

**BINDING AUTHORITY**

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

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

**UNDERWRITING A RISK**

The broker may underwrite a risk by following the rules and instructions in this manual. If they are not followed, Intact reserves the right to refuse any application or endorsement.

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

**RISKS WE DO NOT WRITE**

1. We will decline to issue, terminate or refuse to renew a contract of insurance for the following reason(s):

	At-fault Accidents and Convictions
1	An operator has 1 or more Major, Serious or Criminal Code convictions in the preceding 3 years including 'operating a vehicle without insurance' or 'making a false statement in the certificate of insurance required for the issuance, validation or transfer of a vehicle permit', CAIA for possession, use, sale, etc. of a false or invalid insurance card.
2 a)	<b>Licensed less than 5 years:</b> An operator has 3 or more minor convictions in the preceding 3 years
2 b)	<b>Licensed 5 or more years:</b> An operator has 4 or more minor convictions in the preceding 3 years
3 a)	<b>Licensed 5 or more years:</b> - 2 or more at-fault accidents in the preceding 6 years on the vehicle or any listed operator.
3 b)	<b>Licensed 5 or more years:</b> - 1 or more at-fault accidents in the preceding 6 years on the vehicle or any listed operator plus - An operator has 2 or more minor convictions in the preceding 3 years
3 c)	<b>Licensed less than 5 years:</b> - An operator has 1 or more minor convictions in the preceding 3 years plus - 1 cancellations for non-payment in the preceding 3 years
3 d)	<b>Licensed 5 or more years:</b> - An operator has 2 or more minor convictions in the preceding 3 years plus - 1 or more cancellations for non-payment in the preceding 3 years
3 e)	<b>Licensed 5 or more years:</b> - 1 or more at fault accidents in the preceding 6 years on the vehicle or any listed operator plus - 1 or more cancellations for non-payment in the preceding 3 years
3 f)	<b>Licensed less than 5 years:</b> - 1 or more at-fault accidents in the preceding 6 years on the vehicle or any listed operator.

	Cancellations
4	2 or more cancellations for non-payment of automobile insurance premiums in the preceding 3 years for the applicant/named insured.
5	1 or more cancellations for material misrepresentation or non-disclosure in the preceding 3 years.
6	Failure to pay the outstanding earned premium from any previous automobile policy term with any broker channel member insurance company of Intact Financial Corporation.

## PERSONAL INSURANCE PRODUCT MANUAL

## RISKS WE DO NOT WRITE

	Policy Violations
7	If the applicant knowingly misrepresents or fails to disclose information that is required in the application for automobile insurance (OAF 1) when applying for a new policy or when requesting a change to the existing policy.
8	If the applicant willfully makes a false statement in respect of a claim under the contract.
9	The applicant or policyholder or driver has contravened a term of the insurance policy, e.g. permitting someone not authorized by law to drive, driving the vehicle when excluded under the OPCF 28A.
10	Where applicant or policyholder refuses to complete an application completely.
11	The applicant or insured does not provide a residential address such that the garaging location cannot be determined or provides a post office box without declaring a legal address.
12	1 or more convictions for auto insurance fraud in the preceding 10 years.
13	Risk where the applicant or the driver is not ordinarily a resident of Canada, and intends to be in Canada for a period of less than one year.
14	Applicant is not the actual and registered owner of the vehicle.

	Driver Restrictions
15	All drivers less than 16 years of age.
16	All drivers aged 16 to 20 with a "0" driving record whether they are principal or occasional drivers (excluding off-road motorcycles).
17	Driver does not have a valid Ontario Motorcycle Driver's Licence; Note: an international driving permit is not considered as a permanent driver's licence.
18	The driving status of the sole driver listed on the policy is shown as cancelled, unlicensed, non-renewable or suspended.
19	Principal driver other than applicant, except for the partner, spouse or child living at the same address as the applicant;
19 a)	New Business: Principal operator has a M1 licence and has not completed an approved motorcycle safety course within the preceding 6 months.

	Vehicle Restrictions
20	Value of a replica, hand-crafted, home-made, homebuilt, rebuilt, ubuilt or kit motorcycle, including side-car and taxes, exceeds \$20,000. Value of any other type of motorcycle, including side-car and taxes exceeds \$70,000.
21	All makes and models mentioned on our list of prohibited risks of the rate manual;

