

# Private Passenger Vehicle

## Ontario

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## How to Use This Manual

This document is optimized for reading in an electronic format: use PDF bookmarks to navigate to specific points of interest or click on any topic in the **Table of Contents** to view that section.

Within this document you'll also see [blue underlined text](#) that links to a corresponding section of content. Click **Back to Table of Contents** at the bottom of the page to return to the beginning of the document.

Please contact your Business Development Representative if you have any questions.

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## Binding Authority and Underwriting Rules

Our Brokers are authorized to bind the Company in respect to automobile insurance coverage of a type normally written by Wawanesa subject to the rules in this manual: Private Passenger vehicles, excluding any motor vehicle used for renting, taxi purposes, police or fire department work, delivery, held for sale by an automobile dealer, or other commercial use provided:

- Applicant, named insured and named operator(s) meets limitations and qualifications as may be outlined under Binding Authority and Underwriting Rules and Rating Rules of the manual.
- Application and supplementary reports and documentation are submitted as required/requested as per the General Rules and Instructions outlined in this manual.
- Where a previous insurer has cancelled or declined to renew in the preceding 3 years, please refer to your underwriter for review prior to binding.
- Any new business application where there is an open claim with the previous insurer, please refer to your underwriter for review prior to binding.

No set of guidelines can adequately cover all situations. However, if in your opinion you feel there is an individual case which warrants consideration, please contact your Wawanesa underwriter prior to binding. We reserve the right to amend these guidelines periodically and will notify, in writing, of any changes.

## Limits of Authorization

### Third-Party Limits

- Up to a maximum of \$2,000,000 for all Driving Records and classes.
- All policies insured under the same named insured and/or spouse must carry the same liability limit.

***Higher limits may be considered. Refer to Company.***

### Physical Damage

- Private Passenger Vehicle value not to exceed \$150,000.

***Higher limits may be considered. Refer to Company.***

## Acceptability & Decline Rules (Limitations – Private Passenger)

### A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:

#### 1. Applicant/Named Insured and/or Named Operator

- 1.1. Any Applicant, Named Insured or Named Operator that has been reported to police for verbal abuse, physical abuse, or threatening behaviour toward any employee, broker, agent, or representative of Wawanesa Mutual Insurance Company.
- 1.2. Any vehicle where the Principal Operator is a resident of Ontario and does not hold a valid Ontario's Driver's License within 60 days of becoming a resident of Ontario.
- 1.3. Any vehicle where the Applicant or Named Insured does not have an insurable interest.

**Note:** Upon request, we require a copy of the vehicle registration as proof of insurable interest.

- 1.4. Any vehicle where the Actual Owner and Registered Owner are not the same person.
- 1.5. Any Named Operator driving in Canada under an International Permit.
- 1.6. Any Applicant or Named Insured does not provide a residential address where the vehicle is garaged.
- 1.7. The Named Insured and all drivers listed on a policy are unlicensed for any reason, including an administrative lapse.

#### 2. Application/Underwriting Information

- 2.1. Failure to provide a completed and signed approved application form.
- 2.2. Failure to provide underwriting information as required/requested as per the rules outlined in this manual.

#### 3. Chargeable Accidents

- 3.1. New Business ONLY, including any newly added drivers and previously excluded drivers: Any Applicant or Named Operator with 2 or more Chargeable Accidents within the last 5 years.
- 3.2. Renewal ONLY: Any Applicant, Named Insured or Named Operator with 3 or more Chargeable Accidents within the last 6 years. However, any Chargeable Accident that has been waived as a result of the Accident Waiver Endorsement shall be excluded from the total number of Chargeable Accidents in relation to this rule.

#### 4. Broker/Brokerage

- 4.1. The broker no longer has an active contract with Wawanesa Mutual Insurance Company. However, the risk will qualify as renewal business through another Wawanesa Mutual Insurance Company broker, subject to the applicable underwriting rules.

#### 5. Combination Rules

- 5.1. Any Applicant, Named Insured or Named Operator with 2 or more Minor Convictions (See Definition section of the manual for a list of Minor Convictions) within the last 3 years and has been licensed in Canada or the United States for less than 4 years.
- 5.2. New Business ONLY, including newly added drivers and previously excluded drivers: Any Applicant or Named Operator with 1 or more Chargeable Accidents within the last 5 years and has been licensed in Canada or the United States for less than 4 years.
- 5.3. Any Applicant or Named Insured has had one or more cancellations for non-payment of premium within the preceding three years AND any Named Operator has had two or more minor convictions within the preceding three years.
- 5.4. Any Applicant or Named Insured has had one or more cancellation for non-payment of premium within the preceding three years AND has had one or more chargeable accidents in the preceding six years.
- 5.5. Any Named Operator or vehicle has had 1 or more chargeable accidents in the preceding six years AND any Named Operator with two or more minor convictions within the preceding three years.
- 5.6. Any Applicant or Named Insured has had one or more cancellations for non-payment in the preceding three years AND any Named Operator has had one or more minor convictions AND is licensed less than three years.
- 5.7. Any Applicant or Named Insured has had one or more cancellations for non-payment in the preceding three years AND any Named Operator has had one or more minor convictions within the preceding three years AND any Named Operator or vehicle has had one or more chargeable accidents within the preceding six years.
- 5.8. Total of 6 or more minor convictions within the preceding 3 years for all Named Operators.

## **6. Driving Convictions**

- 6.1. Any Applicant, Named Insured or Named Operator with 3 or more Minor Convictions within the last 3 years.
- 6.2. Any Applicant, Named Insured or Named Operator with 1 or more Major Conviction (See Definition section of the manual for a list of Major Convictions) within the last 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.
- 6.3. Any Applicant, Named Insured or Named Operator with 1 or more Serious Convictions (See Definition section of the manual for a list of Serious Convictions) in the last 3 years.

## **7. Material Change, Misrepresentation, Breach of Condition or Term & Failure to Provide or Disclose**

- 7.1. Any Applicant, Named Insured or Named Operator who materially misrepresents or fails to disclose any fact as required under the approved application form.
- 7.2. Any Applicant, Named Insured or Named Operator who materially misrepresents or fails to disclose any fact when requesting a change in the existing policy.
- 7.3. Any Applicant, Named Insured or Named Operator who has been cancelled for material misrepresentation in the preceding 3 years.
- 7.4. Misrepresentation or non-disclosure by any insured person of any fact required under the approved claims forms within the last 3 years.
- 7.5. Applicant, Named Insured or any insured person has breached or not complied with a condition or term of the insurance policy (e.g. The vehicle was or is driven by any of its excluded drivers under the policy).
- 7.6. Any Applicant, Named Insured or any insured person who fails to disclose a material change to the prejudice of the insurer.
- 7.7. Any Applicant/Named Insured or any insured person who permits or authorizes a person to operate the vehicle without a valid license.

- 7.8. Any Applicant, Named Insured or Insured person who has been convicted of Automobile Insurance Fraud within the last 10 years.
- 7.9. Any Applicant/Named Insured or any insured person has given false or misleading information in respect of a claim under the contract to the prejudice of an insurer or in a signed Proof of Loss within the last 10 years.
- 7.10. Any Applicant, Named Insured or any insured person that has been convicted of an Automobile Insurance offence under section 447 of the Insurance Act within the last 3 years.
- 7.11. Any Applicant, Named Insured or any insured person has refused to fully provide requested claims information. Claims information includes Proof of Loss, Accident Benefits claim forms specified in the Insurance Act and Examination under Oath.

## **8. Non-Payment Cancellations and Outstanding Balances**

- 8.1. Any Applicant or Named Insured with 2 or more cancellations for non-payment in the last 3 years.
- 8.2. Failure to pay outstanding automobile insurance premiums owing to Wawanesa Mutual Insurance Company.
- 8.3. Failure to repay benefits received under the policy to which the Named Insured or any insured person under the policy was not entitled.

## **9. Suspensions**

- 9.1. Any Applicant, Named Insured or Named Operator with 1 or more licence suspension for an alcohol or any impaired related conviction in the last 3 years.

## 10. Vehicle

- 10.1. Any vehicle that is not registered in the province of Ontario as required under the Highway Traffic Act.
- 10.2. Any Ontario registered vehicle principally used outside the province more than 6 months of the year.
- 10.3. Any vehicle used outside of the province of Ontario where the law requires the vehicle to be registered in another jurisdiction.
- 10.4. Any vehicle where the Vehicle Identification Number (VIN) cannot be validated or the VIN cannot be matched with MTO.
- 10.5. The vehicle is on a short-term lease for a period of less than 1 year.
- 10.6. Any vehicle with a leasing agreement where an individual is named as the Lessor.
- 10.7. Any vehicle operated by improperly licensed drivers.
- 10.8. Any vehicle used or operated on an airport or runway.
- 10.9. Any vehicle that requires a restricted/special permits for operation on any provincial or municipal roadway.
- 10.10. Any vehicle equipped with Right Hand Drive.
- 10.11. Vehicles constructed from kits, dune buggies, hot rods or roadsters.
- 10.12. Any low speed vehicles such as Neighbourhood Electric Vehicles (NEVs).
- 10.13. Any vehicle with 500hp or more excluding the following vehicles:
  - Electric Vehicles (Gasoline cannot be a secondary fuel source)
  - SUVs
  - Vans
  - Pick-Up Trucks
- 10.14. Any vehicle otherwise considered a Private Passenger Vehicle used or operated in the following manners:
  - a) Renting
  - b) Livery, bus or taxi purposes
  - c) Police work
  - d) Commercial delivery
  - e) Demonstrating or testing
  - f) Held for sale by an automobile dealer
  - g) Vehicles used to carry dangerous or hazardous goods as defined under the Transport of Dangerous Goods Act.
- 10.15. Any Applicant/Insured or Named Operator using a Private Passenger Vehicle for Ridesharing under a Transportation Network Company (TNC):
  - a) Unless the Private Passenger Vehicle is used on a peer-to-peer ridesharing program

acceptable to Wawanesa 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. Acceptable Ride-sharing programs:

- Uber
- Lyft
- Uride

- b) Acceptability is determined based on the corresponding commercial fleet coverage in place.

- 10.16 Any Applicant/Insured or Named Operator using a Private Passenger Vehicle on a peer-to-peer car sharing platform unless all of the following conditions are met:

- a) The Private Passenger Vehicle is used on a peer-to-peer car sharing platform acceptable to Wawanesa,
- b) The commercial policy providing insurance under the peer-to-peer car sharing platform is in force,
- c) The vehicle is listed and insured under a commercial fleet policy which provides mandatory coverage from the date and time of delivery of the vehicle to the renter until the reservation period ends.

Acceptable Car Sharing platforms:

- Turo

- 10.17. Any vehicle which does not carry compulsory coverages if it is the only vehicle on the policy.
- 10.18. Any vehicle with unacceptable customizations or modifications.
- 10.19. Any vehicle designed to be one-of-a-kind.
- 10.20. Any vehicle where parts are no longer available or manufactured in Canada.

## 11. Safety Standards Certificate

- 11.1. Any vehicle that fails to meet government safety inspection standards (Safety Standards Certificate) or fails to comply with vehicle branding standards, including irreparable vehicles and vehicles branded as salvage. Salvaged vehicles may be considered after being repaired and re-registered as rebuilt
- 11.2. If the policy has been in effect for 60 days or less of the vehicle being added or amended to the policy and either the company has not received a copy of the Safety Standards Certificate within 30 days from the date requested or the insured notifies the company that a requested copy of the Safety Standards Certificate will not be provided.
- 11.3. Any vehicle that has been involved in an accident with no road coverage in force and a requested copy of the Safety Standards Certificate has not been received within 30 days from the date requested.



## 12. Vehicle Value

- 12.1. Any vehicle valued in excess of \$250,000.
- 12.2. Any vehicle valued at \$150,000 or more without a bill of sale, appraisal or New Vehicle Information Statement.
- 12.3. Any vehicle where the value is more than \$150,000 and the principal operator is licensed less than 8 years in Canada or the United States of America (USA).
- 12.4. Any vehicle valued at \$200,000 or more where any operator has had 2 or more minor convictions in the preceding 3 years.

## B. The Insurer's rules for refusing to provide or continue a coverage are:

### 1. Minimum Deductibles

- 1.1. Optional physical damage coverage is subject to the following minimum deductibles:

All Perils	Collision	Comprehensive	Specified Perils
\$300	\$300	\$300	\$300

- 1.2. Optional All Perils or Collision coverage will be subject to a minimum of \$1000 deductible on any vehicle or one that has been replaced where there has been 3 or more collision claims of any type in the past 3 years. (Please note if claims are at fault, see [Section A of our Underwriting Instructions](#) for acceptability criteria.)
- 1.3. Optional Comprehensive/Specified Perils coverage on a vehicle or one that has been replaced will be subject to a minimum \$1000 deductible where there have been 2 or more Comprehensive/Specified Perils claims other than glass claims in the past 3 years.
- 1.4. Optional physical damage coverage on a vehicle or one that has been replaced will be subject to a minimum \$1000 deductible for All Perils coverage where there have been 3 or more optional physical damage claims in the past 3 years. (Please note if claims are at fault, see Section A of our Underwriting Instructions for acceptability criteria.)
- 1.5. Vehicles valued in excess of \$150,000 but less than \$200,000 must carry a minimum \$7,500 deductible for any requested optional loss or damage coverage.
- 1.6. Vehicles valued at or in excess of \$200,000 but no more than \$250,000 must carry a minimum \$10,000 deductible for any requested optional loss or damage coverage.

