38	.17	127 - 130	.41	220 - 222	.65	312 - 315	.89
39 - 42	.18	131 - 134	.42	223 - 226	.66	316 - 318	.90
43 - 46	.19	135 - 138	.43	227 - 230	.67	319 - 322	.91
47 - 49	.20	139 - 142	.44	231 - 234	.68	323 - 326	.92
50 - 53	.21	143 - 146	.45	235 - 238	.69	327 - 330	.93
54 - 57	.22	147 - 149	.46	239 - 242	.70	331 - 334	.94
58 - 61	.23	150 - 153	.47	243 - 245	.71	335 - 338	.95
62 - 65	.24	154 - 157	.48	246 - 249	.72	339 - 341	.96
66 - 69	.25	158 - 161	.49	250 - 253	.73	342 - 345	.97
70 - 73	.26	162 - 165	.50	254 - 257	.74	346 - 349	.98
74 - 76	.27	166 - 169	.51	258 - 261	.75	350 - 353	.99
77 - 80	.28	170 - 172	.52	262 - 265	.76	354 - 366	1.00
81 - 84	.29	173 - 176	.53	266 - 268	.77		
85 - 88	.30	177 - 180	.54	269 - 272	.78		
89 - 92	.31	181 - 184	.55	273 - 276	.79		

- This table applies to snow vehicles for comprehensive and specified perils only.
- For all other coverages refer to Recreational Section seasonal cancellation tables.

MULTI-VEHICLE FACTOR

A multi-vehicle factor applies when vehicles are insured on separate policies, provided:

- Vehicles are insured with Intact Insurance.
- Vehicles are garaged at the same address.
- Vehicles are owned/leased and principally operated by family members residing in the same household.
- Vehicles in a company name (only if the insured is the sole proprietor and is the principal operator and the vehicle is garaged at insured's residence).
- Vehicles are rated as private passenger vehicles.
- There must be at least two vehicles with mandatory road coverages (this includes vehicles that have coverage suspended with OPCF 16). Vehicles with only Comprehensive coverage are not eligible.

The factor applies to the premium for the principal and occasional operators (Class 05/06).

Eligible Coverages
Bodily Injury, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils

AWAY AT UNIVERSITY – UNDERAGE OCCASIONAL OPERATOR

Underage operators while living away at University or Post Secondary College will qualify for 50% off eligible coverages with no pro-rata mid term cancellation offered.

Eligibility:

- The underage operator is a registered full time student at university or college.
- The underage operator lives more than 100 km. from home.
- The underage operator is claims free.

Eligible Coverages	Discount
Bodily Injury, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils	50%

CLAIMS FREE RENEWAL DISCOUNT

Discount private passenger renewal premiums provided:

- All drivers, except class 05 and class 06 drivers, are licenced at least 5 years
- All drivers, including any class 05 and class 06 drivers, do not have any at-fault or chargeable losses in the past 5 years

The claims free renewal discount will continue to apply after the first at-fault claim protected under the Responsible Driver Guarantee endorsement.

Eligible Coverages
Bodily Injury, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils

Years with Company	Discount
1 – 5	5%
6	6%
7	7%
8	8%
9	9%
10+	10%

GOOD STUDENT DISCOUNT

A 15% discount will apply to a principal operator under the age of 25 or class 05 or 06 provided:

- the operator is a student receiving grades of an “A” average or 80%+
- a current copy of the student’s transcript or report card must be received

The discount will remain until the principal operator or class 05 or class 06 operator is deleted from the policy or turns 25 years of age.

Eligible Coverages	Discount
Principal operators: Bodily Injury, DC-PD, Accident Benefits, Collision, Comprehensive, Specified Perils, All Perils	15%
Class 05 or 06 – Bodily Injury, DC-PD, Accident Benefits, Collision	15%

GRADUATED LICENCING DISCOUNT

Newly licenced class G2 drivers, who graduated from class G1, receive a discount on coverages rated in accordance with driving record, provided the driver had no at fault accidents or chargeable convictions. This discount will apply for one year only.

Newly licenced class G drivers who graduated from class G2 or G1 receive a discount on coverages rated in accordance with driving record, provided the driver had no at fault accidents or chargeable convictions. This discount will apply for one year only.

- Discount applies to principal and class 05/06 drivers.
- Licence exchange must have occurred within the last year.
- The discount will continue to apply until the renewal date after the 1 year anniversary of the exchange of licence.

Eligible Coverages	Discount
Bodily Injury, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils	10%

GROUP DISCOUNT

Group discount applies to private passenger vehicles, excluding Antique and Classic vehicles, when the named insured is a member of a group sponsored by Intact Insurance. For the group, there must be a group marketing plan in place as per Regulation 664.

Eligible Coverages
Bodily Injury, DC-PD, Accident Benefits, All Perils, Collision, Comprehensive and Specified Perils

HYBRID AND ELECTRIC VEHICLES DISCOUNT

A discount will apply to hybrid vehicles and electric vehicles provided they are identified as such by the manufacturer.

The discount applies to the premium for the principal and occasional operators (Class 05/06).

Eligible coverages: Bodily Injury, Direct Compensation – Property Damage. Collision, Comprehensive, Specified Perils, All Perils

Eligible Vehicles	MSRP + GST	Discount
Battery electric: a vehicle with an electric drive system powered by a rechargeable battery	Less than or equal to \$40,000	10%
	\$40,001 - \$70,000	5%
	Over \$70,000	2%
Hybrid: a vehicle that contains a gasoline engine and an electric motor for power with the two hybrid power sources on board the vehicle Plug in hybrid: an electric vehicle with gasoline powered range extending capability Mild hybrid: an internal combustion engine is equipped with an electric motor or generator for the engine to be disengaged when the vehicle is coasting, braking or stopped. The system is used to boost the gasoline engine to accelerate from a stopped position.	NA	3%

MULTI-POLICY DISCOUNT

A 5% discount is available to private passenger vehicles insured with Intact Insurance Company that meet one of the following criteria:

- private passenger vehicles of a customer and family members
 - when residing in the same household, and
 - the primary residence is also insured with Intact Insurance
- private passenger vehicles of a customer when we insure two or more policies, and
 - at least one policy is a commercial policy, other than a subscription policy, and customer is an owner of the commercial operation

Multi-Policy discount will **not** apply

- if vehicles are receiving the *my home & auto* discount, or
- if the only policies we insure are automobile policies (Commercial and/or Personal) and are issued for the same named insured.

The discount applies to the premium for the principal and occasional operators (class 05/06)

Eligible Coverages	Discount
Bodily Injury, DC-PD, Accident Benefits, Collision, Comprehensive, Specified Perils, All Perils	5%

***my home & auto*™**

A 18% discount is available for private passenger vehicles on all *my home & auto* packages up to a maximum dollar amount as follows:

Required Coverages – Private Passenger Vehicle	Maximum Discount
BI, DC-PD, Accident Benefits and All Perils or Collision and Comprehensive	\$700
BI, DC-PD, Accident Benefits and Collision	\$700
BI, Accident Benefits and Comprehensive or Specified Perils	\$550
BI, Accident Benefits	\$550
Coverage suspended with OPCF 16	\$150
Only Comprehensive or Specified Perils	\$25
Eligible Coverages – Private Passenger Vehicle	
Bodily Injury, DC-PD, Accident Benefits, Collision, Comprehensive, Specified Perils, All Perils	

- A 5% discount is available for recreational vehicles on all *my home & auto* packages.