22	Electric motorcycles; motorized or electric bicycles, and mopeds (motor-assisted bicycles with pedals);
23	All vehicles with less than 101 cc except for scooters of 49 cc and all vehicles with greater than 2000 cc;
24	Imported or other vehicles for which replacement parts are not readily available;
25	Modified motorcycles, such as: <ul style="list-style-type: none"> <li>a) Those fitted with a car motor or steering wheel;</li> <li>b) Those having removed security equipment;</li> <li>c) Those with an installed engine other than the one provided by the manufacturer;</li> <li>d) Those with any modification to the frame of the vehicle;</li> <li>e) Those with any modification to the steering mechanism.</li> </ul>
26	Prototype and/or experimental vehicles;
27	Vehicles not meeting the definition of a motorcycle;
28	Vehicles powered by a non-factory (manufacturer) installed fuel system;
29	Vehicles used at exhibits or show bikes;
30	Vehicles used for commercial purposes. We will however allow vehicles used in an acceptable peer-to-peer food delivery program where the vehicle is insured under a commercial fleet policy from the time the driver has logged into the app and while carrying food. *Acceptability is determined based on the corresponding commercial fleet coverage in place.
31	Vehicles used for competitions, for racing or speed trial purposes;
32	Vehicles registered under a company name are accepted, except: <ul style="list-style-type: none"> <li>a) Demonstrator</li> <li>b) Registered in the name of a dealership that deals in activities of sale, leasing or repair of motorcycles or used for the dealership;</li> <li>c) Registered in the name of a garage that deals in activities of sale, leasing or repair of motorcycles or used for the garage;</li> <li>d) Registered in the name of a motorcycle school or used for the motorcycle school;</li> <li>e) Replacement vehicle;</li> <li>f) Used for business;</li> </ul>
33	The vehicle(s) is not licensed, plated or registered in Ontario;
34	Vehicles used outside of Canada for more than 6 consecutive months.
35	Short term rentals or leasing agreements to and from others;
36	Replica, hand-crafted, home-made, homebuilt, rebuilt, ubuilt, kit or custom motorcycles without a vehicle ownership, recent photographs and a signed OPCF 19.
37	A copy of the vehicle registration certificate is mandatory when the VIN is invalid (e.g. includes less than 17 digits), otherwise the risk will be refused;

## PERSONAL INSURANCE PRODUCT MANUAL

## RISKS WE DO NOT WRITE

38	Only physical damage coverage is requested.
39	Any vehicle that is deemed unsafe or unfit to operate or fails to meet a government inspection standard, as a result of a qualified mechanical determination.
40	Vehicle has un-repaired damage that will affect the safe operation of the vehicle as determined by a safety standard certificate.
41	Refusal to provide safety certificate or other evidence of mechanical fitness where there has been a prior claim settlement.
42	Any driver or applicant/policyholder where there is verbal, physical or written abuse (including threats made) to an employee, service provider, contractor or broker of any IFC company as reported to security, legal compliance and/or the police.
43	Vehicle with an out of province exposure exceeding 6 months in a 12 month period.

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

B. We will decline to provide, restrict or refuse to continue coverage for the following reason(s):

1. Section 7: Loss or Damage Coverages:

- May not be underwritten without Sections 3, 4, 5 and 6;
- Sections are available in accordance with rating tables in the manual;
- Only the deductibles as shown in the manual are available.

2. No Loss of or Damage to Insured Automobile coverages are available under Section 7 in the case of:

- Unrepaired damage;
- Motorcycles 26 years and older. Calculate the effective year of the contract minus the model year;
- Endorsement form requiring the insured's signature has not been signed and returned (e.g. OPCF 19) if the form impacts all Section 7, Optional Loss or Damage coverages;
- Refusal to provide an appraisal, repair receipts and/or photographs of the vehicle when:
  - A cash settlement is taken in place of vehicle repairs;
  - A vehicle's purchase price is significantly less than the Market Value for comparable vehicles in average condition.

**PROHIBITED MAKES/MODELS LIST**

Mopeds: prohibited

<b>APRILIA</b>	<b>VEH CODE</b>	<b>G-2, G-2 TT</b>	<b>VEH CODE</b>	<b>DUCATI</b>	<b>VEH CODE</b>
RSV MILLE	Z40F		NOT AVAILABLE*	PANIGALE V2	DM0W
RSV MILLE R	Z40D			PANIGALE V4	DM0D
RSV MILLE R FACTORY	Z40W			PANIGALE V4 25 <sup>th</sup> ANNIVERSARIO 916	DM0Y
RSV4 FACTORY	Z428	<b>CAMPAGNA</b>		PANIGALE V4 S	DM0E
RSV4 1100	Z480	ALL T-REX MODELS		PANIGALE V4 SP	DMF0
RSV4 1100 FACTORY	Z40U	V13R	C604	PANIGALE V4 SPECIALE	DM0F
RSV4 R	Z427			STREETFIGHTER V4	DM0U
RSV4 RF	Z453			STREETFIGHTER V4 S	DM0V
RSV4 RR	Z454	<b>DUCATI</b>		SUPERSPORT	DM9T
		1098	DM58		
<b>BENELLI</b>		1098 S	DM59	<b>HONDA</b>	
TORNADO TRE	BN04	1098R	DM66	CBR1000F HURRICANE	H268
TORNADO TRE RS	BN04	1198	DM71	CBR1000RR	H2G1
TORNADO TRE 1130	BN05	1198 S	DM74	CBR1000RR SP	H2P3
		1198 SP	DM74	CBR1000RRA	H2K9
		1199 PANIGALE R	DM9F	CBR1000RR-R FIREBLADE SP	H21V
<b>BIMOTA</b>		1299 PANIGALE	DM9D	CBR1100X SPORT	H2B6
SB8	ES20	1299 PANIGALE S	DM9E	CBR1100XX	H2B6
		1299 SUPERLEGGERA	DM9Z	CBR1100XX SUPER BLACKBIRD	H2B6
<b>BOSS HOSS</b>		749	DM37	CBR600F	H260
BOSS HOSS 350	BB01	749 DARK	DM37	CBR600F HURRICANE	H260
BOSS HOSS 350 ZZ4	BB01	749R	DM49	CBR600F4	H260
BOSS HOSS 350 TRIKE	BB03	749S	DM36	CBR600F3	H260
BOSS HOSS 350 ZZ4 TRIKE	BB03	848	DM65	CBR600F4i	H260
BOSS HOSS 502	BB02	848 EVO	DM65	CBR600SE	H260
		959 PANIGALE	DM9G	CBR600RR	H2E8
<b>BMW</b>		999	DM35	CBR600RRA	H2L2
HP 2 SPORT	B165	999R	DM46	CBR900RR	H294
K1300S	B170	999R XEROX	DM46	CBR929RR	H2D0
M1000RR	B1A0	999S	DM34	CBR929RE ERION	H2D0
M1000XR	B1N0	999S TEAM USA	DM34	CBR954RR	H2D7
S1000RR	B173	DESMOSEDICI RR	DM68	RVT1000R RC51	H2D1
		PANIGALE	DM86		
<b>BUELL</b>		PANIGALE S	DM87		
1125R	B914	PANIGALE S TRICOLORE	DM88		

