

Motorcycle

Ontario

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Ontario Motorcycle Territories

Urban		Rural	
M1	Etobicoke	05	Lake Erie
M2	North York District	06	Grey-Bruce
M3	Central Toronto	6A	Lake Simcoe
M4	Scarborough	6B	Parry Sound, Muskoka, Haliburton, North Bay
1A	Mississauga		
1B	Brampton	07	Peterborough
1C	Vaughan	7A	Kingston
1D	Markham	08	Cornwall
02	Hamilton	09	Sudbury
2A	Halton	9A	Sault St. Marie, Manitoulin
2B	Hamilton Mountain/ Stoney Creek		
03	Oshawa/ Newmarket and Aurora	11	Northwestern Ontario
04	Ottawa	18	Stratford, Woodstock, Lake Huron
10	Thunder Bay		
12	Niagra Falls	19	Southeastern Counties, Lanark and Upper Ottawa
14	Brantford, Kitchener, Waterloo, Cambridge		
15	St. Catharines, Lincoln District	20	Fort Frances and Rainy River
16	London		
17	Sarnia		
21	Guelph		

Rating Territories - Ontario

Metropolitan Toronto Districts Stat. Code 717

TERRITORY M1 - Etobicoke District

M2 - North York District

M3 - Central District

M4 - Scarborough District

Summary of district postal codes:

M1	M2	M3			M4
M8V	M2H	M2L	M4V	M5W	M1B
M8W	M2J	M2P	M4W	M5X	M1C
M8X	M2K	M3A	M4X	M6A	M1E
M8Y	M2M	M3B	M4Y	M6B	M1G
M8Z	M2N	M3C	M5A	M6C	M1H
M9A	M2R	M4A	M5B	M6E	M1J
M9B	M3H	M4B	M5C	M6G	M1K
M9C	M3J	M4C	M5E	M6H	M1L
M9P	M3K	M4E	M5G	M6J	M1M
M9R	M3L	M4G	M5H	M6K	M1N
	M3M	M4H	M5J	M6L	M1P
	M3N	M4J	M5K	M6M	M1R
	M9L	M4K	M5L	M6N	M1S
	M9M	M4L	M5M	M6P	M1T
	M9N	M4M	M5N	M6R	M1V
	M9V	M4N	M5P	M6S	M1W
	M9W	M4P	M5R	M7A	M1X
		M4R	M5S	M7Y	
		M4S	M5T		
		M4T	M5V		

**Mississauga / Brampton /
Vaughan / Markham Districts Stat. Code 717**

**TERRITORY 1A - Mississauga District
1B - Brampton District
1C - Vaughan District
1D - Markham District**

Summary of district postal codes:

1A		1B	1C	1D
L4W	L5M	L4T	L4H	L3P
L4X	L5N	L4V	L4J	L3R
L4Y	L5R	L5P	L4K	L3S
L4Z	L5S	L6P	L4L	L3T
L5A	L5T	L6R	L6A	L4B
L5B	L5V	L6S		L4C
L5C	L5W	L6T		L4E
L5E		L6V		L4S
L5G		L6W		L6B
L5H		L6X		L6C
L5J		L6Y		L6E
L5K		L6Z		L6G
L5L		L7A		

Hamilton / Halton Districts..... Stat. Code 704/717

**TERRITORY 2 - Hamilton District
2A - Halton District
2B - Hamilton Mountain/Stoney Creek District**

Summary of district postal codes: Stat. Code 704

2		2A	2B
L0R 0B7	L0R 2H6	L0P 1B0	L8E
L0R 1A0	L0R 2H7	L0P 1E0	L8G
L0R 1H0	L0R 2H8	L0P 1G0	L8J
L0R 1H1	L0R 2H9	L0P 1H0	L8T
L0R 1H2	L0R 2K0	L0P 1J0	L8V
L0R 1H3	L0R 2M0	L0P 1K0	L8W
L0R 1J0	L8H	L6H	L9A
L0R 1K0	L8K	L6J	L9B
L0R 1R0	L8L	L6K	L9C
L0R 1T0	L8M	L6L	L9G
L0R 1V0	L8N	L6M	L9K
L0R 1X0	L8P	L7G	
L0R 1Z0	L8R	L7L	
L0R 2B0	L8S	L7M	
L0R 2H0	L9H	L7N	
L0R 2H1		L7P	
L0R 2H2		L7R	
L0R 2H3		L7S	
L0R 2H4		L7T	
L0R 2H5		L9T	