Refer to the *my home & auto* section.

my Drive™ (Added Value) Program

my Drive, available through the Intact Insurance App (the “Application”), collects driving behaviour information for our Usage Based Insurance Program. This collected data will be used to generate a personalized rating factor (Adjustment) which could increase, decrease, or have no impact on the automobile insurance premium, depending on the driving behaviour recorded. To participate in the **my Drive** Program, each enrolled driver must provide consent to the Terms of Use in order to activate the Application.

Eligibility Rules for the Program:

- Must be principal operator of an eligible private passenger vehicle listed on the policy (excluding Antique and Classic vehicles).
- The policyholder must provide consent for all drivers participating in the Program.
- The enrolled driver must have a smartphone compatible with the most recent version of the Application. The Application must remain installed throughout the participation in the Program and updated when required.
- A data plan must be maintained with a mobile service provider, throughout the participation in the Program, allowing the Application to transfer data to us and our service providers.
- Cellular coverage must be available in the vehicle operation region that is sufficient to collect the data for the principal driver’s driving behaviour.
- The policyholder must provide their email address, which must remain valid throughout the participation in the Program.
- Each enrolled driver must provide their mobile phone number and email address, which must remain valid throughout their participation in the Program.

Notes:

- Principal drivers who have opted out of the Program or deleted the Application can re-enrol as long as they meet the Program's eligibility. We reserve the right at our sole discretion to terminate a driver's participation in the Program if we deem there to be any misuse of the Application (e.g., tagging a trip as a passenger trip when they were the driver). If a driver's participation in the Program was terminated by Intact Insurance, re-enrolment in the Program will be at our discretion.
- Existing drivers who have already completed the original my Driving Discount Program (device or mobile), will remain in that Program, unless they choose to enrol in the **my Drive** (Added Value) Program.

Migration to the **my Drive** (Added Value) Program from the **my Drive** (Continuous) Program:

- The **my Drive** (Continuous) Program is being discontinued. Existing drivers enrolled in the **my Drive** (Continuous) Program will be sent requests/reminders to give their consent in order to migrate to the new Program prior to their renewal. Once consent is received, they will continue to receive their **my Drive** (Continuous) Program discount and/or mid-term update until renewal.
- Upon renewal, enrolled principal drivers who have given their consent will migrate to the new **my Drive** (Added Value) Program, where the data collected during the **my Drive** (Continuous) Program will be used in determining the initial Added Value Adjustment.
- Drivers enrolled in the **my Drive** (Continuous) Program who do not give their consent to migrate to the new **my Drive** (Added Value) Program, will be removed from the **my Drive** (Continuous) Program upon renewal and any associated UBI Program discount will be removed.

- Principal drivers who had their **my Drive** (Continuous) Program discount removed upon renewal can still migrate to the new **my Drive** (Added Value) Program as long as consent is given before the policy renewal effective date. Since the renewal premium has already been offered, consent to migrate to the new **my Drive** (Added Value) Program will only result in a premium decrease or it will remain unchanged. The premium will not increase as a result of the migration to the new **my Drive** (Added Value) Program in this situation.
- Enrolled drivers who have not provided consent prior to the policy renewal effective date but wish to participate in the **my Drive** Program can only be enrolled in the **my Drive** (Added Value) Program as new enrolments. As the enrolment is added to a renewal policy term, the Activation Discount will not apply. In addition, the historical data from the **my Drive** (Continuous) Program is no longer available and therefore cannot be used in determining a **my Drive** Adjustment either.

Activation Discount:

- Enrolled drivers will receive an Activation Discount on all eligible private passenger vehicles where they are assigned as principal driver.
- The discount will apply on a new business policy term only. The discount will not be applied to drivers who enrol on a renewal policy term.
- The discount is removed on the following renewal and replaced with an Adjustment.
- A driver will be un-enrolled and discount removed if they do not activate the Application.
- The discount will be removed if the driver is un-enrolled from the Program; however, their Driving Data may still be used to provide an Adjustment on subsequent renewals.
- The discount applies to the premium for the principal and occasional operators (class 05/06).

Eligible Coverages	Discount
Bodily Injury, DC-PD, Accident Benefits, All Perils, Collision, Comprehensive, Specified Perils	10%

Adjustment:

- The Driving Data of each enrolled driver will be used to generate a personalized rating factor (Adjustment) on renewal and will be applied to all eligible private passenger vehicles where they are assigned as principal driver. The assessment of the Driving Data may also include historical Driving Data collected during the driver's participation in prior versions of the Program.
- If the principal operator has not been tagged as a driver by the Application for a minimum of 500 km, the Adjustment may not apply, or it might have a smaller impact.
- The Adjustment is updated upon each renewal.
- If a driver is un-enrolled from the Program, their Driving Data may still be used to provide an Adjustment on current and subsequent renewals.
- The Adjustment applies to the premium for the principal and occasional operators (class 05/06).

Eligible Coverages	Rating Impact
Bodily Injury, DC-PD, Accident Benefits, All Perils, Collision, Comprehensive, Specified Perils	-25% to +25%

NEW BUSINESS LOYALTY DISCOUNT

A 5% discount will apply to the premium for private passenger vehicles provided:

- policy has been continuously insured with the previous insurer or broker for the past 3 years
- all drivers, including any class 05 and class 06 drivers, do not have any at-fault or chargeable losses in the past 5 years
- all drivers, except class 05 and class 06 drivers, are licensed at least 5 years

The discount will apply for the first policy term only.

The discount applies to the premium for the principal and occasional operators (class 05/06)

Eligible Coverages – Private Passenger Vehicle	Discount
Bodily Injury, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils	5%

ONE PAY DISCOUNT

A discount of 5% applies to private passenger vehicle premiums, excluding Antique and Classic vehicles and class 05/06 premiums, when the policy payment plan is direct bill, one pay.

Eligible Risks	Eligible Coverages	Discount
Private Passenger Vehicles	Liability, Direct Compensation-Property Damage, Accident Benefits, All Perils, Collision, Comprehensive and Specified Perils	5%

RETIREE DISCOUNT

To qualify for the retiree discount, the principal operator of the automobile to which the discount is assigned must:

(a) be retired; and

- not earn or receive income from any office or employment; and
- not be engaged in any professional occupation; and
- not be operating a business; and
- not have been employed for 26 weeks or more in the last 52 weeks; and

(b) be age 65 or older; or

- be in receipt of a pension under the Canada Pension Plan or Quebec Pension Plan; or
- be in receipt of a pension registered under the Income Tax Act, Canada.

Eligible Coverages	Discount
Basic Accident Benefits	5%

ANTI-THEFT DISCOUNT

A discount is available to private passenger vehicles with an approved after-market anti-theft system installed.

Approved Anti-Theft System	Discount
Superior after-market satellite monitored theft prevention and recovery program (Acceptability is determined by Intact Financial Corporation)	20%
Other approved professionally installed after-market theft prevention and/or recovery systems that <u>do not</u> qualify for the superior discount: <ul style="list-style-type: none"> • A non factory installed ignition or fuel disabling device. • A professionally installed tracking system as long as the service contract is maintained and the vehicle is equipped with a factory or non factory installed immobilizer. • A professionally installed intensive vehicle marking system (on minimum 50 parts) and the vehicle is equipped with a factory or non-factory installed immobilizer. 	10%

Vehicles with factory installed disabling devices are not eligible for the discount, as this has already been taken into consideration by the VICC in establishing the rate group.