**PROHIBITED MAKES/MODELS LIST - CONTINUED**

KAWASAKI	VEH CODE	MOTO GUZZI	VEH CODE	TRIUMPH	VEH CODE
ZX1000 NINJA	KA09	MGS-01 CORSA	GU55	DAYTONA 600	MT27
ZX1000N NINJA H2	KADB			DAYTONA 650	MT30
ZX-10R NINJA	KA89	<b>MV AGUSTA</b>		DAYTONA 675	MT34
ZX-10R NINJA ABS	KAB9	F3 675	MV24	DAYTONA 675 ABS	MT57
ZX-11 NINJA	KA70	F3 675 ABS	MV28	DAYTONA 675 R	MT49
ZX1100 GPZ	KA02	F3 675 RC	MV3E	DAYTONA 675R ABS	MT58
ZX-12R NINJA	KA72	F3 800 ABS	MV29	DAYTONA 900	MT02
ZX-14 NINJA	KA96	F3 800 RC	MV3F	DAYTONA 955 (T595)	MT16
ZX-14R NINJA	KAC3	F3 ORO	MV26	DAYTONA 955i	MT16
ZX-14R NINJA ABS	KAD1	F4 ABS	MV30	DAYTONA 1200	MT01
ZX600 NINJA 600R	KA38	F4 RR	MV25	DAYTONA MOTO2 765	MT0P
ZX600 NINJA 600RX	KA38	F4 RR ABS	MV31	DAYTONA SUPER III	MT03
ZX600 NINJA ZX-6	KA37	SUPERVELOCE 800 ABS	MV40	TT600	MT19
ZX600 NINJA ZX-6R	KA36				
ZX600 NINJA ZX-6RR	KA36	<b>POLARIS</b>			
ZX636 NINJA ZX-6R	KA36	ALL SLINGSHOT MODELS		<b>VANDERHALL</b>	ALL MODELS
ZX636 NINJA ZX-6R ABS	KAD2				
ZX750 NINJA ZX-7	KA19			<b>YAMAHA</b>	
ZX750 NINJA 750R	KA19			YZF R1	YA1M
ZX750 NINJA ZX-7R	KA23			YZF R1 ANNIVERSARY	YA1M
ZX750 NINJA ZX-7RR	KA17	<b>SUZUKI</b>		YZF R1 CHAMPIONS LIMITED EDITION	YA1M
ZX900 NINJA ZX-9R	KA34	GSX1300R HAYABUSA	S187	YZF R1M	YAG7
ZX1000 NINJA ABS	KAC6	GSX1300 HAYABUSA	S187	YZF R6	YA1Q
ZX1000SX NINJA	KA1K	GSX1300 HAYABUSA LIMITED EDITION	S187	YZF R6 CHAMPIONS LIMITED EDITION	YA1Q
		GSX-R1000	S193	YZFR6S	YA1Q
		GSX-R1000 ABS	S1F9	YZF600R	YA80
		GSX-R1100	S145	YZF1000R	YA16
<b>KTM</b>					
1190 RC8	BK90	GSX-R600	S173	YZF600R2	YA33
1190 RC8 R	BKA3	GSX1250F ABS	S1E7	YZF750R	YA78
		GSX-R600Y ALSTARE	S173	YZF750SP	YA79
		GSX-R600 KATANA	S184		
		GSX-R600W	S184		
		GSX-R750	S131		
		GSX-R1000R ABS	S1FD		
		GSX-S1000FA	S1FB		
		TL1000R	S186		
		TL1000S	S177		

\* The vehicle code was not available during the publication of this manual.