## 2. Endorsements Required

- 2.1. Optional Comprehensive coverage will be subject to [OPCF 13C](#) on any vehicle or one that has been replaced where there have been 3 or more glass claims including repairs in the past three years.
- 2.2. Optional physical damage coverage will not be offered on any vehicle which is price-rated where there is no signed [OPCF 19](#).
- 2.3. Optional physical damage coverage will not be offered on any vehicle valued in excess of \$200,000 where there is no signed [OPCF 19](#) and [OPCF 40](#).

## 3. Vehicles

- 3.1. Optional physical damage coverage will not be offered on any vehicle with unrepaired damage.
- 3.2. Only Optional Comprehensive/Specified Perils coverage will be offered on unlicensed vehicles that are registered with MTO provided that another vehicle on the policy carries compulsory coverage.
- 3.3. Optional physical damage coverage will not be offered on any vehicle over 15 years of age without a Safety Standard Certificate, valuation appraisal or evaluation where a valuation or limitation of amount is requested.
- 3.4. Optional physical damage coverage will not be offered on any vehicle where Third Party Liability has not been purchased with Wawanesa Mutual Insurance Company.

## 4. Claims

- 4.1. Optional physical damage coverage will not be offered on any vehicle or one that has been replaced where there have been 4 or more claims under the optional physical damage coverage in the past 3 years where at least one of the claims is under the Collision coverage. (Please note, if claims are at fault, see [Section A of our Underwriting Instructions](#) for acceptability criteria.)
- 4.2. Optional Comprehensive/Specified Perils coverage will not be offered on any vehicle or one that has been replaced where there have been 3 or more claims under the Comprehensive/Specified Perils coverage in the past 3 years.
- 4.3. Optional physical damage coverage will not be offered on vehicles valued at \$150,000 or more and there are 3 or more comprehensive losses in the preceding 3 years.

## General Rules and Instructions

### Applications

On new business, applications must be submitted fully completed and signed by the named insured, including the section pertaining to the Broker report.

A fully completed application must be received by the Company within fourteen (14) working days of effective date. The binding period may not exceed thirty (30) days and back dating of coverage is strictly prohibited.

Quotes are valid for 30 days. Any change of information will require a new quote.

Any false statement automatically voids any coverage which might have been given. Brokers who bind coverage contrary to this, do so at their own risk.

Approved applications accepted:

- CSIO

### Adding Vehicles

When adding vehicles to an existing policy, always advise the use, principal operator, date of birth, driver's licence number, driving experience and Driving Record; also check whether there are any operators under age 25 to be driving occasionally.

### Appraisals or Evaluation

When requested, an acceptable appraisal will be completed and signed by a certified appraiser and must include the Year, Make and Model of the vehicle, including the VIN, and identifying the registered owner. An appraisal must be current dated (within the last 12 months) include 5 original photographs. The five original photos required are 2 sides, 1 of inside of the trunk, 1 of the engine and 1 of the interior.

The appraisal will also include:

- Odometer reading
- Condition of the vehicle
- Modifications and upgrades
- After-market equipment
- Sales comparisons
- Market Value

### Cancellations

All carrier-initiated cancellations will be computed on a Pro Rata basis.

Rejected Renewals - Flat cancellation will be allowed within 30 days of the policy effective date provided there is a written request from the broker accompanied by either:

- A signed Cancellation Request from the policyholder;
- Confirmation that the broker has the original policy documents in their office.

Insured initiated cancellations will be calculated on a short rate basis. The signed off policy or signed cancellation must accompany the request.

### Cancellation for Non-Payment of Premium

- A policy that has been cancelled for non-payment of premium will be calculated on a pro rata basis.
- If payment is received prior to the Non-Payment Cancellation effective date, the cancellation will be rescinded, and the policy will remain in force provided that it is not the third cancellation for non-payment within the same term.
- A policy that has been cancelled for Non-Payment of Premium will not be reinstated. A new signed application will be required.

# Short Rate Cancellation Table (6 Months)

Days Policy in Force	% of Premium Retained	Days Policy in Force	% of Premium Retained
1	15	87-88	58
2-3	16	89-90	59
4-5	17	91-92	60
6-7	18	93-94	61
8-9	19	95-96	62
10-11	20	97-98	63
12-13	21	99-100	64
14-15	22	101-102	65
16-17	23	103-104	66
18-19	24	105-106	67
20-21	25	107-108	68
22-23	26	109-110	69
24-25	27	111-112	70
26-27	28	113-114	71
28-29	29	115-116	72
30-31	30	117-118	73
32-33	31	119-120	74
34-35	32	121-123	75
36-37	33	124-125	76
38-39	34	126-127	77
40-41	35	128-129	78
42-43	36	130-131	79
44-45	37	132-133	80
46-47	38	134-135	81
48-49	39	136-137	82
50-51	40	138-139	83
52-53	41	140-141	84
54-55	42	142-143	85
56-57	43	144-145	86
58-59	44	146-147	87
60-62	45	148-149	88
63-64	46	150-151	89
65-66	47	152-153	90
67-68	48	154-155	91
69-70	49	156-157	92
71-72	50	158-159	93
73-74	51	160-161	94
75-76	52	162-163	95
77-78	53	164-165	96
79-80	54	166-167	97
81-82	55	168-169	98
83-84	56	170-171	99
85-86	57	172-184	100

# Short Rate Cancellation Table (12 Months)

Days Policy in Force	% of Premium Retained	Days Policy in Force	% of Premium Retained
1-3	8	181-184	55
4-7	9	185-188	56
8-11	10	189-192	57
12-15	11	193-195	58
16-19	12	196-199	59
20-23	13	200-203	60
24-26	14	204-207	61
27-30	15	208-211	62
31-34	16	212-215	63
35-38	17	216-219	64
39-42	18	220-222	65
43-46	19	223-226	66
47-49	20	227-230	67
50-53	21	231-234	68
54-57	22	235-238	69
58-61	23	239-242	70
62-65	24	243-245	71
66-69	25	246-249	72
70-73	26	250-253	73
74-76	27	254-257	74
77-80	28	258-261	75
81-84	29	262-265	76
85-88	30	266-268	77
89-92	31	269-272	78
93-96	32	273-276	79
97-99	33	277-280	80
100-103	34	281-284	81
104-107	35	285-288	82
108-111	36	289-292	83
112-115	37	293-296	84
116-119	38	297-299	85
120-122	39	300-303	86
123-126	40	304-307	87
127-130	41	308-311	88
131-134	42	312-315	89
135-138	43	316-318	90
139-142	44	319-322	91
143-146	45	323-326	92
147-149	46	327-330	93
150-153	47	331-334	94
154-157	48	335-338	95
158-161	49	339-341	96
162-165	50	342-345	97
166-169	51	346-349	98
170-172	52	350-353	99
173-176	53	354-365	100
177-180	54		

### **Change of Ownership**

Automobile policies are not transferable.

A new fully completed signed application is required to issue a new policy for the new owner.

### **Claims Experience Letter**

A claims experience letter may be accepted as proof of insurance and loss history. All claims experience letters must be completed by the prior carrier on company letterhead, listing the relevant driver by name, and dated no more than 30 days prior to the expiry of the policy referenced in the letter. Applications submitted without a claims experience letter will be considered as having no prior insurance.

### **Drivers Licence Numbers**

We require the Driver's Licence Number of the applicant and all operators.

### **Letters of Brokerage**

We will accept letters, signed by the Named Insured(s), transferring their existing policy at renewal to a new Broker. The letters may be submitted no more than 60 days prior to the policy renewal date or received in the Wawanesa office no later than the policy effective date.

Any requests received in office after the policy effective date will be returned.

Letters of brokerage are required to be received not more than 60 days prior to the policy renewal date.

Requests sent after the renewal date will not be accepted.

Letters of Brokerage that are backdated will not be accepted.

### **Minimum Retained Policy Premium**

Except where otherwise indicated in this manual the minimum retained premium per policy is \$25.

Where a policy provides two or more forms of cover for which Special Minimum Premiums are provided, the Minimum Premium shall be the sum of such Special Minimum Premiums.

### **Payment Plan Eligibility**

Wawanesa offers two payment plan options: Payment by Installation, and Monthly Pre-Authorized Payment plan (MAC – Monthly Automatic Chequing).

### **Payment by Installment**

All applicants are eligible for the Full Pay Plan, Two Pay and Three Pay Plans.

### **Monthly Pre-Authorized Payment Plan**

All applicants who have not had more than one cancellation for non-payment in the prior 36 months will be eligible for the MAC plan.

### **Policy Period**

Rates in this manual are for a period of one year. Policy periods are for 6-months or 12-months.

### **Proof of Financial Responsibility**

Where a Certificate is required as Proof of Financial Responsibility, a non-refundable filing fee of \$10 will be charged.

### **Special Features**

When non-factory installed special features e.g. caps, camper bodies, special paint jobs, mag wheels etc. substantially increase the total value an [appraisal](#) will be required.

## Supplementary Reports and Documentation

### Claims History Report

All applications for automobile insurance must provide a Claims History Report for the applicant and all named operators, dated no more than 30 days prior to the effective date of the policy application. A No Hit result will be considered as having no prior insurance.

### Motor Vehicle Reports

All applications for automobile insurance must include a Full Motor Vehicle Report for the applicant and all listed drivers. A Motor Vehicle Report must be dated no more than 30 days prior to the effective date of the policy application.

### Out of Province Experience Reports (Canada and USA)

All applications for automobile insurance must provide a Full Motor Vehicle Report, driver's abstract or equivalent, insurance experience and claims history report from their licence jurisdiction for the applicant and all listed drivers. Applications submitted without supporting insurance experience and claims history documentation will be considered as having no prior insurance.

### Vehicle Inspections – Safety Standard Certificate

Conditions for when a copy of the Safety Standard Certificate may be required:

1. Vehicle is greater than 15 years old and newly purchased by owner, and Comprehensive/Specified Perils coverage or Collision/All Perils coverage is requested.
2. Vehicle has previously had only Comprehensive/Specified Perils coverage for longer than 1 year and is now being fully insured with compulsory coverages. Photographic evidence of no pre-existing damage is also acceptable.
3. Vehicle has been customized.
4. Vehicle is not manufactured for the North American market or has a VIN that cannot be verified.
5. Vehicle has been rebuilt.

### Vehicle Registration

A copy of the vehicle registration may be requested at any time as proof of insurable interest.

## Definitions

### Accidents

#### Minor Accidents

As of June 1, 2016, the definition of a Minor Accident has been updated.

Subject to the exception described below, an insurer may not take into consideration a minor at-fault accident that occurs on or after June 1, 2016 in deciding whether to issue, renew or cancel a contract or in determining the premium, if all of the following criteria are met:

- The cost of damage to each vehicle involved in the accident, including any property damage, does not exceed \$2,000, and the cost of all such damages is paid by the at-fault party;
- No personal injuries are sustained as a result of the accident;
- No payment is made by any insurer for any damage to the vehicles or property resulting from the accident.

**Exception:** An insurer may consider a minor accident that occurs on or after June 1, 2016 in deciding whether to issue, renew or cancel a contract or in determining the premium, if the vehicle was involved in a total of more than one minor accident in the previous three years, and in each accident the driver of that vehicle was at fault.

Wawanesa waives this exception and will not consider any minor chargeable accident within this definition.

#### Chargeable Accident (Used as Acceptability and Rating Criteria)

To be considered a chargeable accident, all of the following conditions must be met:

- 1) The driver must be at least 26% at fault by the fault charts rules currently used.  
AND
- 2) The loss reserve or payment made by any insurer must be \$1 or greater for any of the following coverages: Third Party Liability – Bodily Injury and/or Property Damage (or would have been paid but for the existence of the Direct Compensation Property Damage section of the Ontario Insurance Act), Collision or the Collision portion of All Perils.

The accident rating will only be applicable to TPL-BI, TPL-PD, Collision, and the Collision portion of All Perils coverages.

Any accident that does not meet the criteria under the definition of a chargeable accident will not be counted for the purpose of issuing, renewing, canceling a contract or in determining a premium charge.

- 3) A minor at fault accident that occurred on or after June 1, 2016 meeting the definition above will not be considered chargeable accident and used for renewing, canceling a contract or in determining a premium charge.

### Business Use

Business use means the operation of the vehicle in connection with the driver's occupation (i.e. sales and marketing professionals), other than solely for commuting purposes. Business use is **not** applicable when the vehicle is in use:

- Transport construction materials or tools and equipment to either a jobsite or place of employment (transporting sales samples or laptops is acceptable);
- Performs retail or wholesale delivery;
- Has been equipped with additional non-factory fuel storage tanks.

Vehicles that meet this definition qualify for Private Passenger Class 07 rating.

If vehicle is registered in a company name it will be rated 07 unless details are provided that indicate other rating.

For all other automobiles please refer to the Commercial Type of Use Table in the Commercial Automobile Manual.

### Car Sharing

Car sharing is a type of car rental service for flexible, short-term rental options. A peer-to-peer platform that allows the rental of a Private Passenger Automobile by connecting vehicle owners and renters through an online marketplace or application.