Eligible Coverages – Private Passenger Vehicle
Comprehensive, Specified Perils, Comprehensive Portion of All Perils

WINTER TIRE DISCOUNT

A 3% discount will apply to Bodily Injury, Accident Benefits, Direct Compensation – Property Damage, Collision and Collision portion of All Perils premiums for vehicles that are equipped with four (4) winter tires during the winter season.

Eligibility:

- Private passenger vehicles, excluding Antique and Classic
- Winter tires must be installed from at least December 1st to March 31st
- The tires must be certified as winter tires by Transport Canada and have the Alpine symbol
- Minimum coverage is Liability and Accident Benefits or Collision coverage.

NOTE: The insured may, at any time, be required to confirm the presence of the winter tires or provide supporting documentation (such as a bill of sale for the winter tires and/or the receipt for installation of the tires) in order to validate that the discount should remain on the policy.

The discount applies to the premium for the principal and occasional operators (Class 05/06).

Eligible Coverages – Private Passenger Vehicle	Discount
Bodily Injury, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils	3%

SURCHARGE RULES

- Apply to the principal operator and any occasional operators, including class 05 and class 06 drivers
- Apply to premiums for bodily injury, DC-PD, accident benefits, all perils, collision, comprehensive and specified perils coverages;
- If more than 1 surcharge applies, the surcharges are cumulative;
- If more than 1 driver is eligible for surcharge, the highest surcharge will apply;
- The exposure period is 36 months prior to date of application or renewal;
- Surcharges are applied independently for class 05 and class 06

ACCIDENTS: Surcharge is automatically included in our rating process.

MINOR CONVICTIONS – MOVING TRAFFIC VIOLATIONS: Surcharge is automatically included in our rating process.

Convictions of any moving traffic offences, other than those specifically listed in major convictions and serious convictions below, under any Act governing highway traffic or Compulsory Automobile Insurance Act (CAIA) or any offences substantially the same committed outside Canada, including but not limited to:

- Fail or refuse to surrender licence CAIA;
- Fail to produce evidence of insurance;
- Fail to disclose particulars CAIA;
- No drivers licence or improper class of licence
- Breach of speed limits and moving traffic offences other than shown in major convictions and serious convictions apply.
- Fail to carry insurance card CAIA; Fail to carry evidence of insurance CAIA; Fail to have insurance card CAIA.

MAJOR CONVICTIONS - HIGHWAY TRAFFIC ACT:

Convictions of the following offences under any Act governing highway traffic (Motor Vehicle Act of Canada - MVACA or Compulsory Automobile Insurance Act - CAIA) or offences substantially the same committed outside Canada, including but not limited to:

- Failing to report an accident;
- Failing to give name and licence number in the event of an accident to police or other persons entitled to such information;
- Improper passing of school buses;
- Improper passing of schools or playgrounds;
- Speeding 50 km or more but less than 60 km over speed limit;
- Stunt driving

- Driving with no insurance;
- Operate motor vehicle - no insurance CAIA;
- Vehicle owner without insurance CAIA;
- No insurance CAIA;
- Produce false evidence CAIA;
- False statement re. insurance MVACA;
- Produce false insurance MVACA;
- Make false statement CAIA;
- Permit a novice to drive in contravention of conditions/restrictions;
- Class G1 accompanied driver - fail/refuse provide breath;
- Class G1 drive unaccompanied by qualified driver;
- Class G1 accompanied driver - excess blood alcohol;
- Class G1 drive with front seat passenger;
- Class G1/G2 drive with excess passengers;
- Class G1 drive on prohibited highway;
- Class G1/M1 drive at unlawful hour;
- Class M1 drive motorcycle with passenger;
- Class M1 drive motorcycle on prohibited highway.
- Failure to stop on request of or obey directions of a police officer
- Distracted driving – Holding/using a hand-held device

Apply: 25% surcharge for each Major conviction

SERIOUS CONVICTIONS - CRIMINAL CODE:

i) Any offence under any Act governing highway traffic involving:

- Driving without due care and attention;
- Street racing or driving contests
- Driving 60 km or more over speed limit;
- Class G1/G2/M1/M2 driving with alcohol in blood.

ii) Convicted under the Criminal Code of Canada of any one of the following offences, or under any other Act of an offence substantially the same committed inside or outside Canada, including but not limited to:

- Criminal negligence committed in the operation or use of a motor vehicle;
- Manslaughter committed in the operation or use of a motor vehicle;
- Failing to stop at the scene of an accident;
- Impaired driving;
- Driver under 22 years of age with alcohol in blood
- Driving without an interlock device where its installation is a requirement for licence reinstatement
- Failure or refusal to submit to a breathalyser or blood test;
- Failing to pass a breathalyser or blood test;
- Driving while licence under suspension;
- Dangerous driving;
- Careless driving;
- Failure to stop for a police officer, resulting in an extended suspension of licence (e.g. 3 years).

Note: If convictions for impaired driving and failure or refusal to take a breathalyser or blood test relate to the same occurrence they will be considered as one conviction.

Apply: 100% surcharge for each serious/criminal code conviction

MAXIMUM SURCHARGE: The total of the conviction additional charges, in respect of each coverage, shall be subject to a maximum of 200% of the premium otherwise payable.

VEHICLE SURCHARGES

HIGH THEFT RISK PREMIUM

A surcharge of \$500 will be applied to the All Perils (Comprehensive portion only), Comprehensive or Specified Perils premium when the vehicle has been determined to be:

- At a high risk of theft due to the year, make and model; and
- In a high theft risk area

The surcharge will be removed once the insured vehicle has had a superior approved Anti-theft system installed.

ENDORSEMENTS FOR USE WITH OAP NO 1 OWNERS POLICY**OPCF 2 - PROVIDING COVERAGE WHEN NAMED PERSONS DRIVE OTHER AUTOMOBILES OR RENT OR LEASE OTHER AUTOMOBILES**

This endorsement extends drive other automobile privileges (section A liability only) to anyone named in the policy. Intact Insurance Company considers all members of the insured's household, declared on the policy as operators, as covered on the Intact Insurance Company policy.

Policies Covering Vehicles Insured in a Company Name:

- Where a specific insured vehicle is provided to a business partner or employee, we interpret this coverage to apply to members of households of such persons.
- Those household members must not own vehicle(s) of their own.

Rate: \$0

OPCF 3 - DRIVE GOVERNMENT AUTOMOBILE

This endorsement extends the policy to provide coverage to the insured while operating government owned vehicles where the insured is unprotected by insurance coverage.

Refer to company with full details including insured's occupation, use of vehicle, frequency of usage and type of vehicle to be used.

Rate: \$50

OPCF 5 - PERMISSION TO RENT OR LEASE AUTOMOBILES AND EXTENDING COVERAGE TO THE SPECIFIED LESSEE(S)

This endorsement extends the policy to provide the lessee with the same coverage as if the vehicle were an owned vehicle. This endorsement applies when the lease is in excess of 30 days.

Rate: \$0

OPCF 6A - PERMISSION TO CARRY PAYING PASSENGERS

This endorsement provides permission to carry fellow employees, or neighbours for compensation to and from work. The following wording is to be inserted on the endorsement:

"To carry passengers for compensation or hire to and from their employment while and only while the Insured himself is going to and from his employment."

Private Passenger vehicle types:

Rate: 10% of the TPL, DCPD and Accident Benefits Premiums

Any Other Limited Permission to Carry Passengers

- **Refer to Company** providing full details of the exposure including insured's occupation, number of passengers usually carried, frequency of use for this purpose and approximate distance involved.
- Permission is automatically provided without additional premium for our insured who is involved in a cost sharing or reciprocal arrangement with co-workers or neighbours and for volunteer drivers.