**TERRITORY 3 -
Oshawa, Aurora, Newmarket District Stat. Code 710/717**

Summary of district postal codes: 710

3			
L0B 1A0	L0G 1J0	L1J	L3Y
L0B 1B0	L0G 1N0	L1K	L4A
L0B 1E0	L0G 1T0	L1L	L4G
L0B 1J0	L0H 1A0	L1M	L7B
L0B 1K0	L0H 1H0	L1N	L7C
L0B 1L0	L0H 1J0	L1P	L7E
L0B 1M0	L0H 1M0	L1R	L9L
L0C 1A0	L0N 1E0	L1S	L9P
L0C 1B0	L0N 1P0	L1T	L7K
L0C 1C0	L0P 1N0	L1V	
L0C 1E0	L1B	L1W	
L0C 1G0	L1C	L1X	
L0C 1L0	L1E	L1Y	
L0G 1B0	L1G	L1Z	
L0G 1E0	L1H	L3X	

Summary of district postal codes: 717

3			
L0H 1G0	L0J 0A1	L0J 1B0	L0J 1C0

TERRITORY 4 - Ottawa District Stat Code 711

Summary of district postal codes:

4			
K1A	K1N	K2A	K2P
K1B	K1P	K2B	K2R
K1C	K1R	K2C	K2T
K1E	K1S	K2E	K2V
K1G	K1T	K2G	K4A
K1H	K1V	K2H	
K1J	K1W	K2J	
K1K	K1X	K2K	
K1L	K1Y	K2L	
K1M	K1Z	K2M	

TERRITORY 5 - Lake Erie District Stat. Code 750

Summary of district postal codes:

5			
N0A 1C0	N0E 1W0	N0P 1E0	N0R 1B0
N0A 1E0	N0E 1X0	N0P 1G0	N0R 1C0
N0A 1G0	N0E 1Y0	N0P 1H0	N0R 1G0
N0A 1H0	N0E 1Z0	N0P 1J0	N0R 1J0
N0A 1J0	N0E 2A0	N0P 1K0	N0R 1K0
N0A 1K0	N0J 1E0	N0P 1L0	N0R 1L0
N0A 1L0	N0J 1T0	N0P 1M0	N0R 1M0
N0A 1M0	N0J 1Y0	N0P 1N0	N0R 1N0
N0A 1N0	N0J 1Z0	N0P 1R0	N0R 1R0
N0A 1N1	N0L 1B0	N0P 1S0	N0R 1S0
N0A 1N2	N0L 1H0	N0P 1T0	N0R 1V0
N0A 1N3	N0L 1J0	N0P 1V0	N1A
N0A 1N4	N0L 1K0	N0P 1W0	N3W
N0A 1N5	N0L 1P0	N0P 1X0	N3Y
N0A 1N6	N0L 1X0	N0P 1Y0	N4B
N0A 1N7	N0L 1Y0	N0P 1Z0	N5H
N0A 1N8	N0L 2C0	N0P 2A0	N5L
N0A 1P0	N0L 2E0	N0P 2B0	N5P
N0A 1R0	N0L 2G0	N0P 2C0	N5R
N0A 1S0	N0L 2H0	N0P 2G0	N7L
N0E 1C0	N0L 2J0	N0P 2H0	N7M
N0E 1G0	N0L 2K0	N0P 2J0	N8A
N0E 1H0	N0L 2L0	N0P 2K0	N8H
N0E 1M0	N0L 2M0	N0P 2L0	N8M
N0E 1P0	N0L 2P0	N0P 2M0	N9V
N0E 1S0	N0P 1A0	N0P 2P0	N9Y
N0E 1T0	N0P 1B0	N0P 2R0	
N0E 1V0	N0P 1C0	N0R 1A0	