Coverage is not extended under our policy while a vehicle is rented to another person, but we will permit Car Sharing acceptable to Wawanesa, subject to the following eligibility rules:

- Private Passenger Vehicle must be listed on an acceptable car sharing platform.
- Full coverage must be purchased which includes a minimum of \$2,000,000 Liability, Accident Benefits, OPCF 44, Collision and Comprehensive or All Perils Coverage.
- The percentage of Business Use must be entered.
- Car Sharing cannot be combined with Ridesharing.
- Car Sharing cannot be combined with Permission to Carry Paying Passengers (OPCF 6A).
- Suspension of Coverages (NPCF 16W) is not permitted while the vehicle is used for Car Sharing.
- No more than 2 Private Passenger Vehicles can be used for Car Sharing on one policy.

## Commuter Use

Commuter use means the operation of a vehicle, that meets our private passenger rules, to drive to and from work (including to a business or farm you own which is not located on the property of your primary residence) or school, either the entire way or part way, more than 2 days per week. This includes the use of the vehicle in a shared-ride arrangement such as a carpool.

## Continuously Insured

Refers to the number of years of verifiable and continuous insurance history immediately preceding the effective date of the policy.

## Continuously Licenced

Refers to the number of years a person has held a valid driver's licence but does not include the time period where a learner's licence, or foreign licence (other than USA) or international driver's permit was held or the time period when the licence was suspended (excluding administrative suspensions), cancelled or revoked.

## Convictions

**Notes:** *This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.*

*The conviction lists below apply to all broker manuals.  
(Private Passenger Automobile, Motorhome, Motorcycle,  
Off Road Vehicles, Snow Vehicle and Commercial  
Vehicle).*

### Minor Convictions

- Fail or refuse to surrender licence CAIA
- Fail to produce evidence of insurance CAIA
- Fail to carry insurance card CAIA
- Fail to carry evidence of insurance CAIA
- Fail to have insurance card CAIA
- Fail to disclose particulars CAIA
- Fail to notify police
- Fail to make written report
- Backing up - unsafe/illegal/improper - any type
- Brakes - none/inadequate/improper - any type
- Crossing violation – any type
- Crowding driver's seat
- Door opening - illegal/obstructing traffic - any type
- Emergency vehicle - operating with no regard for safety
- Driving off roadway (including shoulder/sidewalk/median) - any type

- Flagman - disobeying
- Following too closely (including tailgating)
- Headlights/parking lights - improper/lack of use – any type
- Lack of control of vehicle - any type
- Motor-assisted bicycle carrying passengers
- Motorcycle - operating with only an instruction permit
- Motorcycle - failure to wear helmet
- Passing infraction - any type except school bus or school/ playground zone
- Pedestrian Radar warning device in motor vehicle - if illegal in province
- Railway crossing - any type
- Safety zone violation - any type
- Seatbelt – any offence
- Signaling offences - any type
- Slow driving - endangering other - any type
- Smokescreen device on vehicle
- Speeding - any type, except when listed as major or serious
- Squealing tires
- Stopping - illegal/improper - any type
- Tires - defective/worn - any type
- Towing - prohibited/unsafe - any type
- Traffic signals/regulating lights - any type
- Traffic signs - disobeying any legal sign except parking regulations
- Trailer - improper attachments/improper towing
- Turns - illegal/improper - any type
- Unlicensed driver - any type including improper licence class
- Unsafe move
- Unsafe vehicle - any type
- Wrong side of road/wrong way - any type
- Yield, failing to - any type including failing to yield to a public bus



## Major Convictions

- Driving while using hand-held communication device
- Driving while using hand-held electronic entertainment device
- Driving while display screen visible to driver
- Fail to report damage to highway property
- Failure to stop on request of or obey directions of a police officer
- Failing to report an accident
- Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information
- Fail to obey school crossing stop sign
- Improper passing of a school bus
- Improper passing/speeding in a school or playground zone
- Stunting
- Produce false evidence CAIA
- False statement re insurance MVACA
- Produced false insurance MVACA
- Make false statement CAIA
- Ontario Graduated Licence
- Permit novice drive in contravention of cond/rest
- Class G1 accompanying driver-fails or refuses to provide breath or blood test
- Class G1 accompanying driver has excess blood alcohol
- Class G1 driver unaccompanied by a qualified driver
- 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

## Serious Convictions

Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a driver record abstract identified as a Criminal Code conviction.

- Speeding 50 kph or more over the speed limit
- Driving without insurance
- Operate motor vehicle – no insurance CAIA
- Criminal negligence committed in the operation or use of a motor vehicle
- Manslaughter committed in the operation or use of a motor vehicle
- Driving while licence under suspension
- Racing
- Careless driving
- Driving without due care and attention
- Driving without an interlock device where its installation is a requirement for licence reinstatement
- Dangerous driving
- Impaired driving
- Driver under 22 years of age with alcohol in blood
- Failure or refusal to submit to a breath or blood test
- Failure to stop/remain at the scene of an accident
- Failure to pass a breath or blood test
- Class G1/G2/M1/M2 fail/refuse breath sample
- Class G1/G2/M1/M2 drive with alcohol in blood

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

## Customization or Modification

A vehicle customization or modification is a change to an existing component, the removal of a component or the addition of component.

### Acceptable Customizations or Modifications

- Accessibility/Handicap modifications
- Minor Custom paint
- Original Equipment Manufacturer (OEM) parts and accessories which are installed by the dealership at the time of the vehicle purchase
- Customization/modification value does not exceed 50% of MSRP

**Notes:** *Accommodations on Customizations or modifications where the value of the customization/modification is equal to 50% or more of the vehicle's MSRP value may be referred to Underwriting for binding approval.*

*Where a vehicle must be price-rated due to the amount of customizations/modifications, an OPCF 19 – Limitation of Amount endorsement will be required.*

### Unacceptable Customizations or Modifications

- Any customization or modification that changes the vehicle performance or handling
- Any customization or modification to the engine of the vehicle
- Any customization or modification to the electrical system of the vehicle
- Turbochargers or Superchargers
- Nitrous system
- Roll Cage
- Parachutes
- Performance Chips
- Lift Kits with lift over 5 inches
- Levelling kits
- Low-riders/Controllable hydraulic actuators
- Non-OEM Air Suspension System
- Tire circumference changes
- Use of tires designed for racing or speeding
- Permanent or Complete Removal of the vehicle roof
- Permanent or Complete Removal of the vehicle doors

### Farm

Farming means the ownership, maintenance or use of premises for the production of crops or the raising or care of livestock, including all necessary operations. Farming also includes the operation of roadside stands and farm markets maintained principally for the sale of your own farm products.

Farming does not include:

- Greenhouse Facilities. Refer to the commercial underwriting manual.
- Hydroponic Marijuana Grow Facilities.

**Note:** *Crops: A crop is the annual or season's yield of any plant that is grown in significant quantities to be harvested as food, as livestock fodder, fuel, or for any other economic purpose. This category includes crop species as well as agricultural techniques related to cropping.*

### Highest Rated Vehicle

The highest rated vehicle is determined by taking the average of the Collision and Comprehensive Rate Groups for each vehicle. The vehicle with the highest result is the highest rated vehicle.

If a surcharge is applicable, the vehicle to be charged will be the highest rated vehicle of all vehicles with third-party liability and collision. If none of the vehicles have both third-party liability and collision, then the vehicle to be charged will be the one with the highest vehicle class and rate group.

### Immediate Family Member

An immediate family member refers to an Insured's children, stepchildren, mother, father, stepmother, stepfather, grandparent, grandchild, mother-in-law, father-in-law, sister, brother, stepsister, stepbrother, sister-in-law and brother-in-law.

## Operators

### Principal Operator

An operator who is identified or assigned as the operator who primarily uses the vehicle.

### Occasional Operator

An Operator who is assigned to a vehicle but is not the Principal Operator.

### Operator Assignment

#### Equal Number of Vehicles and Operators

Each operator must be assigned to a different vehicle as a Principal Operator.

#### More Operators than Vehicles

Each vehicle shall be assigned a different Principal Operator. Remaining operators must then be assigned as occasional on the vehicles until all operators are assigned.

#### More Vehicles than Operators

Each driver shall be assigned as a Principal Operator of a vehicle. Remaining vehicles will be rated with an operator already rated as a principal operator.

**Note:** *Underage Operators with the Away at School Discount will be exempted from the operator count.*

### Policy Period

All policies will be written for a term of 6 or 12 months.

### Private Passenger Vehicle

A private passenger automobile is a motor vehicle with a gross vehicle weight of 4,500 kilograms or less, used for pleasure or business purposes.

Private passenger rates also apply to commercial type vehicles, not in excess of 4,500 kg gross vehicle weight, used for pleasure or business purposes.

### Exclusions

The following are not considered private passenger vehicles:

- Motorcycles, mopeds or power bicycles
- Vehicles classes as recreational vehicles, motorhomes, off road vehicles, snow vehicles
- Vehicles used for transporting individuals for compensation, renting, livery, bus or taxi
- Vehicles used for delivery of goods, courier or messenger service, parcel delivery, meal delivery or driver training
- Emergency vehicles, funeral vehicles, vehicles used for police work, demonstration or testing, held for sale by an automobile dealer, or other commercial use
- Vehicles classed as commercial vehicles, or rated under a fleet program
- Antique or classic vehicles
- Vehicles with historic plates.

## Ridesharing

A peer-to-peer platform that allows the use of a Private Passenger Automobile to offer rides to paying passengers by connecting drivers and passengers through an online Transportation Network Company (TNC) or through an online marketplace.

### Transportation Network Company (TNC)

A Transportation Network Company (TNC) is an entity or individual that arranges transportation in privately owned vehicles for financial compensation that is paid to the driver and to the TNC. The TNC uses an online-enabled platform to connect passengers with drivers willing to use their private passenger vehicle to drive paying passengers.

### Spouse

1. Either of two persons who are married to each other, or
2. Either of two persons who have lived together in a conjugal relationship outside of marriage;
  - a. Continuously for a period of not less than three years, or
  - b. In a relationship of some permanence if they are the natural or adoptive parents of a child.
3. Person(s) who are/is a widow or widower.

### Valid Operator's Licence

Valid operator's licence means that the applicant has held a valid operator's licence to drive a private passenger vehicle. A suspension of an operator's licence for a period of less than twelve consecutive months shall not invalidate the licence.

The following will not be considered a valid operator's licence:

1. Class G1 Level 1 Licence, issued under the graduated licence system. (Exception: see Section C of the manual for G1 driver rating information.)
2. Class M (Motorcycle) Licence.
3. A licence issued in another jurisdiction other than Canada or the United States.

### Years Licenced

The number of years with a valid licence in Canada or the United States. Wawanesa will calculate from the G2 date if after April 1, 1994.

Time spent while holding a G1 licence and or time while spent with a suspended (excluding administrative suspensions) licence will not be counted.

Where the registered owner and named insured of the vehicle holds a G1 Licence, we require a fully licenced operator residing in the same household to be listed as the principal operator and rated according to their driving experience until such time as the owner and principal operator obtains a G2 licence under a graduated licensing program.

### Vehicles Registered in a Company Name

Where we indicate that we accept commercial usage for the type of vehicle, business use or commercial rates must be applied (refer to the definition of [Business Use](#)). Please refer to your underwriter with specific details if you feel other rating is applicable.

## Endorsements

### Endorsement Quick Reference Guide

Number	Standard Endorsement Name	Premium	Signature Required
<a href="#">OPCF 2</a>	Providing Coverage when Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles	Included	No
<a href="#">OPCF 3</a>	Drive Government Automobiles	Additional Premium	No
<a href="#">OPCF 5</a>	Permission to Rent or Lease Automobile and Extending Coverage to the Specified Lessee(s)	No Charge	No
<a href="#">OPCF 6A</a>	Permission to Carry Paying Passengers	Additional Premium	No
<a href="#">OPCF 9</a>	Marine Use Excluded Endorsement	No Charge	Yes
<a href="#">OPCF 13C</a>	Restricting Glass Coverage	Reduction in Premium	Yes
<a href="#">OPCF 19</a>	Limiting the Amount Paid for Loss or Damage Coverages: (ACV at time of loss)	No Charge	Yes
<a href="#">OPCF 19A</a>	Agreed Value of Automobiles	Not Written	N/A
<a href="#">OPCF 20</a>	Coverage for Transportation Replacement	Additional Premium	No
<a href="#">OPCF 23A</a>	Lienholder Protection	No Charge	No
<a href="#">OPCF 27</a>	Liability for Damage to a Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive Other Automobiles	Additional Premium	No
<a href="#">OPCF 28A</a>	Excluded Driver	No Charge	Yes
<a href="#">OPCF 35</a>	Coverage for Emergency Road Service	Additional Premium	No
<a href="#">OPCF 38</a>	Agreed Limit for Automobile Electronic Accessories and Equipment	Additional Premium	Yes
<a href="#">OPCF 40</a>	Fire Deductible	No Charge	Yes
<a href="#">OPCF 43</a>	Removing Depreciation Deduction	Additional Premium	No
<a href="#">OPCF 43A</a>	Removing Depreciation Deduction for Specified Lessee(s)	Additional Premium	No
<a href="#">OPCF 44</a>	Family Protection Coverage	Additional Premium	No
<a href="#">OPCF 47</a>	Agreement Not to Rely on SABS Priority of Payment Rules	Included	No
<a href="#">OPCF 48</a>	Added Coverage to Offset Tort Deductible	Additional Premium	No
<a href="#">OPCF 49</a>	Agreement Not to Recover for Loss or Damage from an Automobile Collision	Reduction in Premium	Yes

Number	Non-Standard Endorsement Name	Premium	Signature Required
<a href="#">16W</a>	Suspension of Coverage	Reduction in Premium	Yes
<a href="#">18W</a>	Replacement Cost Endorsement	Additional Premium	No
<a href="#">35W</a>	Enhanced Roadside Protection	Additional Premium	No
<a href="#">39W</a>	Accident Waiver Endorsement	Additional Premium	No
<a href="#">W39b</a>	Minor Conviction Waiver	Additional Premium	No
<a href="#">OEM1</a>	OEM Advantage	Additional Premium	No
<a href="#">PAWS</a>	Pet Accident Wording Endorsement	Additional Premium	No

**OPCF 2 Providing Coverage when Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles**

This endorsement provides third-party liability (Part A) for persons named in the endorsement while personally driving any other non-owned automobile of the private passenger or station wagon type.