OPCF 8 - PROPERTY DAMAGE REIMBURSEMENT

This endorsement is used where the insured agrees to reimburse a specified or actual amount of loss in respect of damage to property of others where indemnity is provided under section A of the policy.

- Not applicable to direct compensation property damage.
- This endorsement **must** be signed by the Insured.

Rate: \$0

OPCF 9 - MARINE USE EXCLUDED (AMPHIBIOUS AUTOS)

This endorsement excludes coverage while vehicles are in or upon water or being launched or landed. It is to be attached to all policies providing coverage on amphibious vehicles.

- This endorsement **must** be signed by the Insured.

Rate: \$0

OPCF 13C - RESTRICTING GLASS COVERAGE

This endorsement removes glass coverage from the comprehensive section of the policy.

- This endorsement **must** be signed by the Insured.
- If the insured refuses to sign the OPCF 13C, comprehensive coverage will be deleted.

Rate: Reduce the applicable comprehensive premium by 40%.

OPCF 16 - SUSPENSION OF COVERAGE

NOTE: OPCF 16 MUST BE USED when no other automobile in the household has compulsory liability and accident benefits coverage insured with Intact.

This endorsement suspends road coverages and should be used instead of deleting coverages, in order to avoid exposing the insured to an uninsured accident benefits loss.

- The endorsement suspends the use or operation aspects of third party liability, accident benefits, uninsured automobile, and direct compensation – property damage coverage for the described automobile, a newly acquired automobile and a temporary substitute automobile.
- The endorsement cancels all perils (collision portion only) and collision coverage for the described automobile, a newly acquired automobile and a temporary substitute automobile.
- Suspension period must be at least 45 days.
- This endorsement **must** be signed by the Insured.
- Return premiums for this change are provided at the time the endorsement is added to the policy.

- Return premiums are calculated pro rata from the effective date of the endorsement as follows:

Coverage	One Vehicle	Two or More Vehicles
Property Damage Bodily Injury Direct Compensation – Property Damage	Pro Rata less 10%	Pro Rata less 10%
Accident Benefits	Pro Rata less 50%	Pro Rata less 10%
Collision	Pro Rata	Pro Rata

OPCF 17 - REINSTATEMENT OF COVERAGE

This endorsement reinstates the coverage suspended by endorsement 16.

Rate: \$0

OPCF 19 - LIMITING THE AMOUNT PAID FOR LOSS OR DAMAGE COVERAGES

The standard policy insures up to the actual cash value of the automobile. This endorsement limits the amount payable to the amount specified in the endorsement or the actual cash value, whichever is the lesser.

- This endorsement does not guarantee payment of the declared amount.
- The limit should be periodically reviewed to ensure that coverage is adequate.
- This endorsement **must** be signed by the Insured.
- If the insured refuses to sign the OPCF 19, all optional physical damage coverages will be deleted.

Rate: \$0

OPCF 19A - AGREED VALUE OF AUTOMOBILES

This endorsement provides coverage on an agreed value basis with no actual cash value limitation.

- Up to date appraisals by a qualified appraiser and photographs are required.
- Available on antique or classic vehicles only

Rate: \$0

OPCF 20 - COVERAGE FOR TRANSPORTATION REPLACEMENT

This endorsement provides for the rental of an automobile while the insured vehicle is out of use due to a covered physical damage claim.

Rates:

Limit per Occurrence	Premium
\$1000	\$45
\$1500	\$55
\$3000	\$80
\$5000	\$95

Also refer to the Plus Pac options.

OPCF 23A - LIENHOLDER PROTECTION

This endorsement is used to recognize a lienholder's insurable interest in the automobile. The endorsement requires that the lienholder be given 15 days' notice of cancellation of any physical damage coverage of the policy.

Rate: \$0

OPCF 27 - LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE(S) AND OTHER COVERAGES WHEN INSURED PERSONS DRIVE, RENT OR LEASE OTHER AUTOMOBILES

This endorsement extends coverage for liability for loss or damage arising from the care, custody or control of any automobile, including its equipment, not owned by the Insured.

- Vehicles must have full section 7, loss or damage coverage to be eligible.
- Physical damage assumed under contract only applies when agreements are set out in writing.
- Drive other automobiles coverage is included in this endorsement.
- For policies of individuals, coverage is for the insured, his/her spouse and all drivers listed in the policy.
- For corporation-like entities, coverage is for all drivers listed in the endorsement and their spouses
- The rating is on an annual basis and allows for multiple trips.

- 30 consecutive days' coverage.
- \$500 All Perils deductible

Rates:

Limit on private passenger type of vehicle	Premium
\$75,000	\$55
\$100,000	\$65

Also refer to the Plus Pac options.

OPCF 28 - REDUCING COVERAGE FOR NAMED PERSONS

This endorsement reduces limits or coverage under the policy while the person named in the endorsement is operating the insured vehicle.

- The maximum third party liability for named persons under OPCF 28 is \$200,000.
- This endorsement **must** be signed by the Insured.
- If the insured refuses to sign the OPCF 28;
 - Collision or all perils will be deleted; and
 - Third party liability will be restricted to \$200,000 for the policy

Rate: \$0

OPCF 28A - EXCLUDED DRIVER

This endorsement may be requested by the insured to exclude a specified person from operating the insured vehicle.

- It will invalidate liability, physical damage and uninsured automobile coverage should the excluded driver operate any vehicle insured under the policy.
- Reduced accident benefits coverage may apply for the excluded driver and other occupants. Refer to actual policy wording.
- To be applicable, this endorsement **must** be signed by;
 - The policyholder; and
 - The excluded operator.

Rate: \$0

OPCF 31 - NON-OWNED EQUIPMENT

This endorsement provides physical damage coverage to equipment not owned by the Insured while it is attached to the described automobile.

- **Refer to Company** before binding with the description, use and cost price of new equipment.
- This endorsement **must** be signed
- If the insured refuses to sign the OPCF 31, all optional physical damage coverages will be deleted.

Rate: \$2/\$100

OPCF 32 - USE OF RECREATIONAL VEHICLES BY UNLICENCED OPERATORS

This endorsement provides coverage for unlicensed, unqualified or underage drivers while the recreational vehicle is being used off public highways.

Rate: \$0

OPCF 35 - COVERAGE FOR EMERGENCY ROAD SERVICE

Coverage for up to \$50 per occurrence is provided for towing and emergency service expense if the insured vehicle is disabled.

Available only on private passenger vehicles written on Commercial Lines policies.

Rate: \$15 - Also refer to the Plus Pac options

OPCF 38 - AGREED LIMIT FOR AUTOMOBILE ELECTRONIC ACCESSORIES AND EQUIPMENT

Section 7, loss or damage coverages of the OAP 1 provides a \$1,500 limit on non-factory installed electronic accessories and equipment.

- This endorsement allows coverage for specifically described equipment.
- A complete description of the equipment, including serial numbers and a copy of the bill of sale to substantiate the value is required.
- The equipment must be insured to 100% of this value.

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

- The maximum agreed limit for this endorsement is \$10,000.
- Anti-theft devices will be covered at no additional charge.
- This endorsement **must** be signed by the insured.
- If the insured refuses to sign the OPCF 38, the endorsement will be deleted.

Rate: \$2.00 per \$100 over \$1,500 limit.

OPCF 40 - FIRE DEDUCTIBLE

This endorsement extends the deductible under specified perils, comprehensive or all perils to apply to loss or damage caused by fire.