## ACCIDENT

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

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

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

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

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

1. Damage to the vehicle if:

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

2. It is a single vehicle accident. No third party was involved and there were no injuries. No payments for damages/injuries were made by the insurer.

3. An occurrence in which the insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanisms.
4. Impact with an animal.
5. For accidents occurring on or after September 1, 2010, an occurrence in which the insured's degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanisms.

**AGE**

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

**APPLICANT**

- Applicant must be the actual and registered owner of the vehicle;
- Applicant must be a resident of Ontario.

**APPROVED MOTORCYCLE SAFETY COURSE**

A course recognized by MTO as a motorcycle safety course that reduces the time the rider needs to wait to take the second (Class M) road test. The time is reduced from 22 months to 18 months. A list of course providers are on the MTO website.

**CLEAR RECORD**

Throughout the period concerned:

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

**CONVICTIONS****MINOR CONVICTIONS – MOVING TRAFFIC VIOLATIONS**

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

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

**MAJOR CONVICTIONS - HIGHWAY TRAFFIC ACT:**

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

- Failing to report an accident;
- Failing to give name and licence number in the event of an accident to police or other persons entitled to such information;
- Improper passing of school buses;
- Improper passing of schools or playgrounds;
- Speeding 50 km or more but less than 60 km over speed limit;
- Stunt driving
- Driving with no insurance;

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

**SERIOUS CONVICTIONS - CRIMINAL CODE:**

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

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

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

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

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

## COVERAGE REGULATIONS

These coverages are mandatory at all times:

- Section 3: Liability, Bodily Injury and Property Damage;
  - Limits available: \$200,000, \$300,000, \$500,000, \$1,000,000, \$2,000,000, \$3,000,000, \$4,000,000 or \$5,000,000;
- Section 4: Accident Benefits (Basic Benefits);
- Section 5: Uninsured Automobile;
- Section 6: Direct Compensation Property Damage.
- Section 7 (Loss or Damage Coverages);
- May not be underwritten without Sections 3, 4, 5 and 6;
- Only the deductibles as shown are available.

No Loss or Damage coverages are available under Section 7 in the case of:

- Unrepaired damage;
- Motorcycle models 26 years and older. Calculate the effective year of the contract minus the model year;
- Endorsement form requiring the insured's signature has not been signed and returned (e.g. OPCF 19) if the form impacts Section 7, Optional Loss or Damage coverages;
- Refusal to provide an appraisal, repair receipts and/or photographs of the vehicle when:
  - A cash settlement is taken in place of vehicle repairs;
  - A vehicle's purchase price is significantly less than the Market Value for comparable vehicles in average condition.

## DRIVER

- No driver under the age of 16;
- Rate must be based on the age of the principal driver;

## DRIVER'S LICENCE

All drivers must hold a valid Ontario Motorcycle Driver's Licence, and must always respect the rules and procedures required to receive a motorcycle driver's licence.

- Motorcycle, off-road and dual purpose vehicles, class M1, M2 or M;
- condition L allows individuals to operate scooters with engine sizes 49 cc.

## DRIVER EXPERIENCE

Driver experience is calculated based on the first date licensed in Canada or the USA less the total number of months the driver has had non-administrative suspension(s).

## NAMED INSURED

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

## OUT OF CANADA EXPERIENCE

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

New drivers to Canada must hold a permanent Canadian licence.

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

- An insurance experience letter in English or a notarized translation indicating a minimum of 3 years claims free experience.

## DRIVING RECORD

- Please take into account the experience of all drivers;
- The Driving Record is determined by the driver who generates the lowest driving record;
- At renewal the driving record will increase a maximum of 1 in accordance with our driving record eligibility criteria.

Driving Record	Eligibility Criteria
4	<ul style="list-style-type: none"> <li>- Clear record for 4 years</li> <li>- Continuously held a motorcycle driver's licence and free of at fault accidents for at least the last 4 years</li> <li>- Principal operator must have been listed as a named insured or driver on any prior motorcycle insurance policy</li> <li>- M class licensed drivers only</li> </ul>
3	<ul style="list-style-type: none"> <li>- Clear record for 3 years</li> <li>- Continuously held a motorcycle driver's licence and free of at fault accidents</li> </ul>

	for the last 3 years - Principal operator must have been listed as a named insured or driver on any prior motorcycle insurance policy
2	- Clear record for 2 years - Continuously held a motorcycle driver's licence and free of at fault accidents for the last 2 years
1	- Clear record for 1 year - Continuously held a motorcycle driver's licence and free of at fault accidents for the last 1 year
0	- Continuously held a motorcycle driver's licence and free of at fault accidents for less than 1 year

## Notes:

- Maximum driving record when a driver has a Class M1 or M2 licence is 3\*.
- Interruptions related to administrative lapses are not to be considered in this context, while suspensions as a result of a driving offence conviction will be taken into account. See Clear Record.



## **MOTORCYCLE DEFINITION**

A motorcycle is defined under the Highway Traffic Act as a self-propelled vehicle having a seat or saddle for the use of the driver and is designed to travel on not more than three wheels in contact with the ground. This includes mopeds, scooters, off-road and dual purpose vehicles.