**Note:** *This coverage endorsement is read into the owner's policy, at no extra charge, provided the names, dates of birth and driver's licence numbers of all listed drivers are recorded on our policy file, and they are residing in the Named Insured's household.*

Premium	Included
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**OPCF 3 Drive Government Automobiles**

Persons operating government owned vehicles can be vulnerable to personal liabilities, as drivers, not responded to by government ownership of the vehicle.

Coverage will not be available on vehicles valued in excess of \$150,000.

Premium	\$50
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**Note:** *Coverage is available only to government employees operating Private Passenger vehicles not used as public vehicles or for emergency or police purposes.*

**OPCF 5 Permission to Rent or Lease Automobile and Extending Coverage to the Specified Lessee(s)**

This endorsement grants permission to the Lessor to rent or lease the described vehicle to a specified person (the Lessee) for a period of at least six months.

The policy is issued in the name of the Lessee and the owner (the lessor) is identified on the Declarations page.

**OPCF 6A Permission to Carry Paying Passengers**

Provides permission to carry fellow employees, or neighbours for compensation to and from work.

Coverage will not be available on any vehicle valued in excess of \$150,000.

Premium	10% of the TPL-BI, TPL-PD, DCPD and Accident Benefits premium
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**Note:** *Coverage is available only to persons who carry fellow employees or neighbours to and from work and to social workers who carry passengers as a requirement of their occupation.*

**OPCF 9 Marine Use Excluded Endorsement**

This endorsement excludes loss or damage occurring while the automobile is used in or upon water or while it is being launched into or landed therefrom.

This endorsement must be signed by the insured when requested.

Premium	Not Applicable
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**OPCF 13C Restricting Glass Coverage**

This endorsement must be signed by the Insured.

Premium	Charge 65% of Comprehensive for applicable rate group and deductible.
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**OPCF 19 Limiting the Amount Paid for Loss or Damage Coverages (ACV at time of loss)**

This endorsement limits the amount payable to the amount specified in the endorsement or the actual cash value, whichever is less.

The endorsement is normally used for automobiles that appreciate in value e.g. antique vehicles, motor homes, customized vehicles, vehicles with attached equipment, or by their nature are difficult to determine an appropriate value.

The total price of a vehicle must include any additional special features that substantially increase the value (Example: wheelchair ramps, hand controls, campers, truck caps).

Required on all price rated vehicles when Optional Physical Damage Coverage is present or added, and any vehicle where an appraisal is requested.

This endorsement must be signed by the insured.

**OPCF 19A Agreed Value of Automobiles****Not Written****OPCF 20 Coverage for Transportation Replacement**

To provide for reimbursement of reasonable costs incurred for rental of a substitute vehicle or alternate transportation when the described vehicle is inoperable because of a loss insured against by All Perils, Collision, Comprehensive or Specified Perils. This coverage is only available on vehicles that also carry Third Party Liability coverage.

Limit	Premium
\$1,500	\$50
\$2,500	\$75
\$3,500	\$100

An additional \$500 will be added to the limit when an electric or plug in hybrid vehicle is rented.

**OPCF 23A Lienholder Protection**

This policy change form recognizes a lienholder's insurable interest in the vehicle.

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

This endorsement provides Section 7 coverage for vehicle(s) of the Private Passenger type rented or borrowed for 30 days or less at any one time during the policy period.

**Coverage: \$300 Deductible All Perils**

Limit	Premium
\$40,000	\$40
\$50,000	\$50
\$75,000	\$75

**OPCF 28A Excluded Driver**

Where a risk is declined, refused or terminated under a filed underwriting rule on the individual Driving Record of a Named Operator, a policy can be considered subject to an OPCF 28A for the Named Operator.

This endorsement must list each applicable vehicle and then be signed by the Insured and the Excluded Driver. If not received, we will rate for the intended excluded driver provided the driver meets our underwriting criteria, or the policy will be cancelled as per our filed underwriting rules.

If there is a request to add or substitute a vehicle, a new endorsement must be completed and signed.

**OPCF 35 Coverage for Emergency Road Service**

Coverage in the amount of \$50 may be provided by endorsement to cover towing and emergency service expenses necessitated by the disablement of the vehicle.

Premium Per Vehicle	\$5
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**Notes:**

1. Restricted to vehicles not over ten years old unless request accompanied by satisfactory Safety Standard Certificate.
2. Does not include cost of parts or replacements, gasoline, oil, batteries or tires.

**OPCF 38 Agreed Limit for Automobile Electronic Accessories and Equipment**

Covers loss or damage to described equipment caused by theft or attempted theft. Factory installed equipment does not need to be described.

Premium	
Non-factory installed equipment over and above the limitation of \$1,500.	\$3 per \$100

This endorsement must be signed by the Insured when requested.

**OPCF 40 Fire Deductible**

This endorsement is used to apply the deductible under Section 7 to all fire losses. (The deductible clause in the policy does not normally apply to loss or damage caused by fire or lightning).

This endorsement must be signed by the Insured when requested.

**OPCF 43 Removing Depreciation Deduction**

This endorsement waives depreciation if the Insured is the original owner/lessee of the automobile.

- Coverage must be requested within 3 months of vehicle ownership.
- Coverage can be applied for a period up to 36 months.
- This endorsement is available only on private passenger vehicles.
- Vehicle value must be \$200,000 or less.
- The vehicle must carry All Perils or Collision and either Comprehensive or Specified Perils.
- There can be no lapse in coverage of the OPCF 43 or 43A.
- This endorsement is available on vehicles sold as demonstrator vehicles with less than 5,000 km.

New risks that had the same coverage with a previous insurer will be eligible upon presentation of a copy of the purchase contract and a copy of the policy issued by the previous insurer provided there has been no lapse in coverage, and the vehicle does not have any unrepaired damage.

- The purchase date of the vehicle will be used to determine the year for rating.
- When coverage is added mid-term for newly purchased vehicles, upon renewal the premium remains as Year 1.

**Note:** A copy of the bill of sale with purchase date must be retained on file and supplied upon request.

Collision Rate Group	Year 1	Year 2	Year 3
0-23	\$40	\$60	\$85
24-27	\$45	\$65	\$90
28-30	\$50	\$70	\$95
31-33	\$55	\$75	\$105
34-43	\$60	\$85	\$120
44+	\$80	\$110	\$155

**OPCF 43A Removing Depreciation Deduction for Specified Lessee(s)**

(Lessee protection) See OPCF 43 above for eligibility, Premium and Coverage.

**OPCF 44 Family Protection Coverage**

The Insurer provides additional benefits to the Named Insured and family who have a claim against another motorist for injuries or death if the other motorist has insufficient insurance to pay the claim. The maximum payable under this coverage is the difference between the insurance limit of the policyholder's policy and the policy limits carried by the underinsured motorist.

Limit	Premium Per Vehicle
\$500,000	\$8
\$1,000,000	\$16
\$2,000,000	\$24
\$3,000,000	\$36
\$4,000,000	\$48
\$5,000,000	\$68

**OPCF 47 Agreement Not to Rely On SABS Priority of Payment Rules**

Premium	Included
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**OPCF 48 Added Coverage to Offset Tort Deductible**

This endorsement provides optional first party coverage offsetting the statutory third-party liability tort deductible for non-pecuniary loss (pain and suffering) and deductible for non-pecuniary loss (pain and suffering) for family members under the Family Law Act.

Premium Per Vehicle	\$46
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**OPCF 49 Agreement Not to Recover for Loss or Damage from an Automobile Collision**

This optional endorsement deletes the Direct Compensation for Property Damage Coverage, Collision/Upset and All Perils coverage when requested on the vehicle.

This endorsement must be signed by the Insured.

## Accident Benefits - Optional Increased Benefits

Statutory Accident Benefits may be increased as set out in the following standard packages:

Income Replacement	
Increased to:	
\$600	\$74
\$800	\$152
\$1,000	\$234
Dependent Care Benefit	
	\$13
Caregiver, Housekeeping & Home Maintenance	
	\$112
Medical Rehabilitation and Attendant Care	
Increased to:	
Medical Rehabilitation & Attendant Care	
\$130,000	\$65
Medical Rehabilitation & Attendant Care	
\$1,000,000	\$110
Catastrophic Impairment Benefit	
Additional \$1,000,000	\$40
Death and Funeral Benefits	
	\$9

### Indexation Benefit

The Optional Indexation Benefit Premium as a percentage of Total Policy Accident Benefits Premium of all policies insured with Wawanesa Mutual Insurance Company (excluding optional Death and Funeral Benefit) is as follows:

Age of Youngest Principal Operator		
24 or Less	25 to 54	55 or More
39%	32%	20%

**Note:** The Optional Increased Benefits Premiums are on a per POLICY basis.



## Non-Standard Policy Change Forms

### 16W Suspension of Coverage

This endorsement provides temporary suspension of collision and compulsory road coverages for private passenger automobiles to maintain accident benefits, uninsured automobile and third-party liability coverages for all insured persons. This endorsement must be used when a suspension of coverage is required, and no other private passenger vehicle or motorhome in the household has accident benefits and third-party liability with Wawanesa.

When this endorsement is applied, insurance for the applicable automobile is cancelled under Sections 3, 4, 5 and 6 for the use or operation of the described automobile, a newly acquired automobile, or a temporary substitute vehicle, and under Section 7 caused by collision or upset.

The coverage will be available where all the following is met:

- Available on private passenger automobile and Motorhome
- Available on 6 month and 12-month term policies
- Must have compulsory coverage
- Suspension must be a minimum of 45 consecutive days

The term premium will be recalculated to adjust for the decrease in exposure due to the storage of the vehicle, as shown in the table below.

16W	TPL-BI	TPL-PD	AB	DCPD	COL	CMP	SP	UA
Single Vehicle	-90%	-90%	-50%	-90%	-90%	-	-	-90%
*Each Additional Vehicle	-90%	-90%	-90%	-90%	-90%	-	-	-90%

\*Applicable when at least one private passenger automobile retains compulsory coverages

**Note:** *OPCF 17 is not required to reinstate coverage; the 16W will be removed and coverage reinstated when requested, resulting in the recalculation of the term premium for the increased exposure due to the use and operation of the vehicle.*



## Suspension of Coverage - Form 16W

Issued to	Effective Date of Change Year      Month      Day	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. The refund for this change is \$ _____.		
<input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The refund for this change is \$ _____.		

**Please sign and return this form. Keep a copy for your records.**

1. **Purpose of This Change** – This change is part of your policy. It cancels coverage for the use or operation of the described automobile until coverage is reinstated.
2. **What You Agree To**
  - a. In return for the refund, you agree that the described automobile will be continuously taken out of use and not operated as of the effective date of this change.
  - b. You agree that the following coverages will be cancelled for the **use or operation** of the described automobile, a newly acquired automobile and a temporary substitute automobile:
    - Section 3, "Liability Coverage,"
    - Section 4, "Accident Benefits Coverage,"
    - Section 5, "Uninsured Automobile Coverage," and
    - Section 6, "Direct Compensation – Property Damage Coverage."
  - c. You also agree that the following coverages will be cancelled for the described automobile, newly acquired automobile and temporary substitute automobile:
    - Section 7, "Loss or Damage Coverages (Optional)"
      - All Perils, but only for loss or damage caused by Collision or Upset, and
      - Collision or Upset.
  - d. When signing this change suspending your coverage for a minimum of 45 consecutive days, we will refund a portion of your premium when you sign this change.
  - e. When coverage is reinstated the term premium will be recalculated to adjust for the increase in exposure due to the use and operation of the described automobile.

All other terms and conditions of your policy remain the same.

Signature of Insured(s)	Date
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**Replacement Cost Endorsement**

This endorsement provides replacement coverage because of a loss caused by an insured peril for 60 months or by the end of the 5th policy term even if the vehicle is greater than 60 months old.

- Coverage must be requested within 3 months of vehicle ownership.
- The insured must be the original owner of the vehicle.
- The vehicle must carry DCPD, All Perils, Collision, Comprehensive, or Specified Perils.
- This endorsement is available on vehicles sold as demonstrator vehicles with less than 5,000 km.
- New risks that had the same coverage with a previous insurer will be eligible upon presentation of a copy of the purchase contract and a copy of the policy issued by the previous insurer providing there has been no lapse in coverage.
- The purchase date of the vehicle will be used to determine the year for rating.
- When coverage is added mid-term for newly purchased vehicles, upon renewal the premium remains as Year 1.
- Not available on leased vehicles.
- This endorsement is available on 12-month policies only.
- This endorsement is not available if there is any existing damage to vehicle.