TERRITORY 6 - Grey-Bruce District

6A - Lake Simcoe District

6B - Parry Sound, Muskoka District, North Bay

Summary of district postal codes: Stat Code 702

6			6A	6B		
L0N 1B0	N0G 1K0	N0H 1W0	L0C 1H0	L0K	L4M 4S8	L9Z
L0N 1G0	N0G 1L0	N0H 1X0	L0E	L0L 1P0	L4M 4S9	P0A
L0N 1M0	N0G 1R0	N0H 1Z0	L0G	L0L 1T0	L4M 4T2	P0B
L0N 1N0	N0G 1S0	N0H 2C0	L0L	L0L 1V0	L4M 4T5	P0C
L0N 1S0	N0G 1W0	N0H 2C1	L0N1H0	L0L 1X0	L4M 4T6	P0E
L0N 1S1	N0G 2A0	N0H 2C2	L0N1J0	L0L 1Y0	L4M 4T7	P0G
L0N 1S2	N0G 2B0	N0H 2C3	L0N1L0	L0L 2E0	L4M 4V1	P0H 1A0
L0N 1S3	N0G 2H0	N0H 2C4	L0N1R0	L0L 2J0	L4M 4W2	P0H 1B0
L0N 1S4	N0G 2J0	N0H 2C5	L3Z	L0L 2K0	L4M 4W5	P0H 1H0
L0N 1S5	N0G 2M0	N0H 2C6	L4M	L0L 2L0	L4M 4Y5	P0H 1J0
L0N 1S6	N0G 2N0	N0H 2C7	L4N	L0L 2P0	L4M 4Y6	P0H 1K0
L0N 1S7	N0G 2R0	N0H 2E0	L4P	L0L 2T0	L4M 4Y8	P0H 1N0
L0N 1S8	N0G 2S0	N0H 2G0	L9J	L0L 2X0	L4M 5E1	P0H 1S0
L0N 1S9	N0G 2T0	N0H 2K0	L9N	L0M	L4M 5E2	P0H 1W0
L9V	N0G 2V0	N0H 2L0	L9R	L3V	L4M 5N5	P0H 1Y0
L9W	N0H 1A0	N0H 2M0	L9S	L4M 0G8	L4M 5R4	P0H 1Z0
N0C 1A0	N0H 1B0	N0H 2N0		L4M 0H1	L4M 6B8	P0H 2L0
N0C 1B0	N0H 1C0	N0H 2P0		L4M 0H2	L4M 6E9	P0H 2R0
N0C 1C0	N0H 1E0	N0H 2R0		L4M 0H4	L4M 6J1	P1A
N0C 1E0	N0H 1G0	N0H 2S0		L4M 0H5	L4M 6J7	P1B
N0C 1G0	N0H 1J0	N0H 2T0		L4M 0H6	L4M 6K4	P1C
N0C 1H0	N0H 1K0	N0H 2V0		L4M 0H7	L4M 6L4	P1H
N0C 1J0	N0H 1L0	N2Z		L4M 0H8	L4M 6T6	P1L
N0C 1K0	N0H 1N0	N4K		L4M 0H9	L4M 6Z6	P1P
N0C 1L0	N0H 1P0	N4L		L4M 0J1	L4R	P2A
N0C 1M0	N0H 1R0	N4N		L4M 0J2	L9M	
N0G 1C0	N0H 1S0			L4M 3X9	L9X	
N0G 1J0	N0H 1V0			L4M 4S7	L9Y	

TERRITORY 7 - Peterborough District**7A - Kingston District**

Summary of district postal codes:

7					7A	
K0K 1A0	K0K 2N0	K0L 1P0	K0L 3G0	K8V	K0H 1B0	K0H 2V0
K0K 1B0	K0K 2P0	K0L 1R0	K0M 1A0	K9A	K0H 1C0	K0H 2W0
K0K 1C0	K0K 2S0	K0L 1S0	K0M 1B0	K9H	K0H 1G0	K0H 2Y0
K0K 1E0	K0K 2T0	K0L 1T0	K0M 1C0	K9J	K0H 1H0	K7K
K0K 1G0	K0K 2V0	K0L 1V0	K0M 1E0	K9K	K0H 1J0	K7L
K0K 1H0	K0K 2W0	K0L 1W0	K0M 1G0	K9L	K0H 1K0	K7M
K0K 1J0	K0K 2X0	K0L 1X0	K0M 1J0	K9V	K0H 1L0	K7N
K0K 1K0	K0K 2Y0	K0L 1Y0	K0M 1J1	L0A 1A0	K0H 1M0	K7P
K0K 1L0	K0K 2Z0	K0L 1Z0	K0M 1J2	L0A 1B0	K0H 1P0	K7R
K0K 1M0	K0K 3A0	K0L 2A0	K0M 1K0	L0A 1C0	K0H 1S0	
K0K 1N0	K0K 3C0	K0L 2B0	K0M 1L0	L0A 1E0	K0H 1T0	
K0K 1P0	K0K 3E0	K0L 2C0	K0M 1M0	L0A 1G0	K0H 1V0	
K0K 1R0	K0K 3G0	K0L 2E0	K0M 1N0	L0A 1J0	K0H 1W0	
K0K 1S0	K0K 3H0	K0L 2G0	K0M 1P0	L0A 1K0	K0H 1X0	
K0K 1T0	K0K 3J0	K0L 2H0	K0M 1R0	L1A	K0H 1Y0	
K0K 1V0	K0K 3K0	K0L 2J0	K0M 1S0		K0H 1Z0	
K0K 1W0	K0K 3L0	K0L 2K0	K0M 1X0		K0H 2B0	
K0K 1X0	K0K 3M0	K0L 2L0	K0M 2A0		K0H 2C0	
K0K 1Y0	K0K 3N0	K0L 2M0	K0M 2B0		K0H 2E0	
K0K 1Z0	K0K 3V0	K0L 2R0	K0M 2C0		K0H 2G0	
K0K 2A0	K0K 3W0	K0L 2S0	K0M 2G0		K0H 2H0	
K0K 2B0	K0L 1A0	K0L 2V0	K0M 2J0		K0H 2J0	
K0K 2C0	K0L 1B0	K0L 2W0	K0M 2K0		K0H 2K0	
K0K 2E0	K0L 1C0	K0L 2X0	K0M 2L0		K0H 2L0	
K0K 2G0	K0L 1E0	K0L 2Y0	K0M 2M0		K0H 2M0	
K0K 2H0	K0L 1G0	K0L 2Z0	K0M 2S0		K0H 2N0	
K0K 2J0	K0L 1H0	K0L 3A0	K0M 2T0		K0H 2P0	
K0K 2K0	K0L 1J0	K0L 3B0	K8N		K0H 2R0	
K0K 2L0	K0L 1L0	K0L 3C0	K8P		K0H 2S0	
K0K 2M0	K0L 1M0	K0L 3E0	K8R		K0H 2T0	

TERRITORY 8 - Cornwall District Stat. Code 771 / 780

Summary of district postal codes: Stat. Code 771

8	
K0A 1W0	K0A 3N0

Summary of district postal codes: Stat. Code 780

8			
K0A 1E0	K0B 1J0	K0C 1L0	K0C 2C0
K0A 1M0	K0B 1K0	K0C 1M0	K0C 2E0
K0A 1N0	K0B 1L0	K0C 1N0	K0C 2G0
K0A 1R0	K0B 1M0	K0C 1P0	K0C 2J0
K0A 2A0	K0B 1N0	K0C 1R0	K4K
K0A 2M0	K0B 1P0	K0C 1S0	K4R
K0A 3C0	K0B 1R0	K0C 1T0	K6A
K0A 3K0	K0C 1A0	K0C 1T1	K6H
K0B 1A0	K0C 1B0	K0C 1V0	K6J
K0B 1B0	K0C 1C0	K0C 1W0	K6K
K0B 1C0	K0C 1E0	K0C 1Y0	
K0B 1E0	K0C 1G0	K0C 1Z0	
K0B 1G0	K0C 1J0	K0C 2A0	
K0B 1H0	K0C 1K0	K0C 2B0	