## **TYPES OF MOTORCYCLES**

### **Adventure**

It is a dual purpose motorcycle with features for travelling on paved roads and dirt roads, including high clearance and big tires.

### **Custom Built**

A custom built motorcycle is usually built to the purchasers specifications. It is built using new and unique custom made parts. These motorcycles are built by licensed professionals.

### **Cruiser**

These motorcycles have features including a low seat height, relaxed seating position and foot pegs in front. Often there is customization and lots of chrome.

### **Dual Purpose**

A dual purpose motorcycle is designed for use off public roads and is equipped with safety features permitting it to also be used on public roads (front and back headlights and turn signals).

### **Enduro**

This is a motocross motorcycle that can be ridden on a paved road. Features include high clearance and lots of suspension.

### **Harley – Touring**

The manufacturer is Harley Davidson and it is classified as a touring motorcycle. For rating purposes Harley touring replicas are included.

### **Harley – Other Than Touring**

The manufacturer is Harley Davidson and it is not classified as a touring motorcycle. For rating purposes Harley replicas and factory built Harley trikes are included.

**Motard/Super Motard**

This is a combination of an enduro motorcycle and a motocross motorcycle with features for off road racing and tires for road racing. They are designed for racing over a course that includes off road and on road sections.

**Naked Sport**

This is a basic sport motorcycle also known as a street bike. The emphasis is on functionality rather than showy side panels.

**Mopeds (Motor-Assisted Bicycle)**

A moped is a motor-assisted bicycle with pedals, an engine of no more than 50 cm<sup>3</sup> (49 cc), no clutch or gearbox and a maximum attainable speed of 50 km/h.

**Off-Road**

An off-road motorcycle has two wheels and is designed for recreational use off public roads.

**Off Road Motocross**

This is an off road motorcycle designed for racing that includes jumps and a rough terrain.

**Off Road Trials**

This is a lightweight motorcycle designed for off road use. It cannot be legally driven on public roads. It is ridden standing up as it does not have a seat.

**Rebuilt**

Any bike where the ownership shows the letters "RBT" in the serial number or under the make or model portion of the ownership, or any bike that has at any time been declared a total loss regardless of proof of repairs or any bike assembled from salvaged parts.

**Replica/Hand-Crafted/Home-Made/Homebuilt**

These types of motorcycles are mainly built using new and used parts and assembled by a non-professional builder of motorcycles.

**Scooters**

These have a step through frame allowing the vehicle to be ridden without straddling it. Models include sport, commuter and touring.

**Sport**

These are fast and light models. They are designed for maximum performance, high speeds, quick acceleration and maneuverability. Seating is tipped forward.

**Sport Touring**

These have the characteristics of sport and touring motorcycles. They are designed to travel long distances with sport like performance.

**Standard**

For rating purposes a motorcycle not classified as off-road, dual purpose, scooter, sport, naked sport, sport touring, touring, Harley – touring or Harley –other than touring. It is a motorcycle without any extras, such as storage, tipped forward seating, windshield and radio.

**Touring**

They are designed to travel long distances. Features include big engines, good acceleration and cruising speed; storage and often other items to make the ride comfortable, such as cruise control, windshield and a heated seat.

**Trike - Modified**

A modified motorcycle with rear wheel removed and replaced by two wheels.

**Trike – Factory Built**

A factory built motorcycle with 3 wheels. This includes:

- motorcycles with the Y shape chassis with 2 wheels in front and one rear wheel, such as the Can-Am Spyder.
- touring type motorcycles built with 2 wheels in the rear and one front wheel, such as Harley Davidson Tri Glide.
- Scooters with 2 wheels in the front and one rear wheel

**Ubuilt/Kit**

Vehicle is usually a replica or a new version of a vehicle that is delivered either in part or in whole to the purchaser.

**Side-Car**

A side-car attached to a motorcycle is considered as forming part of the motorcycle. It is a one wheeled vehicle attached to the side of a motorcycle.

OPCF 19 is added to the contract if Section 7 is included on the policy.

The risk is prohibited if the value of the motorcycle including side-car and taxes exceeds \$70,000.

**PHOTOGRAPHS, BILL OF SALE, VEHICLE OWNERSHIP AND SAFETY CERTIFICATE**

To assess eligibility and to determine the value of the following types of motorcycles

- Custom
- Replica/hand-crafted/home-made/homebuilt
- Rebuilt
- Ubuilt/kit

the following are required:

- bill of sale
- recent photographs confirming the physical condition of the motorcycle
- vehicle ownership
- recent safety certificate

## APPLICATION

- Term: 12 months only
- The application must be filled-out completely and signed by the applicant;
- Attach a copy of the vehicle ownership with the application.

The documents should be mailed to us the same day, or at the latest, the first business day following the contract's effective date. If this condition is not met, Intact reserves the right to change the effective date to the date the application was received at our office.