**Note:** A copy of the bill of sale must be retained on file and supplied upon request.

Premium:

Collision Rate Group	Year 1	Year 2	Year 3	Year 4	Year 5
0-23	\$55	\$80	\$110	\$155	\$200
24-27	\$60	\$85	\$115	\$160	\$205
28-30	\$65	\$90	\$125	\$165	\$210
31-33	\$75	\$100	\$140	\$200	\$255
34-43	\$85	\$115	\$160	\$225	\$290
44+	\$110	\$150	\$205	\$320	\$400

## 18W – REPLACEMENT COST ENDORSEMENT

### 1. Purpose of This Change

This change is part of your policy. In return for the premium charged, we remove our right under Section 7.7, "What We Will Pay," and Statutory Conditions 6.(5) and 6.(6) to deduct depreciation from the value of your automobile for loss or damage caused by a peril for which you are insured under Section 7, "Loss or Damage Coverages."

### 2. What We Will Pay

As the basis of settlement in the event of a total or constructive loss of the automobile, we agree to pay the replacement of the automobile and its equipment with a new automobile having the same specifications and equipment, including optional software downloads purchased prior to the date of loss, or if no such automobile is available, with a new automobile having similar specifications and equipment.

If you do not agree to the automobile being replaced, the most we will pay is the lowest of the following amounts:

- The actual purchase price of the automobile and its equipment,
- The manufacturer's suggested list price of the automobile and its equipment on the original date of purchase, or
- The cost of replacing the automobile with a new automobile of the same make and model similarly equipped.

These amounts include all applicable taxes.

This endorsement applies to loss or damage payable under Section 6, "Direct Compensation – Property Damage Coverage" and Section 7, "Loss or Damage Coverages".

In the event of a total or constructive loss of the automobile, the deductible shown on the Certificate of Automobile Insurance will be waived.

### 3. Limitations on Your Coverage

The following conditions apply to the described automobile:

- The automobile will be considered a total or constructive loss if damage to the automobile exceeds 75% of its actual cash value;
- You must be the original purchaser and the automobile must be new at the time of delivery; and
- The loss or damage must occur within 60 months from the date on which the automobile was first delivered to you.

### 4. What Is Not Covered

This change does not apply to:

- Tires,
- Betterment resulting from the repair or replacement of parts having prior unrepaired damage, and
- Accessories, equipment, and contents not attached to the automobile.

If more than one automobile is insured under the policy, this change applies to the described automobile(s) as indicated on your Certificate of Automobile Insurance.

All other terms and conditions of your policy remain the same.

**Enhanced Roadside Protection**

Provides reimbursement of up to 3 occurrences per policy term for specified towing and emergency services for unexpected events that occur while an insured vehicle is being operated away from the primary residence

- Towing service from the location of disablement subject to a maximum distance of 150 kilometers for gas and hybrid vehicles, and 250 kilometers for electric vehicles
- Lockout service up to \$300
- Public transportation for the driver and vehicle passengers to the intended destination or home residence when necessary due to the disablement of the automobile to a maximum limit of \$150 per occurrence.

See wording for full details of coverages and limitations.

**Eligibility**

- Must not have the OPCF 35 on the same vehicle.

Age of Vehicle	Premium
1 – 5 Years	\$80
6-10 Years	\$100
11+ Years	\$120

## 35W – ENHANCED ROADSIDE PROTECTION

### 1. Purpose of This Change

This change is part of your policy. In return for the premium charged, we will reimburse you for the cost of emergency roadside assistance made necessary due to the disablement of the described automobile(s).

If more than one automobile is insured under the policy, this endorsement applies to the automobile(s) designated on the Certificate of Automobile Insurance.

### 2. What We Will Pay

In the event your automobile becomes disabled, we will reimburse the cost of:

- Towing service from the location of disablement subject to a maximum distance of 150 kilometers for gas and hybrid vehicles, and 250 kilometers for electric vehicles;
- Extraction services if stuck on a public road or on public land;
- Delivery of supplies including fuel (gasoline, diesel), oil, water, other fluids, mobile charge, and charging cables;
- Changing of flat tires;
- Lockout service up to \$300; and
- Public transportation for you and your passengers to your intended destination or primary residence when necessary due to the disablement of the automobile to a maximum limit of \$150 per occurrence.

### 3. Limitations on Your Coverage

The following conditions apply:

- Coverage applies when the automobile becomes disabled either while en-route, or while located away from your primary residence;
- We will only reimburse towing expenses deemed necessary for the transportation of the automobile to a location of your choice from the location of disablement, subject to the kilometer limits for towing services outlined under What We Will Pay;
- Receipts must be provided to us for consideration of payment;
- This coverage is available to a maximum of 3 occurrences in a single policy term; and
- Any coverage provided under this endorsement will be considered excess over any other insurance.

### 4. What Is Not Covered

This change does not cover the cost of:

- Tires;
- Parts;
- Supplies including gasoline, diesel or propane fuel, oil, water, and other fluids;
- Labour performed at a service or repair facility; and
- Subsequent tow for the same disablement to a second location.

All other terms and conditions of your policy remain the same.

**Accident Waiver Endorsement**

This optional endorsement provides protection against the premium effects of a first chargeable accident for experienced operators. The endorsement may be purchased for each eligible operator.

Chargeable accidents will only be waived for the specific drivers/operators/part time operators as shown on the declaration page of the policy.

In order for a Driver/Operator/Part time Operator to be eligible to purchase the endorsement all the following requirements must be met:

- Policy term must be 12 months
- The Accident Waiver is only available to Drivers operating/assigned to Private Passenger Vehicles and Farm Private Passenger Vehicles
- The Accident Waiver premium will continue to be charged while it is in use
- Listed operator has been licensed 8 or more years
- Listed operator must have at least a G2 and have had that level for 8 or more years
- Listed operator has not had a chargeable accident in the previous 6 years. (With Wawanesa or a prior carrier)
- Eligibility will be reviewed annually upon renewal

<b>Premium</b>	<b>\$65 per eligible listed operator</b>
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Chargeable Accidents not waived include:

- Chargeable Accidents assigned to a motorhome, motorcycle, or other recreational vehicle
- Chargeable Accidents incurred by an unlisted operator
- Chargeable Accidents assigned to a commercial class vehicle
- Chargeable Accidents assigned to Trailer

The following are NOT eligible for purchasing the Accident Waiver endorsement:

- Any operator with a Chargeable Accident in the previous 6 years
- Any operator only assigned to Commercial Vehicle classes
- Policies with a 6-month term
- Any operator only assigned to Motorhomes, motorcycles, or any other recreational vehicle
- Chargeable accidents which are designated as a loaned vehicle loss.



**WAWANESA ACCIDENT WAIVER ENDORSEMENT – FORM 39W**

In consideration of the premium charged, it is understood and agreed that the premium, on renewal of the policy, if offered and accepted, will not be increased because of one (1) "Chargeable Accident" within the past six (6) years involving the driver to which this endorsement applies.

**PROVIDED THAT:**

- a. the automobile driver has not been convicted of any offence under the Criminal Code of Canada, in relation to the accident;
- b. the automobile driver has not been convicted of any offence involving failure to report and/or remain at the scene of an accident, driving while their licence is under suspension, racing, fail to stop/yield for a school bus, passing in a school zone or playground zone, or careless driving, in relation to the accident; and
- c. there has not been a violation of Statutory Condition 4 (Authority to Drive, Prohibited Use) of the Automobile Insurance Policy, in relation to the accident.

The Wawanesa Mutual Insurance Company's underwriting rules and practices filed with Financial Services Regulatory Authority of Ontario (FSRA) will remain applicable after this endorsement is applied to an accident rating for a "Chargeable Accident".

Please note that where protection for a "chargeable accident" is being provided by this policy change form, coverage must be purchased on subsequent renewals to maintain the protection afforded as coverage is valid for one policy term only. If the policy change form is deleted at any time this protection will cease and you may be subject to a premium increase.

If more than one driver is insured under the policy, this endorsement shall apply only to the driver(s) against which this endorsement is designated in the schedule of operators on the Certificate of Automobile Insurance.

The accident rating waiver provided by this endorsement is not binding on any other insurer that provides automobile insurance to the owner of the designated automobile and the driver who was determined to be at fault for the accident.

**FOR THE PURPOSES OF THIS COVERAGE:**

"Minor Accident" has been defined as follows:

As of June 1, 2016, the definition of a Minor Accident has been updated.

Subject to the exception described below, an insurer may not take into consideration a minor at fault accident that occurs on or after June 1, 2016 in deciding whether to issue, renew or cancel a contract or in determining the premium, if all of the following criteria are met:

- The cost of damage to each vehicle involved in the accident, including any property damage, does not exceed \$2,000, and the cost of all such damages is paid by the at-fault party;
- No personal injuries are sustained as a result of the accident;
- No payment is made by any insurer for any damage to the vehicles or property resulting from the accident.

Exception: An insurer may consider a minor accident that occurs on or after June 1, 2016 in deciding whether to issue, renew or cancel a contract or in determining the premium, if the vehicle was involved in a total of more than one minor accident in the previous three years, and in each accident the driver of that vehicle was at fault.

Wawanesa waives this exception and will not consider any minor chargeable accident within this definition.

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"Chargeable Accident" has been defined as follows:

To be considered a "Chargeable Accident", all of the following conditions must be met:

- 1) The driver must be at least 26% at fault by the fault charts rules currently used.  
  
AND
- 2) The loss reserve or payment made by any insurer must be \$1 or greater for any of the following coverages:  
Third Party Liability - Bodily Injury and/or Property Damage (or would have been paid but for the existence of the Direct Compensation Property Damage section of the Ontario Insurance Act), Collision or the Collision portion of All Perils.  
  
The accident rating will only be applicable to TPL-BI, TPL-PD, Collision, and the Collision portion of All Perils coverages.  
  
Any accident that does not meet the criteria under the definition of a "Chargeable Accident" will not be counted for the purpose of issuing, renewing, canceling a contract or in determining a premium charge.
- 3) A minor at fault accident that occurred on or after June 1, 2016 meeting the definition above will not be considered "Chargeable Accident" and used for renewing, canceling a contract or in determining a premium charge.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

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**W39b****Minor Conviction Waiver**

The W39b Minor Conviction Waiver Endorsement provides protection against an automobile insurance premium increase resulting from a minor conviction for experienced operators. This optional endorsement may be purchased for each eligible operator.

The minor conviction will be waived for the designated operator(s) indicated on the endorsement form.

Eligibility is determined on an individual basis.

**Eligible operators must meet the following requirements:**

- Available on 12-month policies only
- Licenced for 6 year or more with a minimum Class G licence or equivalent from Canada or the USA
- No minor, major, or serious convictions in the prior 3 years
- Licence must not have been suspended in the prior 3 years
- The eligible driver must be listed on a vehicle that carries Third Party Liability coverage

**Additional Underwriting Rules:**

- The W39b may be added on new submission and renewal
- The W39b may be added on mid-term when an eligible driver is being added

**How it works:**

- A minor conviction waived by this endorsement will not be counted towards factors that impact premium rating or risk eligibility
- The W39b must be present at renewal and remain on the policy in order for a Minor Conviction to be waived
- Once purchased, the W39b will automatically renew where all eligibility criteria is met
- The W39b will be deleted on renewal when eligibility is no longer met
- The W39b may be deleted mid-term and on renewal
- The W39b will be deleted mid-term when attached to an operator who has been deleted

Premium is calculated based on the operator's years licenced.

A Class 05 or 06 operator licence 6+ years will have a designated premium.

Years Licenced	Premium
6 – 8	\$50
9 +	\$40
Class 05 or 06 drivers with 6+ years licensed	\$30

### **Wawanesa Minor Conviction Waiver Endorsement – Form W39b**

In consideration of the premium charged, it is understood and agreed that the premium, on renewal of the policy, if offered and accepted, will not be increased because of one (1) minor conviction within the preceding three (3) years, calculated at the effective date of each policy term, involving the operator to which this endorsement applies.

Minor convictions are moving traffic offences, other than those listed as major, serious, or Criminal Code of Canada convictions, under any act governing highway traffic, Motor Vehicle Act or Compulsory Automobile Insurance Act, or any offences substantially the same committed outside of Canada.

If more than one operator is insured under the policy, this endorsement applies only to the operator(s) designated in this endorsement.

Designated Operator

Driver's License Number

This endorsement must be present on the renewal in order for a minor conviction to be waived. Should this endorsement be deleted, all applicable convictions will be used in determining premium and eligibility.

This endorsement does not waive major, serious, or criminal code convictions.

Except as otherwise provided in this endorsement all limits, terms, conditions, provisions, definitions, and exclusions of the policy shall have full force and effect.

**OEM1****OEM Advantage**

The endorsement provides coverage to repair or replace the vehicle's parts and accessories damaged after a covered loss, with new manufacturer branded parts and accessories.

This coverage is available to Select Vehicle Manufacturers, supporting sustainable choice through protecting vehicle value and warranty after a loss.