TERRITORY 9 - Sudbury District..... Stat. Code 791**TERRITORY 9 - Sudbury District****9A - Sault St. Marie, Manitoulin District**

Summary of district postal codes:

9					9A	
P0H 1C0	P0J 1S0	P0L 1S0	P0M 2H0	P0R 1A0	P5E	P0P 1A0
P0H 1E0	P0K 1A0	P0L 1T0	P0M 2J0	P0R 1B0	P5N	P0P 1E0
P0H 1G0	P0K 1B0	P0L 1V0	P0M 2K0	P0R 1C0		P0P 1G0
P0H 1L0	P0K 1C0	P0L 1W0	P0M 2L0	P0R 1E0		P0P 1H0
P0H 1M0	P0K 1E0	P0L 1Y0	P0M 2M0	P0R 1H0		P0P 1J0
P0H 1P0	P0K 1G0	P0L 1Z0	P0M 2N0	P0R 1K0		P0P 1K0
P0H 1R0	P0K 1J0	P0L 2B0	P0M 2P0	P0R 1L0		P0P 1N0
P0H 1T0	P0K 1K0	P0L 2C0	P0M 2R0	P0S 1A0		P0P 1R0
P0H 1V0	P0K 1L0	P0L 2E0	P0M 2S0	P0S 1B0		P0P 1S0
P0H 2A0	P0K 1M0	P0L 2G0	P0M 2W0	P0S 1C0		P0P 1T0
P0H 2C0	P0K 1N0	P0L 2H0	P0M 2X0	P0S 1E0		P0P 1W0
P0H 2E0	P0K 1P0	P0M 1A0	P0M 2Y0	P0S 1G0		P0P 1X0
P0H 2H0	P0K 1R0	P0M 1B0	P0M 2Z0	P0S 1H0		P0P 1Y0
P0H 2J0	P0K 1S0	P0M 1C0	P0M 3C0	P0S 1J0		P0P 1Z0
P0H 2K0	P0K 1T0	P0M 1E0	P0M 3E0	P0S 1K0		P0P 2A0
P0H 2M0	P0K 1V0	P0M 1H0	P0M 3G0	P2B		P0P 2B0
P0H 2N0	P0K 1W0	P0M 1J0	P0M 3H0	P2N		P0P 2C0
P0J 1A0	P0K 1X0	P0M 1K0	P0N 1A0	P3A		P0P 2H0
P0J 1B0	P0L 1A0	P0M 1L0	P0N 1C0	P3B		P0P 2J0
P0J 1C0	P0L 1B0	P0M 1M0	P0N 1E0	P3C		P0R 1G0
P0J 1E0	P0L 1C0	P0M 1N0	P0N 1G0	P3E		P0R 1J0
P0J 1G0	P0L 1E0	P0M 1R0	P0N 1H0	P3G		P6A
P0J 1H0	P0L 1G0	P0M 1S0	P0N 1J0	P3L		P6B
P0J 1J0	P0L 1H0	P0M 1T0	P0N 1K0	P3N		P6C
P0J 1K0	P0L 1K0	P0M 1W0	P0P 1B0	P3P		
P0J 1L0	P0L 1L0	P0M 1X0	P0P 1M0	P3Y		
P0J 1M0	P0L 1M0	P0M 1Z0	P0P 1P0	P4N		
P0J 1N0	P0L 1N0	P0M 2A0	P0P 1V0	P4P		
P0J 1P0	P0L 1P0	P0M 2C0	P0P 2E0	P4R		
P0J 1R0	P0L 1R0	P0M 2G0	P0P 2G0	P5A		