- The deductible will not apply to loss or damage caused by lightning.
- This endorsement **must** be signed by the Insured.
- If the insured refuses to sign the OPCF 40, all perils, comprehensive or specified perils coverages will be deleted.

Rate: \$0

OPCF 43 - REMOVING DEPRECIATION DEDUCTION**OPCF 43A - REMOVING DEPRECIATION DEDUCTION FOR SPECIFIED LESSEE(S)
(24 MONTHS)**

This endorsement waives depreciation if:

- The Insured is the original owner/lessee of the automobile; and
- The loss or damage occurs within 24 months of the purchase/lease date.
- If the 24 months end during the term of the policy, the coverage will continue until the expiry date of that policy period.
- This endorsement is available only on private passenger vehicles.
- Vehicle must have Physical Damage coverage.
- It does not apply to recreational vehicles.
- This endorsement is available on vehicles sold as demonstrator vehicles with less than 5,000 km.

- This endorsement is not available on private passenger vehicles that are identified by the High Theft Risk Premium surcharge and do not have a superior approved anti theft system installed.

Rates:

Vehicle Rate Group (Collision)	Year 1	Year 2
01-23	\$25	\$40
24-27	\$30	\$45
28-30	\$35	\$50
31-33	\$40	\$55
34-43	\$45	\$65
44+	\$65	\$100

Also refer to the Plus Pac options for combinations of endorsements.

Note: When coverage is added mid-term for newly purchased vehicles, upon renewal the premium remains as Year 1.

OPCF 43 - REMOVING DEPRECIATION DEDUCTION**OPCF 43A - REMOVING DEPRECIATION DEDUCTION FOR SPECIFIED LESSEE(S)
(48 MONTHS)**

This endorsement waives depreciation if:

- The Insured is the original owner/lessee of the automobile; and
- The loss or damage occurs within 48 months of the purchase/lease date.
- If the 48 months end during the term of the policy, the coverage will continue until the expiry date of that policy period.
- This endorsement is available only on private passenger vehicles.
- Vehicle must have Physical Damage coverage.
- It does not apply to recreational vehicles.

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

- This endorsement is available on vehicles sold as demonstrator vehicles with less than 5,000 km.
- This endorsement is not available on private passenger vehicles that are identified by the High Theft Risk Premium surcharge and do not have a superior approved anti theft system installed.

Rates:

Vehicle Rate Group (Collision)	Year 1	Year 2	Year 3	Year 4
01-23	\$25	\$40	\$60	\$85
24-27	\$30	\$45	\$65	\$95
28-30	\$35	\$50	\$80	\$110
31-33	\$40	\$55	\$90	\$130
34-43	\$45	\$65	\$110	\$160
44+	\$65	\$100	\$145	\$220

Also refer to the Plus Pac options for combinations of endorsements.

Note: When coverage is added mid-term for newly purchased vehicles, upon renewal the premium remains as Year 1.

OPCF 44R - FAMILY PROTECTION ENDORSEMENT

This endorsement provides additional benefits for the named insured and other insured persons, as defined in the endorsement, if the other motorist does not have sufficient insurance to pay the claim, or should the other motorist be unidentified. The limit of coverage is the difference between the liability insurance limit of the insurance policy and that carried by the motorist at fault.

Rates:

Inclusive Policy Limit	Charge Per Automobile
\$200,000	\$1
\$300,000	\$2
\$500,000	\$4
\$1,000,000	\$15
\$2,000,000	\$29
\$3,000,000	\$44
\$4,000,000	\$59
\$5,000,000	\$74

OPCF 47 - AGREEMENT NOT TO RELY ON SABS PRIORITY OF PAYMENT RULES

This endorsement ensures that persons who are entitled to receive optional statutory benefits under the policy are not required by the priority of payment rules in the insurance act to claim under another policy that does not provide them with optional statutory accident benefits.

- This endorsement allows these persons to claim both statutory accident benefits (SABS) and optional statutory accident benefits under this policy, whether the accident took place in a vehicle described in this policy or in any other vehicle.
- This endorsement is attached automatically to all policies where the policyholder has purchased optional statutory benefits.

Rate: \$0

OPCF 48 – ADDED COVERAGE TO OFFSET TORT DEDUCTIBLES

This endorsement reduces the deductible associated with court awarded compensation for pain and suffering as defined in the endorsement.

Rate: 8% of BI premium

OPCF 49 – AGREEMENT NOT TO RECOVER FOR LOSS OR DAMAGE FROM AN AUTOMOBILE COLLISION (for Ontario Automobile Policy OAP 1)

- This endorsement removes the right for recovery under Section 6, Direct Compensation - Property Damage (DCPD).
- Return premiums for this change is provided at the time the endorsement is added to the policy, when DCPD and associated premium is removed.

ELIGIBILITY:

- Vehicle must carry Liability – Bodily Injury & Property Damage
- The endorsement must be signed by the named insured(s).
- Vehicle must not have Collision or All Perils Coverage.
- Available on private passenger vehicle(s) and recreational vehicle types eligible for DCPD coverage.

Rate: \$0

PLUS PAC – AUTOMOBILE PHYSICAL DAMAGE EXTENSION PACKAGES**PLUS PAC – OPTION C - (OPCF20, OPCF27, OPCF35, OPCF 43 or 43A)**

- This endorsement is available only for private passenger vehicles written on Commercial Lines policies, where physical damage coverage is provided.
- Must meet all eligibility requirements of the individual endorsements.

The endorsement provides the following coverages:

1. Coverage for Transportation Replacement (OPCF 20)
 - Maximum \$3000 any one accident
2. Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles – (OPCF 27)
 - 30 consecutive days' coverage.
 - \$500 All Perils deductible.
 - \$75,000 limit on private passenger type vehicle.
3. Coverage for Emergency Road Service (OPCF 35)
 - Up to \$50 in any one case.
4. Removing Depreciation Deduction (OPCF 43 or 43A)
 - Waives depreciation on repair or replacement for loss from an insured peril occurring within 24 months of the purchase/lease date. Insured must be the original purchaser of the vehicle.

Rates:

Business use

Vehicle Rate Group (Collision)	Year 1	Year 2
01-23	\$130	\$140
24-27	\$135	\$145

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

28-30	\$140	\$150
31-33	\$145	\$155
34-43	\$150	\$165
44+	\$160	\$175

Other than business use

Vehicle Rate Group (Collision)	Year 1	Year 2
01-23	\$120	\$130
24-27	\$125	\$135
28-30	\$130	\$140
31-33	\$135	\$145
34-43	\$140	\$155
44+	\$150	\$170

PLUS PAC – OPTION C WITH ROADSIDE - (OPCF20, OPCF27, Roadside Assistance, OPCF 43 or 43A)

- This endorsement is available only for private passenger vehicles written on Personal Lines policies, where physical damage coverage is provided.
- Must meet all eligibility requirements of the individual endorsements.

The endorsement provides the following coverages:

1. Coverage for Transportation Replacement (OPCF 20)
 - Maximum \$3000 any one accident
2. Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles – (OPCF 27)
 - 30 consecutive days' coverage.
 - \$500 All Perils deductible.
 - \$75,000 limit on private passenger type vehicle.

3. Roadside Assistance Endorsement

- Maximum of four (4) events per policy year.
- Each request for roadside assistance service or request for reimbursement will count as one (1) event out of the limit of four (4) events per policy year.
- Each reimbursement is limited to \$150 per event, up to a maximum of \$600 per policy year.