A Select Vehicle Manufacturer is one that has been reviewed and approved by Wawanesa, and will meet the following criteria:

- Manufacturer's primary vehicle technology is electric
- has developed and demonstrated other sustainable technologies and values consistent with a high commitment to sustainable manufacturing and distribution
- committed to member experience
- promote safer roads through exceptional ADAS technology

Eligibility:

- Select Vehicle Manufacturer vehicle is not older than 10 years

Age of Vehicle	Premium
0 Years	\$40
1 Year	\$50
2 Years	\$85
3 Years	\$135
4 Years	\$205
5 Years	\$270
6 Years	\$420
7 Years	\$475
8 Years	\$535
9 Years	\$600
10 Years	\$670



## OEM ADVANTAGE ENDORSEMENT – FORM OEM1

### 1. Purpose of This Change

This change is part of your policy. In return for the premium charged, as set out in the policy or in the Certificate of Automobile Insurance, repair or replacement of loss or damage covered under Section 6, "Direct Compensation – Property Damage Coverage" and Section 7, "Loss or Damage Coverages" will be made with new parts manufactured by or for \_\_\_\_\_, the Original Equipment Manufacturer.

### 2. What We Will Pay

We will pay to repair or replace the actual cash value of the described automobile(s) or its parts where loss or damage is caused by a peril insured under the policy and shown on your Certificate of Automobile Insurance.

We will also pay replacement cost of \_\_\_\_\_ branded accessories, up to \$2,500 per occurrence, normally used in connection with the automobile(s) that are lost or damaged while in use with the described automobile(s) and where loss or damage is caused by a peril insured under the policy and shown on your Certificate of Automobile Insurance.

### 3. Limitations on Your Coverage

If new \_\_\_\_\_ parts are no longer produced or are otherwise not reasonably available, or upon your request, we may specify in the repair estimate an amount equal to the manufacturer's latest list price for the part.

If more than one automobile is insured under the policy, coverage will apply only to the described automobile(s) below:

Model Year	Make	Model	VIN

This coverage ends at the policy renewal, after the described automobile reaches 10 years of age.

### 4. What is Not Covered

This change does not apply to accessories or equipment that is not manufactured by \_\_\_\_\_ and sold through \_\_\_\_\_, or to previously repaired or replaced parts that are not manufactured by or for \_\_\_\_\_.

This change does not apply to:

- windshield glass,
- door glass,
- tires, fasteners, nuts, bolts, clips, hardware, and other parts with a similar function, in or upon the described automobile.

All other terms and conditions of your policy remain the same.

FORM OEM1Q 08 2023

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**PAWS****Pet Accident Wording Endorsement**

- This coverage is only available on policies that insure at least 1 private passenger "Automobile". Coverage does not extend to commercial vehicles, motorcycles, snow machines or ATV's.
- This is a policy level coverage that only needs to be added once regardless of how many private passenger vehicles you own.
- This coverage extends to a "Pet" in the insured's care custody and control while travelling in any private passenger "Automobile" regardless of whether the "Automobile" is insured on the policy.

**Note:** *A pet does not have to be directly involved in an accident for boarding costs to be paid. If the insured has been involved in an accident and unable to care for their pet as the result of injuries they sustained, we will cover the costs necessary to board the pet.*

Premium Per Policy	\$20
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## PET ACCIDENT WORDING ENDORSEMENT – FORM PAWS

In consideration of the premium charged, it is hereby understood and agreed the Insurer shall be liable for loss or damage as outlined in the endorsement. In the event of other insurance we will consider coverage under this endorsement to be primary.

### FOR THE PURPOSES OF THIS COVERAGE:

"Automobile" shall mean a motor vehicle, whether insured under the Policy or not, of the private passenger, pick-up truck, station wagon, utility (jeep) or mini/compact van type used for pleasure or business purposes. "Automobile" does not include vehicles used for commercial purposes, motorcycles, snow machines or all-terrain vehicles.

"Accident" shall mean an event(s) whereby an "Automobile" is involved in a collision with another object or tips over. Object includes:

- (1) Another "Automobile" that is attached to the "Automobile";
- (2) The surface of the ground; and
- (3) Any object in or on the ground.

"Insured" shall mean insured persons, as defined within the Policy to which this endorsement applies.

"Pet" shall mean a domesticated dog or cat.

We will pay up to \$2,000 per "Pet" per "Accident", for injuries to a "Pet" owned by an "Insured" or in the possession of an "Insured" as a result of an "Accident", for any:

- (1) Veterinary bills or prescribed medicine if a "Pet" is injured in the "Automobile" "Accident" while in the possession of the "Insured", whether or not the "Pet" was restrained;
  - a. In the event a "Pet" dies in the "Accident", or within 7 days of the "Accident", due to injuries sustained as a result of the "Accident", we will pay any remaining unused portion of the \$2,000 limit;
- (2) Costs to board a "Pet", whether directly involved in the "Accident" or not, at a commercial boarding facility due to bodily injury sustained to the "Insured" as a result of an "Accident".

### DEDUCTIBLE:

No deductible applies to this OPTIONAL COVERAGE.

This endorsement is attached to and forms part of the Policy and shall be effective from the local time and effective date of the Policy or renewal thereof, or if added during the policy period, from the local time and effective date of the endorsement specifying the addition of this coverage.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

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## Rating Rules

### Ontario Private Passenger Rating

Due to the complexity of the new rating structure electronic quoting tools are required for accuracy.

Rating Factors	
<a href="#">Age First Licenced</a>	<a href="#">Annual Mileage</a>
<a href="#">Deductible Level</a>	<a href="#">Distance to Work</a>
<a href="#">Driver Age &amp; Gender</a>	<a href="#">Driver Assist</a>
<a href="#">Driving Record</a>	<a href="#">Engine Forced Induction</a>
<a href="#">High Theft Risk</a>	<a href="#">High Theft Territory</a>
<a href="#">Limit of Coverage</a>	<a href="#">Marital Status</a>
<a href="#">Minimum Years Licenced of Any Occasional Operators</a>	<a href="#">MSRP</a>
<a href="#">Number of Cancellations for Non-Payment</a>	<a href="#">Rate Groups</a>
<a href="#">Territory</a>	<a href="#">Vehicle Acquisition Condition</a>
<a href="#">Vehicle Body Style</a>	<a href="#">Vehicle Model Age</a>
<a href="#">Vehicle Use</a>	<a href="#">Years Licensed for Principal Operator</a>
<a href="#">Years of Loyalty with Wawanesa</a>	<a href="#">Vehicle Years Owned</a>

Other Variables That May Affect Rating	
<a href="#">Anti-theft Discount</a>	<a href="#">Accident Surcharge</a>
<a href="#">Away at School Discount</a>	<a href="#">Conviction Surcharge</a>
<a href="#">Driver Assist</a>	<a href="#">Farm Discount</a>
<a href="#">High Theft Risk Surcharge</a>	<a href="#">Graduated Licensing Discount</a>
<a href="#">Major Surcharge</a>	<a href="#">Minor Conviction Free Discount</a>
<a href="#">Minor Surcharge</a>	<a href="#">Multi Product Discount</a>
<a href="#">Multi Vehicle Discount</a>	<a href="#">New Business Discount</a>
<a href="#">Retiree Discount</a>	<a href="#">Serious Surcharge</a>
<a href="#">Winter Tire Discount</a>	

### Rating Factor Descriptions

#### Age First Licenced

Refers to the age the operator obtained their G2 driver's licence.

#### Annual Mileage

Refers to the total amount of kilometres driven per year.

#### Deductible

Refers to the selected deductible amount for Collision, Comprehensive, Specified Perils and All Perils coverage.

#### Distance to Work

The total amount of kilometres driven one-way to work.

#### Driver Age and Gender

Refers to the operator's age and gender.

#### Driver Assist

A discount factor offered on Select Vehicle Manufacturers that offer driver assisting technologies as a standard feature on their vehicles. This can include, but is not limited to:

- Automatic steering, breaking and acceleration on select highways

A Select Vehicle Manufacturer is one that has been reviewed and approved by Wawanesa, and will meet the following criteria:

- Manufacturer's primary vehicle technology is electric
- has developed and demonstrated other sustainable technologies and values consistent with a high commitment to sustainable manufacturing and distribution
- committed to member experience
- promote safer roads through exceptional ADAS technology

Discount will be applied automatically on eligible vehicles.

The factor will apply to the TPL-BI, TPL-PD, AB, DCPD, Coll, and the Collision portion of All Perils coverage premiums.

#### Driving Record

Refer to [Driving Record](#) section for details.

#### Engine Forced Induction

Refers to vehicles that are identified as supercharged or turbocharged from the manufacturer provided information associated with the VIN.

#### High Theft Risk

Refers to vehicle's year, make, and model that has a higher frequency and severity for theft based on internal claims data thresholds.

#### High Theft Territory

Refers to a location that a vehicle is rated at that has a higher frequency for theft based on internal claims data thresholds.

#### Limit of Coverage

Refers to the coverage limit selected for Third-Party Liability.

#### Marital Status

Refers to the following status:

Other Variables That May Affect Rating	
Single	Common Law Partner
Married	Separated
Divorced	Widowed
Unknown	

### Minimum Years Licenced of Occasional Operator

If there are multiple occasional drivers for a vehicle, the occasional driver with the least amount of years licensed should be used to determine the factor (only one per vehicle).

Minimum years licensed factor of any occasional operator must be included for each vehicle the operator is assigned to.

This factor is not applicable to Class 05 or Class 06 premiums.

### MSRP

Refers to the Manufacturer's Suggested Retail Price of the Automobile.

### Number of Cancellations for Non-Payment

Number of Insurer initiated cancellations due to non payment of premium in the last 3 years.

### Rate Groups

Refer to the CLEAR Look Up Tool in the Broker Portal for Rate Groups or Price Rated Table in Section D where applicable.

Where a rate group for a vehicle does not exist, use the corresponding rate group for the current model year.

### Territory

Defined by the insured's postal code.

### Vehicle Acquisition Condition

Refers to whether the automobile is new or used at the time of purchase or lease, by the Named Insured.

### Vehicle Body Style

Refers to the shape and type of an automobile

### Vehicle Model Age

Based on the model year of the private passenger vehicle. Age will be calculated as of the effective date of the policy, or the date a new vehicle is added to an existing policy.

### Vehicle Use

Refers to the usage of the vehicle – pleasure, commute, business.

### Years Licensed for Principal Operator

Number of years licensed calculated from the G2 date in relation to the effective date of the policy term.

This factor is not applicable to Class 05 or Class 06 premiums.

### Years of Loyalty with Wawanesa

The number of years of loyalty is calculated based on the number of consecutive years the policy has been in force, based on the original inception date of the policy.

### Vehicle Years Owned

Refers to the number of years that the named insured/registered owner has owned the vehicle. Vehicle Years Owned will be calculated based on the ownership date as of the effective date of the policy, or the date a new vehicle is added to the existing policy.

### Rate Guide for Private Passenger Classes

The following table will provide a method of determining the driver classification applicable to the great majority of contracts written on a single vehicle basis. For those risks with unusual requirements, refer to the complete classification breakdown on the following pages or refer to the company.

The following classes will no longer be used for rating purposes but will still be shown on the Certificate of Automobile Insurance. These classes will only be used for classification and reporting purposes.

Ask your client the following questions and, when you get the first "Yes" answer, look across for the correct class.

Question	Class
1. Is the Principal Operator a Single Male aged 16, 17, or 18?	10
2. Is the Principal Operator a Single Male aged 19 or 20?	11
3. Is the Principal Operator a Single Male aged 21 or 22?	12
4. Is the Principal Operator a Single Male aged 23 or 24?	13
5. Is the Occasional Operator a Male under 25 years of age? (This rate must be added to the full rate for the Principal Operator – Classes 01, 02, 03 or 07)	06
6. Is the Principal Operator under 21 years of age and is other than male?	18
7. Is the Principal Operator aged 21 to 24 and is other than male?	19
8. Is the Occasional Operator under 25 years of age and other than male? (This rate must be added to the full rate for the Principal Operator – Classes 01, 02, 03 or 07)	05
9. Is the Principal Operator under 21 and male with a spouse?	08
10. Is the Principal Operator aged 21 to 24 and male with a spouse?	09
11. Is the Principal Operator over 25 years of age and the vehicle is used for business?	07
12. Are there more than two operators?	03
13. Is the vehicle used to commute more than 20km?	03
14. Is the vehicle used to commute between 6 to 20km?	02
15. Does the annual mileage exceed 18,000 km?	02
16. Is the vehicle used for professional or vocational purposes (e.g. clergymen)?	02
17. Has any operator been licensed less than 3 years?	02
18. Is the vehicle used to commute 5 km or less?	01
19. Are all questions answered "No"?	01

### Class 01

- (a) Pleasure use only.
- (b) Principal operator is 25 years of age or over.
- (c) No occasional driver under age 25, unless rated Class 05 or Class 06.
- (d) Not more than two operators per vehicle in the household each of whom has held a valid operator's licence for the past three years.  
(Excludes drivers under 25 rated as Class 05 or 06)
- (e) Not used to commute more than 5 km; or for professional or vocational purposes.  
(e.g. Clergyman, Farmers).
- (f) Maximum annual distance driven 18,000 km.