If an application is received in our office without the insured's signature, a letter will be sent to the broker by fax requesting a signed copy. If the document is not received in our office within 5 business days, the contract will be cancelled by registered letter.

## POLICY CHANGES

Addition of motorcycle is subject to the terms and rates in effect at the time of the addition.

Premium calculation is based on the Motorcycle Seasonal Short Rate Table except for Comprehensive or Specified Perils, which will be based on pro rata table.

## CANCELLATIONS

- Flat cancellations are not permitted on new business
- Flat cancellation will be allowed only if the renewal is returned to the company within 30 days of inception date of renewal.
- No suspension of coverage is permitted.

## PRO RATA CANCELLATION METHOD

To be used:

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

**SHORT RATE CANCELLATION METHOD**

Cancellation must be in accordance with the Motorcycle Seasonal Short Rate Table. For Comprehensive and Specified Perils use the standard short rate table.

To be used:

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

**TRANSFER OF BROKERAGE**

We will not accept letters of authorization to change brokers' midterm.

- if the insured wishes to change their broker midterm, we require a signed request to cancel the existing policy
- we require a new, fully completed application signed by the applicant and submitted by the new broker

Where a producer moves from one Intact Insurance Company broker to another, we will accept:

- a policy listing signed off and agreed to by both brokerages to issue renewals under the new brokerage
- if there is no agreement between the two brokers, then individual letters of authorization must be submitted for each policy holder

Letters of authorization to change brokers on the renewal date are acceptable and should be sent to us prior to that date:

- provided it is signed by the renewal date
- letters of authorization received more than 15 days after the renewal date will not be accepted

In situations where a policy holder subsequently wishes to stay with the original broker, then that broker must submit a letter of authorization for the policy holder.

**STORAGE**

No credit will be given for storage as seasonality is taken into consideration when calculating our rates.

**MOTORCYCLE SEASONAL SHORT RATE TABLE**

Month	Percentage	Month	Percentage
January	0%	July	20%
February	0%	August	20%
March	5%	September	10%
April	10%	October	5%
May	10%	November	0%
June	20%	December	0%

**PRO RATA TABLE - Annual Policy**

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

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



## PERSONAL INSURANCE PRODUCT MANUAL

## PROCESSING

## Annual Policy - continued

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

**SHORT RATE TABLE - Annual Policy**

Applicable to Comprehensive and Specified Perils

DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED	DAYS IN FORCE	% PREM RETAINED
1 - 3	.08	93 - 96	.32	185 - 188	.56	277 - 280	.80
4 - 7	.09	97 - 99	.33	189 - 192	.57	281 - 284	.81
8 - 11	.10	100 - 103	.34	193 - 195	.58	285 - 288	.82
12 - 15	.11	104 - 107	.35	196 - 199	.59	289 - 292	.83
16 - 19	.12	108 - 111	.36	200 - 203	.60	293 - 296	.84
20 - 23	.13	112 - 115	.37	204 - 207	.61	297 - 299	.85
24 - 26	.14	116 - 119	.38	208 - 211	.62	300 - 303	.86
27 - 30	.15	120 - 122	.30	212 - 215	.63	304 - 307	.87
31 - 34	.16	123 - 126	.40	216 - 219	.64	308 - 311	.88
35 - 38	.17	127 - 130	.41	220 - 222	.65	312 - 315	.89
39 - 42	.18	131 - 134	.42	223 - 226	.66	316 - 318	.90
43 - 46	.19	135 - 138	.43	227 - 230	.67	319 - 322	.91
47 - 49	.20	139 - 142	.44	231 - 234	.68	323 - 326	.92
50 - 53	.21	143 - 146	.45	235 - 238	.69	327 - 330	.93
54 - 57	.22	147 - 149	.46	239 - 242	.70	331 - 334	.94
58 - 61	.23	150 - 153	.47	243 - 245	.71	335 - 338	.95
62 - 65	.24	154 - 157	.48	246 - 249	.72	339 - 341	.96
66 - 69	.25	158 - 161	.49	250 - 253	.73	342 - 345	.97
70 - 73	.26	162 - 165	.50	254 - 257	.74	346 - 349	.98
74 - 76	.27	166 - 169	.51	258 - 261	.75	350 - 353	.99
77 - 80	.28	170 - 172	.52	262 - 265	.76	354 - 365	1.00
81 - 84	.29	173 - 176	.53	266 - 268	.77		
85 - 88	.30	177 - 180	.54	269 - 272	.78		
89 - 92	.31	181 - 184	.55	273 - 276	.79		

**RATING FACTOR NOW INCLUDED IN OUR RATING**

Multi – Bike	Applicable when there are multiple motorcycles with eligible coverages on the same policy and principally operated by same named insured and/or spouse residing in the same household.
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**MULTI WHEELS DISCOUNT**

Discount the motorcycle 10% when the motorcycle and private passenger vehicle are insured with Intact Insurance Company. The motorcycle and private passenger vehicle must be owned by the same named insured or spouse living in the same household.