4. Removing Depreciation Deduction (OPCF 43 or 43A)

- Waives depreciation on repair or replacement for loss from an insured peril occurring within 24 months of the purchase/lease date. Insured must be the original purchaser of the vehicle.

Rates:

Business use

Vehicle Rate Group (Collision)	Year 1	Year 2
01-23	\$172	\$182
24-27	\$177	\$187
28-30	\$182	\$192
31-33	\$187	\$197
34-43	\$192	\$207
44+	\$202	\$222

Other than business use

Vehicle Rate Group (Collision)	Year 1	Year 2
01-23	\$162	\$172
24-27	\$167	\$177
28-30	\$172	\$182
31-33	\$177	\$187
34-43	\$182	\$197
44+	\$192	\$212

PLUS PAC – OPTION D - (OPCF 20, OPCF27, OPCF 35)

- This endorsement is available only for private passenger vehicles written on Commercial Lines policies, where physical damage coverage is provided.
- Must meet all eligibility requirements of the individual endorsements.

The endorsement provides the following coverages:

1. Coverage for Transportation Replacement (OPCF 20)
 - Maximum \$3000 any one accident
2. Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles – (OPCF 27)
 - 30 consecutive days' coverage.
 - \$500 All Perils deductible.
 - \$75,000 limit on private passenger type vehicle.
3. Coverage for Emergency Road Service (OPCF 35)
 - Up to \$50 in any one case.

Rates:

Business use: \$110

Other than business use: \$100

PLUS PAC – OPTION D WITH ROADSIDE - (OPCF 20, OPCF27, Roadside Assistance)

- This endorsement is available only for private passenger vehicles written on Personal Lines policies, where physical damage coverage is provided.
- Must meet all eligibility requirements of the individual endorsements.

The endorsement provides the following coverages:

1. Coverage for Transportation Replacement (OPCF 20)

- Maximum \$3000 any one accident
2. Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles – (OPCF 27)
- 30 consecutive days' coverage.
 - \$500 All Perils deductible.
 - \$75,000 limit on private passenger type vehicle.
3. Roadside Assistance Endorsement
- Maximum of four (4) events per policy year.
 - Each request for roadside assistance service or request for reimbursement will count as one (1) event out of the limit of four (4) events per policy year.
 - Each reimbursement is limited to \$150 per event, up to a maximum of \$600 per policy year.

Rates:

Vehicle Age	Business Use	Other Than Business Use
0 to 9 years	\$152	\$142
10+ years	\$172	\$162

PLUS PAC – OPTION E - (OPCF20, OPCF27, OPCF35, OPCF 43 or 43A)

- This endorsement is available only for private passenger vehicles written on Commercial Lines policies, where physical damage coverage is provided.
- Must meet all eligibility requirements of the individual endorsements.

The endorsement provides the following coverages:

1. Coverage for Transportation Replacement (OPCF 20)
- Maximum \$3000 any one accident

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

2. Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles – (OPCF 27)

- 30 consecutive days' coverage.
- \$500 All Perils deductible.
- \$75,000 limit on private passenger type vehicle.

3. Coverage for Emergency Road Service (OPCF 35)

- Up to \$50 in any one case.

4. Removing Depreciation Deduction (OPCF 43 or 43A)

- Waives depreciation on repair or replacement for loss from an insured peril occurring within 48 months of the purchase/lease date. Insured must be the original purchaser of the vehicle.

Rates:

Business use

Vehicle Rate Group (Collision)	Year 1	Year 2	Year3	Year 4
01-23	\$130	\$150	\$170	\$200
24-27	\$135	\$160	\$180	\$215
28-30	\$140	\$165	\$195	\$235
31-33	\$145	\$175	\$210	\$255
34-43	\$150	\$185	\$230	\$280
44+	\$160	\$210	\$260	\$330

Other than business use

Vehicle Rate Group (Collision)	Year 1	Year 2	Year3	Year 4
01-23	\$120	\$140	\$160	\$190
24-27	\$125	\$150	\$170	\$205

28-30	\$130	\$155	\$185	\$225
31-33	\$135	\$165	\$200	\$245
34-43	\$140	\$175	\$220	\$270
44+	\$150	\$200	\$250	\$320

PLUS PAC – OPTION E WITH ROADSIDE - (OPCF20, OPCF27, Roadside Assistance, OPCF 43 or 43A)

- This endorsement is available only for private passenger vehicles written on Personal Lines policies, where physical damage coverage is provided.
- Must meet all eligibility requirements of the individual endorsements.

The endorsement provides the following coverages:

1. Coverage for Transportation Replacement (OPCF 20)

- Maximum \$3000 any one accident

2. Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles – (OPCF 27)

- 30 consecutive days' coverage.
- \$500 All Perils deductible.
- \$75,000 limit on private passenger type vehicle.

3. Roadside Assistance Endorsement

- Maximum of four (4) events per policy year.
- Each request for roadside assistance service or request for reimbursement will count as one (1) event out of the limit of four (4) events per policy year.
- Each reimbursement is limited to \$150 per event, up to a maximum of \$600 per policy year.

4. Removing Depreciation Deduction (OPCF 43 or 43A)

- Waives depreciation on repair or replacement for loss from an insured peril occurring within 48 months of the purchase/lease date. Insured must be the original purchaser of the vehicle.

Rates:

Business use

Vehicle Rate Group (Collision)	Year 1	Year 2	Year3	Year 4
01-23	\$172	\$192	\$212	\$242
24-27	\$177	\$202	\$222	\$257
28-30	\$182	\$207	\$237	\$277
31-33	\$187	\$217	\$252	\$297
34-43	\$192	\$227	\$272	\$322
44+	\$202	\$252	\$302	\$372

Other than business use

Vehicle Rate Group (Collision)	Year 1	Year 2	Year3	Year 4
01-23	\$162	\$182	\$202	\$232
24-27	\$167	\$192	\$212	\$247
28-30	\$172	\$197	\$227	\$267
31-33	\$177	\$207	\$242	\$287
34-43	\$182	\$217	\$262	\$312
44+	\$192	\$242	\$292	\$362

THE PROTECTOR PACKAGE

(For use with private passenger vehicles other than those rated as antique or classic)

Tire Blow-Out Protector

- This endorsement provides protection to repair or replace a tire if damaged or destroyed by blow-out in the course of normal driving conditions.
- Coverage up to \$200 will be provided under the collision or upset section, or collision or upset portion if all perils option is purchased.
- The coverage will not be subject to a deductible.

Special Conditions:

- Collision or upset or all perils coverage must have been purchased on the vehicle on which the tire blow-out occurs.

Contents Damage by Collision Protector

- We will pay up to \$1,000 to repair or replace the contents of an automobile if they are damaged or destroyed by collision or upset.
- We will only pay for loss or damage that exceeds the amount of the deductible that applies to the collision or upset coverage.

Special Conditions:

- Collision or upset or all perils coverage must have been purchased on the vehicle in which the contents are damaged or destroyed.

Rate: \$0

RESPONSIBLE DRIVER GUARANTEE™

Risks must meet all underwriting criteria and rules of our regular automobile program.

This endorsement protects only the driving record of the principal operator of the insured vehicle (or its substitute) from the consequences of the first chargeable at-fault accident with the vehicle.

No protection is offered under this endorsement to occasional operators of the insured motor vehicle who are rated under class 05 or class 06.

At renewal, the driving record of the principal operator on the insured vehicle will not be negatively impacted by the first chargeable at-fault accident, provided that all eligibility and other conditions are met.