Where there are two or more drivers under 25 years of age, the principal operator shall not qualify for Class 01 or 02

### Class 02

- (a) Pleasure and commute use from 6 to 20 km one way.
- (b) Principal operator is 25 years of age or over.
- (c) No occasional driver under 25 years of age unless rated Class 05 or Class 06.
- (d) No more than two drivers, per vehicle, in the household.  
(Excludes drivers under 25 rated as Class 05 or 06)
- (e) No annual distance driven restrictions.

Where there are two or more drivers under 25 years of age, the principal operator shall not qualify for Class 01 or 02.

### Class 03

- (a) Pleasure or commute use over 20 km one way.
- (b) Principal operator is 25 years of age or over.
- (c) No driver under 25 years of age unless rated Class 05 or Class 06.
- (d) No annual distance driven restrictions.

Where there is more than one occasional operator under age 25, the highest rated operator will determine the class and driving record. Only the single highest rated Class 05 or 06 will be charged.

### Class 05

Other than male driver under 25 years of age where the principal operator is rated Class 01, 02, 03 or 07. (Applicable only if the operator's licence held is of a class other than Ontario Level One - Class G1 Licence.) Rating will be applied to highest rated vehicle.

Where there is more than one occasional operator under age 25 on a single vehicle, the highest rated operator will determine the class and driving record. Only the single highest rated Class 05 or Class 06 will be charged.

### Class 06

Male driver under 25 years of age where the principal operator is rated Class 01, 02, 03 or 07. (Applicable only if the operator's licence held is of a class other than Ontario Level One - Class G1 Licence.) Rating will be applied to highest rated vehicle.

Where there is more than one occasional operator under age 25 on a single vehicle, the highest rated operator will determine the class and driving record. Only the single highest rated class 05 or 06 will be charged.

### Class 07

- (a) Vehicle used for business.
- (b) Principal operator is 25 years of age or over.
- (c) No driver under 25 years of age unless rated Class 05 or Class 06.

Where there is more than one occasional operator under age 25, the highest rated operator will determine the class and driving record. Only the single highest rated Class 05 or 06 will be charged.

### Class 08

Principal operator, male under 21 years of age, residing with his spouse or same-sex partner.

#### Class 09

Principal operator, male under 25 years of age, but not under 21 years of age, residing with his spouse or same-sex partner.

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#### Class 10

Male principal operator 16, 17 or 18 years of age, does not have a spouse or same-sex partner.

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#### Class 11

Male principal operator, 19 or 20 years of age, does not have a spouse or same-sex partner.

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#### Class 12

Male principal operator, 21 or 22 years of age, does not have a spouse or same-sex partner.

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#### Class 13

Male principal operator, 23 or 24 years of age, does not have a spouse or same-sex partner.

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#### Class 18

Principal operator, other than male under 21 years of age.

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#### Class 19

Principal operator, other than male under 25 years of age, but not under 21 years of age.

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**Note:** *If at any time during the term of the policy an age change makes the Insured eligible for a different Class or Discount, the policy will be issued and rated as if the Insured had already attained that age.*

## Graduated Licensing Guidelines and Rating

### Level 1 (Class G1) Licence Drivers

Holders of this licence are not rateable; except, where the individual is the owner and Principal Operator of the vehicle and there is no other operator in the household with a valid driver's licence to be listed as a Principal Operator. Where the G1 driver is Principal Operator, the Driving Record assigned in this case is 0 and will remain at 0 as long as this driver holds a G1 licence.

### Level 2 (Class G2) Licence Drivers

If the driver had no Chargeable Accidents during the 12 months immediately preceding the effective date of the policy they will be given a maximum of one year driving experience for time spent under Level One (G1).

The maximum Driving Record a driver can be assigned while holding a Class G2 licence is 2 unless the driver qualifies for our Driver Training Credit.

### Fully Licenced Drivers Who Graduated from Level Two (G)

Upon obtaining a Class G licence the Driving Record will be calculated based on the years of accident free driving experience from the date the G2 licence was obtained.

## Driver's Licence Lapse or Suspensions Guidelines and Rating

Driver's licence suspensions can occur from administrative reasons, medical reasons or are connected to driving offence conviction(s).

### Administrative or Medical Lapse or Suspension

A driver's licence which has been lapsed or suspended due to an administrative or medical lapse or suspension will not affect driving record.

Administrative or medical lapse or suspensions are not connected to driving convictions and results only from administrative or medical reasons.

Some common examples of administrative or medical lapse or suspensions are: unpaid parking tickets, temporary medical conditions, non-renewal or expiry of driver's licence, outstanding payments or monies to the Family Responsibility Office or Motor Vehicle Accident Claims fund.

### Other than Administrative or Medical Lapse or Suspension

Driver's licence suspension of 12 months or more for reasons other than administrative or medical lapse or suspension will have a Driving Record 0 apply from the date of licence reinstatement.

For Driver's licence suspension of less than 12 months for reasons other than administrative or medical lapse or suspension will not impact driving record.

## **Driver Assignment Guidelines – Households with Multiple Vehicles**

### **Assignment of Principal Operator**

Where the number of vehicles matches the number of drivers, each driver will be assigned as principal operator of a vehicle.

Where there are more vehicles than drivers, each driver will be assigned as principal operator of at least one vehicle and the remaining vehicles may be assigned to a driver already rated.

### **Assignment of Occasional Operators**

Occasional Class 05 or Class 06 operators should be applied on the highest rated vehicle.

Where there is multiple Class 05 or Class 06 Operators, the Class 05 or Class 06 operator that generates the highest premium will be rated.

## Driving Record

The primary rule that is followed is that a driver can be charged for an accident or conviction only on ONE vehicle. A chargeable accident will be used once for developing a rate.

If a driver is the Principal Operator of more than one private passenger vehicle, the Driving Record of the highest rated vehicle they operate will be rated with any accidents or convictions.

If a driver is not the Principal Operator of any private passenger vehicle, but operates one or more private passenger vehicles part-time, the Driving Record of the highest rated Private Passenger vehicle they operate will be rated with any accidents or convictions. In this case, the rating of the vehicle will be affected by both the Principal Operator and any Occasional Operator.

Chargeable accidents attributed to Class 05 and Class 06 operators will be rated on the corresponding Class 05 or 06 premium.

If a driver is both a Principal and Occasional Operator of vehicles on a policy, the driving record of the highest rated private passenger vehicle they principally operate will be rated with any accidents or convictions.

Any chargeable accident arising from the ownership, use and operation of a listed vehicle by an unlisted or deleted driver will be attributed to the owner and Named Insured of the vehicle and used for rating following the same accident rating rules.

### Determining Driving Record - New Business

Driving Record is calculated based on the years of accident free driving experience.

If the driver has been licensed for 6 years or more and has not had a Chargeable accident in the past 6 years, all driving records will be 6.

If the driver has been licensed less than 6 years and has not had a Chargeable accident all driving records will be the number of years licensed.

**Note:** *Driving experience gained outside Canada or the United States is not recognized. Drivers with experience outside of Canada or the United States will be rated as new drivers. Please refer to [Driving Record – Licensed Driver Moving to Ontario](#).*

If all listed drivers on a vehicle have been continuously licensed 7 years or more, and meets the eligibility criteria described below, the corresponding driving record will apply:

Driving Record 7	Driving Record 8	Driving Record 9
Licensed for 7 years in Canada or the US	Licensed for 8 years in Canada or the US	Licensed for 9 years in Canada or the US
7 Years Chargeable Accident Free*	8 Years Chargeable Accident Free*	9+ Years Chargeable Accident Free*
No driver has had a lapse in coverage from a conviction, accident, non-disclosure, or misrepresentation within the last 7 years	No driver has had a lapse in coverage from a conviction, accident, non-disclosure, or misrepresentation within the last 8 years	No driver has had a lapse in coverage from a conviction, accident, non-disclosure, or misrepresentation within the last 9 years
No driver has had a licence suspension of 12 months or more for reasons other than an administrative lapse or suspension in the last 7 years	No driver has had a licence suspension of 12 months or more for reasons other than an administrative lapse or suspension in the last 8 years	No driver has had a licence suspension of 12 months or more for reasons other than an administrative lapse or suspension in the last 9 years

\* Chargeable Accidents which are waived by the Wawanesa Accident Waiver Endorsement will not be used for determining Driving Record 7, 8 or 9.

### Rules Applying to Driving Record 7, 8 and 9

- No more than 1 minor conviction in the last 3 years
- No major or serious convictions in the last 3 years

### Determining Driving Record – Renewals

All driving records between 0 and 5 will improve by 1 on renewal for each year chargeable accident free, unless accident rating has been applied. Driving records of 6 must meet all eligibility requirements for driving record 7, 8 or 9.

### Accident Rating - Renewals

Any Chargeable Accident waived as a result of the [Accident Waiver Endorsement](#) is no longer considered within the following rules.

Accidents involving Private Passenger vehicles are assigned to the DRIVER involved.

After one Chargeable Accident, the Driving Record is reduced according to the established driving record at the time of loss, regardless of the number of years licensed:

Prior Driving Record	Renewing Driving Record
7, 8, 9	Driving Record 6 (no split rating)
0, 1, 2, 3, 4, 5 or 6	Reduced by 1

Where the prior driving record was a 7, 8 or 9, the driving record will be reduced to driving record 6. The driving record 6 will be held here until the driver is accident free for 7 or more years and meets all other criteria for driving record 7, 8 or 9 respectively.

Where the prior driving record was a 0, 1, 2, 3, 4, 5 or 6, the driving record will be reduced by 1, and held here until the driver is accident free for the same number of years as what the driving record was before being reduced.

After a second Chargeable Accident occurring within the accident rating period, all driving records are reduced to '0'. The driving record will then increase by 1 after each accident free year.

When a Chargeable Accident is more than 6 years old, the driving record will be calculated using the remaining accident(s). This rule does not apply to driving record 7, 8 and 9.

Chargeable Accidents will not affect the driving records until the next renewal.

If the driver is listed on the policy, the accident will be assigned to the driver and applied to the highest rated vehicle that they operate.

### Driving Record - No Prior Insurance

If any Applicant or Principal Operator is unable to provide the name of the insurance company, policy number, and expiry date of their most recent automobile insurance policy, with coverage for a period of no less than 12 months in force, either as a Named Insured or as a listed operator, Driving Record 1 will apply. Upon the first annual renewal, the Driving Record will be based on the number of years licensed, provided no Chargeable Accidents.

### Driving Record – Lapse in Coverage

1. If the lapse in coverage resulted from the termination of an automobile insurance policy because of non-payment of premium, we will allow up to a maximum of a Driving Record 3.
2. If the lapse resulted from a drivers' licence suspension following a conviction related to the use or operation of an automobile, the Driving Record will be determined based on the number of years of accident free driving experience from the date the persons driver's licence was reinstated.

### Driving Record - Licenced Driver Moving To Ontario

The following rules are applicable to an Applicant/Insured or Principal Operator who has resided in the province less than three full years.

1. If they have experience in Canada or the United States, we will give them full credit for experience up to Driving Record 9 with documentation\*.  
\* Requirements for documentation or proof are:
  - a) The Insured must provide us with the original copy of the Letter of Experience and the translation if applicable. The originals will be returned to you.
  - b) The Letter of Experience must be current dated (within 12 months).
  - c) The Letter of Experience must be on company letterhead, with full address, phone and fax number.
  - d) The Letter of Experience must indicate name of applicant; listed driver; policy number; length of time policy in force; full name of insuring company and all losses should be listed and described.
  - e) If coming from United States or other Canadian province, we require a copy of Driver's Licence with Driving Record (current MVR where applicable).
2. Persons with experience in Canada or the United States without documentation will be allowed credit up to Driving Record 1.
3. Persons not previously licensed in Canada or the United States will be allowed credit up to Driving Record 1 with or without documentation and will be credited with one-year Driving Record for each year of accident free driving in Canada and the United States.
4. The Driving Record of any Applicant/Insured or Named Operator from outside the United States or Canada shall be determined based on the years of accident free driving since that person has been licensed in the United States or Canada.



### Driver Training Credit

A driver training credit is allowed on coverages where the drivers experience is used as a rating factor if satisfactory evidence (certificate signed by a responsible official) is presented that every newly licensed driver (less than 3 years) of the vehicle has successfully completed a driver training education course within the preceding 24 months meeting the following requirements:

- (a) 25 hours on the theoretical knowledge of driving a motor vehicle with not more than two such lessons being given in any one day.
- (b) 6 practice driving lessons at the wheel of a motor vehicle, each of at least one-hour duration with not more than one such lesson being given in any one day.
- (c) A lesson of practice driving at the wheel vehicle shall include only the time during which the pupil is actually driving the vehicle and does not include any time spent as a passenger or observer.
- (d) Instructors for such courses to be required to pass a Driver Education Teacher Training Course sponsored by the I.B.C. or a Provincial Government Department and that this be the only criterion by which an instructor may become qualified.
- (e) To qualify, courses are required to be registered with and approved by the Provincial Government Department or the Provincial Safety League having jurisdiction.