Eligible Coverages	Discount
Third Party Liability- Bodily Injury & Property Damage, DC-PD, Accident Benefits, Collision, Collision Portion of All Perils	10%

**RENEWAL LOYALTY DISCOUNT**

Discount the motorcycle 5%, all coverages (excluding endorsements), provided the motorcycle is on an Intact policy, considered an automobile renewal policy.

Note: when applicable it will be included in the premium calculation.

**MOTORCYCLE AND HOME DISCOUNT**

A 5% discount is available to motorcycles insured with Intact Insurance Company when:

- Primary residence of the motorcycle customer is insured as a homeowners, condominium or tenants risk with Intact Insurance Company.
- Primary residence must be owned by the same insured or immediate family member (spouse, children and parents)

Eligible Coverages	Discount
Third Party Liability- Bodily Injury & Property Damage, DC-PD, Uninsured Automobile, Accident Benefits, All Perils, Collision, Comprehensive, Specified Perils	5%

**SELECT RIDER DISCOUNT**

A 20% discount is available to motorcycles insured with Intact Insurance Company that meet the following criteria:

- Continuously held a motorcycle licence for the last 6 years
- Must not have been responsible for any motorcycle accidents over the past seventy-two (72) months;
- No convictions in the last thirty-six (36) months
- Must have prior motorcycle insurance
- Applicant/Named insured has not been cancelled for non-payment in the last thirty-six (36) months
- No drivers aged 60 years and older.

Eligible Coverages	Discount
Third Party Liability- Bodily Injury & Property Damage, DC-PD, Uninsured Automobile, Accident Benefits, Collision, Collision Portion of All Perils	20%

**DRIVER TRAINING DISCOUNT (MOTORCYCLE)**

A 15% discount is available to motorcycles insured with Intact Insurance Company that meet the following criteria:

- Risk is rated driving record 0\*, 1\* or 2\*
- Principal operator has completed an approved motorcycle safety course within the past 3 years
- Principal operator has been continuously licensed less than 3 years
- No at fault motorcycle losses in the past 6 years

Eligible Coverages	Discount
Third Party Liability- Bodily Injury & Property Damage, DC-PD, Uninsured Automobile, Accident Benefits, Collision, Collision Portion of All Perils	15%

## ONE PAY DISCOUNT

A discount of 5% applies to motorcycle premiums when the policy payment plan is direct bill, one pay.

Eligible Risks	Eligible Coverages	Discount
Motorcycles	Third Party Liability- Bodily Injury & Property Damage, DC-PD, Uninsured Automobile, Accident Benefits, All Perils, Collision, Comprehensive, Specified Perils	5%

## MODEL SURCHARGE

These surcharges will be applied under DCPD, Accident Benefits, Uninsured Motorist, Collision, Comprehensive and Specified Perils.

Surcharge applies to: Custom Built motorcycles and Trikes – Modified.

Applicable Coverage	Surcharge
DCPD	100%
Accident Benefits	5%
Uninsured Automobile	5%
Collision	55%
Comprehensive/Specified Perils	65%

## SPORT SURCHARGE

Surcharge applies to motorcycles listed on the Prohibited Make/Models List.

Note: when applicable it will be included in the premium calculation.

Applicable Coverage	Surcharge
Third Party Liability - Bodily Injury and Property Damage	400%
DCPD	400%
Accident Benefits	400%
Uninsured Automobile	400%
All Perils	400%
Collision	400%
Comprehensive/Specified Perils	400%
OPCF 44	400%

## CLAIMS SURCHARGES

The surcharge is applicable if, over the past 36 months, the drivers have been responsible for any chargeable accidents while driving a motorcycle.

Applicable Coverages	Number of At Fault Accidents	Surcharge
Third Party Liability- Bodily Injury & Property Damage, DC-PD, Uninsured Automobile, Accident Benefits, Collision, Collision Portion of All Perils	1 Accident	15%
	2 Accidents	35%
	Each Additional Accident	15%

**CONVICTION SURCHARGES**

Surcharges are applicable to all coverages EXCEPT Comprehensive and Specified Perils if, over the past 36 months, the principal and/or occasional drivers were found guilty under any Act governing highway traffic or under the Compulsory Automobile Insurance Act (CAIA), or for any offence substantially the same committed in Ontario as well as outside of Ontario.

**Minor convictions**

One conviction in the prior 36 months	15%
Two convictions in the prior 36 months	30%
Each additional conviction	15%

**Major convictions**

One conviction in the prior 36 months	15%
Each additional conviction	5%

**Serious convictions**

One conviction in the prior 36 months	50%
More than one in prior 36 months	Prohibited risk

**ENDORSEMENTS FOR USE WITH OAP NO 1 OWNERS POLICY****OPCF 5 - PERMISSION TO RENT OR LEASE AUTOMOBILES AND EXTENDING COVERAGE TO THE SPECIFIED LESSEE(S)**

Only long-term rentals are accepted (12 months and over).

**Rate:** \$0

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

Signature of this endorsement by the insured is mandatory in order to maintain coverages under Section 7.

This endorsement is designed to limit the amount payable for physical damage to the described vehicle. The amount payable will be limited to the Actual Cash Value of the vehicle or the amount stated on the form, whichever is the lesser.