What happens if a second chargeable at-fault accident occurs?

- If it occurs within 7 years of the first chargeable at-fault accident:
 - (i) It will be treated as if it was a first chargeable at-fault accident that did not have the benefit of protection under this endorsement, and
 - (ii) It will affect the driving record of the principal operator of the insured vehicle and/or the principal operator's eligibility for insurance.
- If the driving record of the principal operator is driving record 9 and a second chargeable at-fault loss occurs more than 7 years and less than 9 years from the first chargeable at-fault accident, the driving record of the principal operator will renew at driving record 7, provided that all eligibility and other conditions are met.

The third chargeable at-fault accident and any subsequent chargeable at-fault accidents will also affect the driving record and the eligibility for insurance of the principal operator of the insured vehicle.

ELIGIBILITY AND CONDITIONS

- The principal operator **must** qualify for driving record 9 or driving record 7 and must be 7 years accident free*.
*(*The operator will not be considered "accident free" if there was an accident, which was previously protected under a special endorsement (other than under Responsible Driver Guarantee), in Canada or the USA.)*
- The Responsible Driver Guarantee may be purchased at any time during the policy term.
- The Responsible Driver Guarantee must be purchased every year, as coverage is valid for one year only.

- Should there be a first chargeable at-fault accident while the Responsible Driver Guarantee is in-force; the Responsible Driver Guarantee must be renewed each year following the year in which such first chargeable at-fault accident occurred, in order for the principal operator's driving record to continue to be protected.

There will be no protection if:

- There has been a violation of any statutory conditions or a policy condition in relation to the accident.
- The driver of the insured vehicle has been convicted of a major or serious offence or an offence under the Criminal Code of Canada.

Rate:

Years with Company*	PO Age 49 or less	PO Age 50 or older
0-9	\$145	\$115
10+	\$75	\$60

*Years with Company: Number of years continuously insured with Intact Insurance Company, Novex Insurance Company or JEVCO Insurance Company (under an automobile policy or a property policy if combined as a *my home and auto* package).

Claims Advantage®

ELIGIBILITY

- Private passenger vehicles, excluding Antique and Classic.
- Vehicle must have Physical Damage Coverage.
- Not applicable if vehicle has OPCF 40.

We will waive the physical damage deductible on the claim of the vehicle that is:

- A total loss of the vehicle or
- A hit and run loss over \$1,000 in value.

PERSONAL INSURANCE PRODUCT MANUAL

ENDORSEMENTS

We will reimburse, as a result of loss of use of the vehicle, while access to the vehicle is prohibited by civil authority for mass evacuation.

The limit is \$50 per day for the lesser of:

- 30 days from the order of evacuation
- Until the order of evacuation is lifted and it is reasonable for the insured to gain access to the vehicle.

Rate: \$15

Minor Conviction Protection Endorsement

The Minor Conviction Protection Endorsement allows the rating and eligibility of a risk to not be affected by the oldest minor conviction in the preceding 3 years. In order to maintain protection for a minor conviction the endorsement must be purchased each year.

ELIGIBILITY:

- To qualify initially/re-qualify all drivers assigned to the risk must be conviction free when the endorsement is purchased;
- Applies to private passenger vehicles, excluding Antique and Classic;
- Class 05/06 is assessed as a separate risk;
- Principal operator is licensed at least 6 years;
- Occasional (Class 05/06) operator is licensed at least 6 years;
- After the initial purchase the risk must remain free of major, serious and Criminal Code of Canada convictions, or else the endorsement will be removed.

Rate per eligible automobile(s):

Principal operator	
Licensed 6 – 8 years	\$50
Licensed 9+ years	\$40

Occasional (Class 05/06)	
Licensed at least 6 years	\$30

Roadside Assistance Endorsement

- We will arrange for and cover the costs of the following roadside assistance services: battery boosting, towing due to mechanical breakdown, gas delivery, tire change, lockout assistance, extraction of stuck automobile.
- A request for reimbursement may be submitted if assistance service is unavailable or if another service provider is used for the roadside assistance services outlined above. Each reimbursement is limited to \$150 per event, up to a maximum of \$600 per policy year.
- We will cover up to a maximum of four (4) events per policy year. Each request for roadside assistance service or request for reimbursement will count as one (1) event out of the limit of four (4) events per policy year.

Rates:

Vehicle Age	Rate
0 to 9 years	\$65
10+ years	\$85

Also refer to the Plus Pac options.

ELIGIBILITY:

- Applies to private passenger vehicles, excluding Antique and Classic, written on Personal Lines policies only.

Agreed Value Plus Endorsement

This endorsement provides coverage on an agreed value basis with no actual cash value limitation.

ELIGIBILITY:

- Private passenger vehicles only
- Vehicle age is 14 years old or newer
- Vehicle value is \$100,000 or over
- Vehicle must have physical damage coverage

Rate: \$100

Equipment other than factory-installed equipment should not be included in the value of the vehicle.

Value is determined by Intact Insurance, or a current appraisal provided by the insured.

If Agreed Value requested by insured is greater than the value determined by Intact Insurance, an additional charge of \$10 per \$1000 of the difference applies.

The agreed value is reviewed annually and updated if needed.

ONTARIO PRIVATE PASSENGER RATES

Applying our new rating algorithm requires an electronic means for quoting. For this reason rates will only be available through online rating tools. Please ensure a comparative rating engine is used to determine Intact Insurance Company private passenger vehicle premiums.

UNINSURED AUTOMOBILE COVERAGE

The premium for uninsured automobile coverage is included in the accident benefit premium.

OPTIONAL ACCIDENT BENEFITS

Optional Accident Benefits rates are applied to each vehicle (private passenger and recreational) insured with Intact.

Rates are applied to the Accident Benefit premium of the principal operator for the vehicle.

The Optional Accident Benefits premium calculation is based on the Accident Benefits premium after all discounts and/or surcharges have been applied.

OPTIONAL ACCIDENT BENEFIT	Private Passenger Vehicles	Motorcycles	Recreational Vehicles excluding Motorcycles
Weekly Income Replacement \$600	15%	15%	25%
Weekly Income Replacement \$800	20%	20%	45%
Weekly Income Replacement \$1000	25%	25%	60%
Funeral and Death Benefits	3%	3%	7%
Caregiver, Housekeeping & Home Maintenance	15%	15%	18%
Medical, Rehabilitation & Attendant Care (\$130,000)	10%	6%	6%
Medical, Rehabilitation & Attendant Care (\$1,000,000)	24%	26%	12%
Catastrophic Impairment Benefit (additional \$1,000,000 for Medical, Rehabilitation & Attendant Care)	8%	9%	3%
Dependant Care	3%	3%	3%
Indexation Benefit (Consumer Price Index)	20%	20%	25%

DEDUCTIBLE OPTIONS FOR PRIVATE PASSENGER VEHICLES

Deductible	DC-PD	Collision or All Perils	Comprehensive or Specified Perils
\$0	X		
\$300	X	X	X
\$500	X	X	X
\$1,000		X	X
\$1,500		X	X
\$2,000		X	X
\$2,500		X	X
\$5,000		X	X
\$7,500		X	X
\$10,000		X	X
\$15,000		X	X
\$20,000		X	X
\$25,000		X	X
\$50,000		X	X
\$100,000		X	X

LIABILITY LIMIT OPTIONS FOR PRIVATE PASSENGER VEHICLES

\$200,000
\$300,000
\$500,000
\$1,000,000
\$2,000,000
\$3,000,000
\$4,000,000
\$5,000,000

MOTORHOMES

DEFINITIONS

Motorhome: is a self-propelled vehicle with living quarters as a permanent part of the vehicle. A customized van with seating and sleeping accommodation is not a motorhome.