TERRITORY 10 - Thunder Bay District Stat. Code 702

Summary of district postal codes:

10	
P0T 1W0	P7G
P7A	P7J
P7B	P7K
P7C	P7L
P7E	

TERRITORY 11 - Northwestern Ontario Stat. Code 722

Summary of district postal codes:

11			
P0T 1A0	P0T 2K0	P0V 1N0	P0V 2X0
P0T 1B0	P0T 2L0	P0V 2Z0	P0V 2Y0
P0T 1C0	P0T 2M0	P0V 1S0	P0V 3A0
P0T 1G0	P0T 2N0	P0V 1T0	P0V 3B0
P0T 1J0	P0T 2P0	P0V 1V0	P0V 3C0
P0T 1K0	P0T 2R0	P0V 1W0	P0V 3E0
P0T 1L0	P0T 2S0	P0V 1X0	P0V 3G0
P0T 1M0	P0T 2T0	P0V 1Y0	P0V 3H0
P0T 1N0	P0T 2V0	P0V 1Z0	P0X 1B0
P0T 1P0	P0T 2W0	P0V 2A0	P0X 1C0
P0T 1R0	P0T 2Y0	P0V 2B0	P0X 1E0
P0T 1T0	P0T 2Z0	P0V 2C0	P0X 1H0
P0T 1V0	P0T 3A0	P0V 2E0	P0X 1J0
P0T 1X0	P0T 3B0	P0V 2G0	P0X 1K0
P0T 1Y0	P0T 3C0	P0V 2H0	P0X 1L0
P0T 1Z0	P0V 0B8	P0V 2J0	P0X 1M0
P0T 2A0	P0V 1B0	P0V 2K0	P0X 1N0
P0T 2B0	P0V 1C0	P0V 2L0	P0X 1P0
P0T 2C0	P0V 1E0	P0V 2M0	P0X 1S0
P0T 2E0	P0V 1G0	P0V 2P0	P0Y
P0T 2G0	P0V 1J0	P0V 2S0	P8N
P0T 2H0	P0V 1L0	P0V 2V0	P8T
P0T 2J0	P0V 1M0	P0V 2W0	P9N

TERRITORY 12 - Niagara Falls District Stat. Code 708

Summary of district postal codes:

12	
L0S 1B0	L2E
L0S 1N0	L2G
L0S 1S0	L2H
L0S 1S1	L2J
L2A	

TERRITORY 13 - Windsor District Stat. Code 718

Summary of district postal codes:

13	
N8N	N9A
N8P	N9B
N8R	N9C
N8S	N9E
N8T	N9G
N8V	N9H
N8W	N9J
N8X	N9K
N8Y	

TERRITORY 14 - Brantford, Kitchener Stat. Code 706

14	
N1S	N2L
N2C	N2M
N2E	N2N
N2G	N2P
N2H	N2T
N2J	N2V
N2K	N3H

TERRITORY 15 -**St. Catharines - Lincoln District Stat. Code 713 / 771**

Summary of district postal codes: Stat Code 713

15			
L0R 1B0	L0R 1M0	L0S 1E3	L2M
L0R 1B1	L0R 1P0	L0S 1E4	L2N
L0R 1B2	L0R 1S0	L0S 1E5	L2P
L0R 1B3	L0R 1Y0	L0S 1E6	L2R
L0R 1B4	L0R 2A0	L0S 1E7	L2S
L0R 1B5	L0R 2C0	L0S 1J0	L2T
L0R 1B6	L0R 2E0	L0S 1K0	L2V
L0R 1B7	L0R 2J0	L0S 1L0	L2W
L0R 1B8	L0S 1A0	L0S 1M0	L3B
L0R 1B9	L0S 1C0	L0S 1P0	L3C
L0R 1C0	L0S 1E0	L0S 1R0	L3K
L0R 1E0	L0S 1E1	L0S 1T0	L3M
L0R 1G0	L0S 1E2	L0S 1V0	