The coverage is subject to the deductible shown on the Certificate of Automobile Insurance.

For replica/hand-crafted/home-made/homebuilt, ubuilt/kit and rebuilt motorcycles this endorsement is mandatory.

**Rate:** \$0

**OPCF 20 - COVERAGE FOR TRANSPORTATION REPLACEMENT**

This endorsement provides coverage when the insured needs to pay for other means of transportation because of loss or damage to his motorcycle caused by a peril for which he is insured.

Not available for scooters, off-road and dual purpose.

The most we will pay is \$1,500 per occurrence.

**Rate:** \$50



**OPCF 23A - LIENHOLDER PROTECTION**

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

**Rate:** \$0

**OPCF 28A - EXCLUDED DRIVER**

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

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

**Rate:** \$0

**OPCF 40 - FIRE DEDUCTIBLE**

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

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

**Rate:** \$0

### **OPCF 43 - REMOVING DEPRECIATION DEDUCTION**

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

It removes our right to deduct depreciation from the value of a motorcycle when settling a claim for loss or damage.

The following conditions apply:

- Insured must be the original purchaser/lessee and the motorcycle must be new at the time of delivery;
- The loss or damage must occur before the expiry date of the policy that is in force 48 months from when a motorcycle was delivered to insured;
- Coverage must be requested within 30 days of delivery;
- The motorcycles must carry the following coverages:
  - All Perils or
  - Collision or Upset and Comprehensive.

Not available for scooters, off-road and dual purpose.

Maximum amount including all applicable taxes	Premium
Up to \$20,000	\$80
\$20,001 to \$30,000	\$95
\$30,001 to \$40,000	\$115
\$40,001 to \$70,000	\$170
\$70,001 and above	\$240

### **OPCF 44R - FAMILY PROTECTION COVERAGE**

Limit	Premium
\$200,000	\$9
\$300,000	\$14
\$500,000	\$23
\$1,000,000	\$45
\$2,000,000	\$72
\$3,000,000	\$77
\$4,000,000	\$83
\$5,000,000	\$88

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

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

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

**Rate:** \$0

**OPCF 48 – ADDED COVERAGE TO OFFSET TORT DEDUCTIBLES**

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

**Rate:** 8% of BI premium

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

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

**ELIGIBILITY:**

- Vehicle must carry Liability – Bodily Injury & Property Damage
- The endorsement must be signed by the named insured(s).
- Vehicle must not have Collision or All Perils Coverage.

**Rate:** \$0



## TRAILER AND CAMPING TRAILER ATTACHED TO A MOTORCYCLE

A motorcycle and its attached trailer and camping trailer are considered as a single vehicle with respect to Sections 3, 4, 5 and 6.

Section 7, All Perils coverage with a \$300 deductible is available even if the motorcycle is not covered under this section.

This coverage is not available for a trailer used to carry motorcycles.

Value of Trailer	Premium
up to \$2,500	\$25
\$2,501 to \$5,000	\$50
\$5,001 and over	\$75



## RATING CATEGORIES

Category	Motorcycles included:
Standard	Standard; Cruiser; Trike – Factory Built excluding Harley; Trike - Modified
Harley, other than Touring	Make is Harley Davidson and it is not classified as Touring. Includes Harley replicas of non-touring models and factory built Harley trikes.
Dual Purpose	Dual Purpose; Adventure
Off Road	Enduro; Motard/Supermotard; Off Road; Off Road Motocross; Off Road Trials
Harley Touring	Make is Harley Davidson and classified as Touring.
Naked Sport	Naked Sport
Scooter	Scooter
Sport	Sport
Touring and Sport Touring	Touring; Sport Touring

**OPTIONAL ACCIDENT BENEFITS**

Optional Accident Benefits rates are applied to each motorcycle insured with Intact.

Rates are applied to the Accident Benefit premium for the motorcycle.

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



OPTIONAL ACCIDENT BENEFIT	Rate
Weekly Income Replacement \$600	15%
Weekly Income Replacement \$800	20%
Weekly Income Replacement \$1000	25%
Funeral and Death Benefits	3%
Caregiver, Housekeeping & Home Maintenance	15%
Medical, Rehabilitation & Attendant Care ( \$130,000)	6%
Medical, Rehabilitation & Attendant Care (\$1,000,000)	26%
Catastrophic Impairment Benefit (additional \$1,000,000 for Medical, Rehabilitation & Attendant Care)	9%
Dependant Care	3%
Indexation Benefit (Consumer Price Index)	20%

**DEDUCTIBLE OPTIONS FOR MOTORCYCLES**

<b>Deductible</b>	<b>DC-PD</b>	<b>Collision or All Perils</b>	<b>Comprehensive or Specified Perils</b>
\$0	X		
\$300	X	X	X
\$500	X	X	X
\$1,000		X	X
\$2,000		X	X
\$2,500		X	X
\$5,000		X	X

**LIABILITY LIMIT OPTIONS FOR MOTORCYCLES**

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