Carsharing Program: a peer-to-peer (also known as person-to-person) platform that allows private motorhome owners to rent out their motorhome via an online marketplace.

BINDING AUTHORITY

You may bind any unit which qualifies for our eligibility rules and guidelines listed below.

VALUE

For physical damage premiums the “value” is the Manufacturer’s List Price New plus the cost of additional equipment subsequently installed in the unit.

THIRD PARTY LIABILITY LIMITS

- Maximum \$2,000,000 inclusive.

ELIGIBILITY

- Must be used for the owner’s personal recreational purposes. We will however allow motorhomes used in an acceptable* peer-to-peer carsharing program where the motorhome is insured under a commercial fleet policy during the rental period. *Acceptability is determined based on the corresponding commercial fleet coverage.
- Units up to 12.2 metres (40 feet) in length
- Units up to \$150,000 in value.
- Must be a factory built and equipped Motorhome.
- Must carry liability and accident benefits coverage.

RISKS YOU MUST REFER BEFORE BINDING

- Units over 7.3 metres (24 feet) in length.
- Units over \$75,000 in value.
- Other than factory built and equipped units.
- Risks judged to be substandard due to accidents or convictions.
- Risks where the applicant plans to take a trip outside Canada of more than four (4) weeks duration.

RISKS WE DO NOT WRITE

Refer to Private Passenger Automobile Rules applicable to new business and renewals.

In addition we do not write:

- Motorhomes used for business or commercial purposes. We will however allow motorhomes used in an acceptable* peer-to-peer carsharing program where the motorhome is insured under a commercial fleet policy during the rental period. * Acceptability is determined based on the corresponding commercial fleet coverage.
- Motorhomes rented or leased. We will however allow motorhomes used in an acceptable* peer-to-peer carsharing program where the motorhome is insured under a commercial fleet policy during the rental period. * Acceptability is determined based on the corresponding commercial fleet coverage.
- Vehicles covered for physical damage coverage only.
- High performance, homemade or modified vehicles.
- Motorhomes valued in excess of \$150,000.
- Motorhomes in excess of 12.2 metres (40 feet) in length.
- Principal operators licensed less than 1 year, and has less than 1 year experience operating a motorhome.
- Risks with more than 1 at fault accident in the past 6 years.

ENHANCED MOTORHOME TRAVEL PACKAGE

This endorsement is available on Motorhomes that meet the following criteria:

- Motorhomes less than 15 years old
- Principal operator is licensed 9 years or more
- No chargeable accidents in past 6 years while operating a motorhome
- It provides the following coverages:
 - OPCF 35 - \$500
 - Emergency Vacation Expense - \$200 per day/ maximum \$2000 any one occurrence
 - Lock Replacement Coverage
 - Motorhome contents - \$5000 limit subject to a \$300 deductible

Rate: \$50

RATING

All premiums are minimum retained premiums for this coverage.

Coverage	\$200,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000
Liability	\$74	\$79	\$84	\$95	\$111
OPCF 44	\$1	\$2	\$4	\$15	\$28

Accident Benefits - \$53

DC-PD - \$94

Physical Damage - Rate per \$100 of Value

Deductible	DC-PD	All Perils	Collision	Comp	Specified Perils
\$100	NA	\$1.44	\$0.86	\$0.58	\$0.43
\$250	NA	\$1.11	\$0.62	\$0.49	\$0.37
\$300	-\$12	\$1.06	\$0.59	\$0.47	\$0.36
\$500	-\$17	\$0.86	\$0.46	\$0.40	\$0.32
\$1,000	NA	\$0.71	\$0.37	\$0.34	\$0.24
\$2,500	NA	\$0.64	\$0.33	\$0.31	\$0.23
\$5,000	NA	\$0.55	\$0.30	\$0.25	\$0.19
\$7,500	NA	\$0.52	\$0.28	\$0.24	\$0.18
\$10,000	NA	\$0.50	\$0.27	\$0.23	\$0.17
\$25,000	NA	\$0.43	\$0.23	\$0.20	\$0.15
\$50,000	NA	\$0.39	\$0.21	\$0.18	\$0.14
\$100,000	NA	\$0.34	\$0.18	\$0.16	\$0.12

Note:

- Motorhomes valued \$50,000 and over, any physical damage deductible is \$1000.
- Physical Damage Coverages are subject to the following endorsements:
 - OPCF - 20 - Coverage for Transportation Replacement \$50 per day/ \$1200 per accident
 - OPCF - 40 - Fire Deductible
- If the insured does not sign the OPCF 40, we will not offer Physical Damage Coverages.
- For motorhomes, the maximum Third Party Liability limits is \$2,000,000.

TRAILERS

ELIGIBILITY

Must be used with a private passenger automobile for recreational purposes.

We will however allow trailers used in an acceptable* peer-to-peer carsharing program where the trailer is insured under a commercial fleet policy during the rental period. * Acceptability is determined based on the corresponding commercial fleet coverage.

DEFINITIONS

Trailer

- A Trailer is a vehicle without motive power, designed to be towed behind a private passenger automobile, station wagon or commercial type automobile of less than 4500 kg Gross Vehicle Weight.
- A trailer mounted on a permanent foundation is not included in this definition.

Carsharing Program

- A peer-to-peer (also known as person-to-person) platform that allows private trailer owners to rent out their vehicle via an online marketplace.

Types of Trailers:

Cabin or Home Trailer

- Trailers equipped with home conveniences for camping trips, vacations.
- Excluding motorhomes.

Tent Trailer

Collapsible unit, constructed for living purposes.

Camper Unit

Specially constructed unit with living quarters mounted and removable from a vehicle.

Caps/Canopies

Separately constructed removable units providing weather protection for the box of an otherwise open commercial vehicle (i.e. pick up truck).

Utility Trailers

All other, such as box trailer, boat trailer used to transport personal goods.

RISKS WE DO NOT WRITE

- Trailers used for business or commercial purposes. We will however allow vehicles used in an acceptable* peer-to-peer carsharing program where the vehicle is insured under a commercial fleet policy during the rental period. * Acceptability is determined based on the corresponding commercial fleet coverage.
- Trailers rented or leased. We will however allow vehicles used in an acceptable* peer-to-peer carsharing program where the vehicle is insured under a commercial fleet policy during the rental period. * Acceptability is determined based on the corresponding commercial fleet coverage.
- Trailers unless written in conjunction with a new or existing automobile policy.
- Trailers valued in excess of \$80,000.
- Trailers in excess of 12.2 metres (40 feet) in length.

RATING

- Premium shown for trailers are additional to the premium to be charged for the towing vehicle.
- The liability limit is the same as that of the towing vehicle which we insure.
- Not subject to a seasonal discount.

Trailer Type	Liability
Cabin, Home or Camper Units	No charge
Tent, Utility or Caps	No charge
No Fault Benefits and OPCF 44	No charge when we are providing coverage for the named insured on any powered vehicle where a premium charge is made.

PHYSICAL DAMAGE

- Rate according to the Manufacturer's List Price New (including taxes).
- Deductible factors:
- \$300 DC-PD deductible, subtract 6% from DC-PD premium.
- \$500 DC-PD deductible, subtract 10% from DC-PD premium
- See the Vacation Trailer Pac programme in Personal Property Section.