On presentation of the required certificate, risks in all classes will be upgraded to Driving Record 3. This premium reduction shall apply only while the driver remains:

- Chargeable Accident free
- No more than one Minor Conviction
- No major or serious convictions

The following are recognized as acceptable driver education certificates:

- MTO Interim Beginner Driver Education Certificate - June 17, 2000 or later
- MTO/Ministry of Education and Training Certificate - any date
- Affidavits issued by DSAO - Dated from February 1, 2000 to June 16, 2000
- DSAO Insurance Discount Application - Dated prior to February 1, 2000

**Note:** *Driving School Association of Ontario (DSAO) driver education certificates issued on or after June 17, 2000 will not be recognized.*

### Without Driver Training

Newly licensed drivers who have not completed a driver training course will be credited with Driving Record 1 (during which time will not be eligible for Class 01) and will be increased by 1 each year provided they have not been involved in an Chargeable Accident, a second Minor Conviction or any Major or Serious Conviction.

## Surcharges

Surcharges are to be applied multiplicatively.

### Accident Surcharges

A variable accident surcharge will apply when there is one or more chargeable At-Fault accident in the prior 6 years.

A variable surcharge will apply to TPL-BI, TPL-PD, AB, DCPD, COL, AP, COMP, SP depending on the number of accidents, and the date of loss. Accidents that are more than 6 years old from the renewal effective date will no longer be surcharged.

### Conviction Surcharges

A surcharge will apply when a driver has one or more convictions on their record. The surcharge increases with the number and severity of convictions

### High Theft Risk Surcharge

A \$500 surcharge is applied on a pro-rata basis to a private passenger vehicle that is identified as a [High Theft Risk](#) and rated in a [High Theft Territory](#). All Perils, Comprehensive coverage, or Specified Perils must be present for the surcharge to apply. An approved anti-theft & recovery device must be installed on the vehicle and the surcharge is waived following the notification of:

- Name of the device
- Date of installation
- Device Certificate Number

Wawanesa-approved anti-theft and recovery device will have the following characteristics:

- Tracking device installed in the vehicle by a certified garage
- Centralized monitoring system to allow the positioning of the vehicle following vehicle theft
- Remote tracking to allow vehicle recovery (such as via satellite or mobile tracking units)

Wawanesa-approved anti-theft and recovery device brands are Tag and Domino.

**Note:** A copy of the Tag or Domino installation certificate must be uploaded.

## Discounts

**Discounts are to be applied multiplicatively.**

### Anti-theft Discount

A discount is available on the Comprehensive or Specified Perils coverage premiums for private passenger vehicles when an approved anti-theft & recovery device is installed. Wawanesa-approved anti-theft and recovery device will have the following characteristics:

- Tracking device installed in the vehicle by a certified garage
- Centralized monitoring system to allow the positioning of the vehicle following vehicle theft
- Remote tracking to allow vehicle recovery (such as via satellite or mobile tracking units)

Wawanesa-approved anti-theft and recovery device brands are Tag and Domino.

**Note:** A copy of the Tag or Domino installation certificate must be uploaded.

### Away at School Discount

To qualify, ALL of the following conditions must be met:

1. All occasional drivers (Class 05 or 06) must be a full-time student residing away from home.
2. All occasional drivers (Class 05 or 06) must not have regular access to the vehicle and the vehicle must not be driven to school.
3. All occasional drivers (Class 05 or 06) must have no chargeable accidents within the last 6 years.

If all occasional drivers (Class 05 or 06) live within 160 km (100 miles), a 50% discount will apply. If all occasional drivers (Class 05 or 06) live more than 160 km (100 miles) from home, a 75% discount will apply. The discount will be applied to the Class 05 or 06 premium.

### Farmer's Discount

As most farm use private passenger vehicles are used for business purposes to some extent, a special scale of rates is made for them without distinguishing between business and non-business use. These rates only apply to farmers with no other gainful occupation. In addition, the owner must reside on the farm.

The Farmer's discount applies to Classes 03, 08, 09, 18 and 19.

The Farmer's discount shall not be available to farm labourers, transient harvesters, tobacco or cannabis owner or stock growers, or part time farm workers.

### Graduated Licensing Discount

Novice drivers entering Level Two from Level One will receive a rate reduction of 10% for all coverages where the driver's experience is used as a rating factor, provided that the driver has not had an Chargeable Accident or a second Minor Conviction or a Major or Serious Conviction during time spent in Level One. This reduction is applicable for the first year that the driver has obtained their G2 licence.

Fully licenced drivers who have progressed through the Graduated Licensing System will receive a rate reduction of 10% for all coverages where the driver's experience is used as a rating factor, provided that the driver has not had a Chargeable Accident or a second Minor Conviction or a Major or Serious Conviction during time spent in Level One or Level Two. This reduction is applicable for the first year that the driver has obtained their G licence.

### Conviction Free Discount

A discount will apply if all rated operators of the vehicle have had no convictions in the past 3 years and are licensed for a minimum of 3 years with a G2/G license. All class 05/06 drivers must be eligible for the discount to apply.

### Multi-Product Discount (Applicable to PPA Vehicles only)

When we insure both the home policy (homeowners, farm homeowners, mobile homeowners, tenants, farm tenants, condominium or farm condominiums) and the private passenger automobile of the principal operator or immediate family member residing in the same household, a discount will apply to the total policy premium (excluding endorsements).

**Notes:** The term "immediate family member" refers to an Insured's children, stepchildren, mother, father, stepmother, stepfather, grandparent, grandchild, mother-in-law, father-in-law, sister, brother, stepsister, stepbrother, sister-in-law, and brother-in-law.

We will permit a cross reference policy discount if an eligible related policy is to be placed on the account at a future date, prior to the expiry of the new business term.

### Multi-Vehicle Discount

A discount factor will be applied to the Third Party Liability Bodily Injury and Property Damage, Collision portion of All perils, and Collision premiums for eligible vehicles.

Discounts will remain until the end of the term unless liability is removed, or the vehicle becomes an ineligible vehicle.

Eligibility for all vehicles on the policy will be re-evaluated on the next renewal. To be eligible:

1. There are two or more personal Private Passenger rated Vehicles with Third Party Liability on the same or related account.
2. The Primary Named insured(s) or Operator(s) reside in the same dwelling.

The following are ineligible:

1. Vehicles with the Farm discount/Farm rated.
2. Occasional class 05/06 premiums.

### New Business Discount

This discount is applied to eligible Private Passenger Vehicles at the inception of the policy and will remain on the policy for 5 years. Any newly added or substituted vehicles on the policy will be eligible for the discount, but only for the remainder of the 5-year duration.

Discount may apply to the vehicle if all the following conditions are met at inception:

1. Business is new to Wawanesa and insures a private passenger vehicle.
2. Continuously insured for at least the previous 3 years with no gap in coverage.
3. All drivers have had no convictions in the last 3 years.
4. All drivers have no chargeable accidents in the last 6 years.

### Retiree Discount

To qualify, the Principal Operator of the vehicle to which the discount is assigned must:

1. Be retired;
  - a. Not earn or receive income from any office or employment;
  - b. Not be engaged in any professional occupation;
  - c. Not operating a business;
  - d. Not have been employed for 26 weeks or more in the last 52 weeks;
2. Be age 65 or older.

A 10% discount will apply to Private Passenger vehicle Accident Benefits premium.

### Winter Tire Discount

A 3% discount is available for private passenger vehicles that are equipped with 4 winter tires from November 1st to April 1st.

To qualify, all of the following conditions must be met:

1. The Winter Tires must be less than 6 years old, based on the bill of sale, to qualify for this discount.
2. Once the tires have reached 6 years old, based on the bill of sale, the Insured has one year to provide the purchase date of newer winter tires to continue to qualify for the Winter Tire Discount.
3. The insured may, at any time, be required to produce the bill of sale for the winter tires and/or the receipt for installation of the winter tires.

All Season tires or tires that remain on your vehicle all year that have a winter designation are not tires specifically for winter and therefore do not qualify for the discount.

Upon the Winter tires reaching 6 years of age, based on the bill of sale submitted, the broker will be given 12 months to contact the insured in order to submit a new bill of sale, and age of replacement Winter Tires to continue to qualify for this discount.

## Drive Change

Drive Change is an optional continuous monitoring usage-based insurance program that collects the Principal Operator's information through a mobile app.

The information collected is used to calculate a personalized rating factor that can potentially decrease the premium.

### Eligibility

To qualify for Drive Change you must:

- be the Principal Operator of a Private Passenger Vehicle listed on a Wawanesa Automobile insurance policy.
- have a smartphone with a data plan and an email address.
- provide your active mobile phone number and email address.
- have the most recent version of the Drive Change app installed on your smartphone with permissions set to allow the app to collect and transfer data to Wawanesa and the Program provider.
- consent to participate in the program and receive communication, such as emails and text messages, from Wawanesa Insurance and the Program provider.
- remain enrolled in the program with an active app on your smartphone during your policy period.
- must agree with the Terms and Conditions.
- principal operator must be tagged as a driver for a minimum of 1,000 kms if enrolled 6 months or more per policy term to remain on the Program.

**Note:** We reserve the right to unenrol a driver from the Program if there is misuse of the Drive Change Application. If a driver is removed from the program by Wawanesa, re-enrollment will be at Wawanesa's discretion.

### Enrolment Discount Factor

- Newly enrolled drivers will get a factor applied to the vehicle(s) they are assigned to as the Principal Operator.
- The enrolment factor will only apply until the next renewal. If the driver was enrolled for less than 6 months before renewal is generated and has not driven 1,000 kms, the enrolment factor will continue to apply for the next policy term.
- On renewal the enrolment factor will be replaced with the Driver Score factor.
- If the driver fails to install and activate the app within 15 days of enrolment, they will be removed from Drive Change and will lose their enrollment factor.
- The enrolment factor also applies to the class 05/06 premium.
- If the enrolment is terminated by the driver or by Wawanesa, the enrolment factor is removed.
- Previously enrolled drivers will not be eligible for the enrolment discount.

Coverages	Discount Factor
TPL-PD, TPL-BI, Accident Benefits, Collision or Upset, Comprehensive, All Perils, Specified Perils, Direct Compensation for Property Damage (DCPD)	10%

### Honouring Prior Carrier Telematics Discount

Wawanesa will honour prior Telematics discounts for drivers newly enrolled to Drive Change with the following conditions:

- The newly enrolled driver was enrolled in a Telematics program with their prior insurer.
- A proof of actual or estimated discount must be presented and retained on file.
- Proof of discount must be from the most recent automobile insurance policy prior to enrolment to Drive Change with no gap in coverage.
- The proof of the discount can be a screen shot from an application, declaration page, or something similar.
- The prior discount must be from a Canadian insurance policy.
- If the prior discount is lower than Wawanesa's Drive Change enrolment discount the new driver will enrol with Wawanesa's enrolment discount.
- Prior carrier discounts will be honored up to 20%.

**Note:** Eligibility requirements for the Enrolment Discount apply.

### Driver Score

- On the first renewal after enrolling in Drive Change, if the driver has recorded at least 1,000 km of driving, the enrolment discount will be replaced with a discount factor based on the Driver Score.
- The Driver Score is based on the driving behaviour from the trips recorded by the app.
- The discount factor will be updated each renewal based on the most recent Driver Score.
- If on renewal, the driver is enrolled for longer than 6 months and failed to record at least 1,000 km, they will be removed from Drive Change and lose their discount.
- The factor applies to the class 05/06 premium.
- If the enrolment is terminated by the driver or by Wawanesa, the discount factor is removed.
- The Driver Score factor may be used for driver's who re-enrol in the Program.

Coverages	Discount Factor
TPL-PD, TPL-BI, Accident Benefits, Collision or Upset, Comprehensive, All Perils, Specified Perils, Direct Compensation for Property Damage (DCPD)	0% - 25%

### Driver Assignment Changes

If the assignment of an enrolled driver changes and they are no longer a Principal Operator of a vehicle they may choose to remain enrolled in Drive Change for the purpose of monitoring their driving, but their information will no longer be used for rating.

## Private Passenger Rate Groups

### Rate Groups

The rate groups shown in the following tables are normally used to classify all models that are not represented in the CLEAR Rate Groups. This applies to vehicles 30 years old and over, price rated vehicles or vehicles with special features.

Where a CLEAR rate group for vehicles with a model year greater than the current year does not exist, use the corresponding rate group for the current model year.

Accident Benefits Rate Group	Use Rate Group 34
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**Note:** All price rated vehicles require the [OPCF 19](#) Limitation of Amount Endorsement applied.

### Section 7

Use Rate Group as determined by table below

Declared Value	Physical Damage Rate Group
\$0 - \$5,000	3
\$5,001 - \$7,000	4
\$7,001 - \$9,000	5
\$9,001 - \$12,500	6
\$12,501 - \$16,000	8
\$16,001 - \$20,000	9
\$20,001 - \$24,000	11
\$24,001 - \$29,000	13
\$29,001 - \$35,000	15
\$35,001 - \$40,000	16
\$40,001 - \$45,000	18
\$45,001 - \$50,000	20
\$50,001 - \$55,000	22
\$55,001 - \$60,000	23
\$60,001 - \$65,000	25
\$65,001 - \$75,000	27
\$75,001 - \$85,000	29
\$85,001 - \$95,000	30
\$95,001 - \$105,000	31
\$105,001 - \$115,000	32
\$115,001 - \$125,000	33
\$125,001 - \$135,000	34
\$135,001 - \$145,000	35
\$145,001 - \$150,000	36
\$150,001 - \$165,000	37
\$165,001 - \$180,000	38
\$180,001 - \$200,000	39
\$200,001 - \$220,000	40
\$220,001 - \$240,000	41
\$240,001 - \$250,000	42
For higher values, contact your underwriter	