Summary of district postal codes: Stat Code 771

15	
L0R 1W0	

TERRITORY 16 - London District Stat. Code 707

Summary of district postal codes:

16	
N0M 1C0	N6E
N0M 2A0	N6G
N5V	N6H
N5W	N6J
N5X	N6K
N5Y	N6L
N5Z	N6M
N6A	N6N
N6B	N6P
N6C	

TERRITORY 17 - Sarnia District Stat. Code 728

Summary of district postal codes:

17	
N0N 1C0	N7S
N0N 1E0	N7T
N0N 1G0	N7V
N0N 1H0	N7W
N0N 1M0	N7X

**TERRITORY 18 - Stratford,
Woodstock, Lake Huron District..... Stat. Code 751**

Summary of district postal codes:

18					
N0B 1A0	N0G 1G0	N0J 1P0	N0K 2A0	N0M 1M0	N0N 2P0
N0B 1J0	N0G 1H0	N0J 1P1	N0L 1A0	N0M 1N0	N0N 2S0
N0B 1N0	N0G 1M0	N0J 1R0	N0L 1C0	N0M 1P0	N0N 2T0
N0B 1S0	N0G 1N0	N0J 1P2	N0L 1E0	N0M 1R0	N0N 0A9
N0B 1V0	N0G 1P0	N0J 1S0	N0L 1G0	N0M 1S0	N0N 1A0
N0B 1X0	N0G 1T0	N0J 1V0	N0L 1G1	N0M 1S1	N0N 1B0
N0B 1Y0	N0G 1V0	N0J 1W0	N0L 1G2	N0M 1S2	N0N 1J0
N0B 2A0	N0G 1X0	N0J 1X0	N0L 1G3	N0M 1S3	N0N 1K0
N0B 2E0	N0G 1Y0	N0K 1A0	N0L 1G4	N0M 1S4	N0N 1N0
N0B 2H0	N0G 1Z0	N0K 1B0	N0L 1G5	N0M 1S5	N0N 1P0
N0B 2L0	N0G 2E0	N0K 1C0	N0L 1G6	N0M 1S6	N0N 1R0
N0B 2M0	N0G 2K0	N0K 1E0	N0L 1M0	N0M 1S7	N0N 1S0
N0B 2M1	N0G 2L0	N0K 1G0	N0L 1N0	N0M 1T0	N0N 1T0
N0B 2N0	N0G 2L1	N0K 1H0	N0L 1R0	N0M 1V0	N1M
N0B 2P0	N0G 2L2	N0K 1J0	N0L 1T0	N0M 1W0	N3A
N0B 2R0	N0G 2L3	N0K 1K0	N0L 1V0	N0M 1X0	N3B
N0B 2S0	N0G 2P0	N0K 1L0	N0L 1W0	N0M 1Y0	N4G
N0B 2T0	N0G 2W0	N0K 1M0	N0L 1Z0	N0M 2B0	N4S
N0B 2V0	N0G 2X0	N0K 1N0	N0L 2B0	N0M 2C0	N4T
N0E 1A0	N0J 1A0	N0K 1P0	N0L 2N0	N0M 2E0	N4V
N0E 1B0	N0J 1B0	N0K 1R0	N0M 1A0	N0M 2G0	N4W
N0E 1E0	N0J 1C0	N0K 1S0	N0M 1B0	N0M 2H0	N4X
N0E 1K0	N0J 1G0	N0K 1T0	N0M 1E0	N0M 2J0	N4Z
N0E 1L0	N0J 1H0	N0K 1V0	N0M 1G0	N0M 2K0	N5A
N0E 1R0	N0J 1J0	N0K 1W0	N0M 1H0	N0M 2L0	N5C
N0G 1A0	N0J 1L0	N0K 1X0	N0M 1J0	N0M 2M0	N7A
N0G 1B0	N0J 1M0	N0K 1Y0	N0M 1K0	N0M 2N0	N7G
N0G 1E0	N0J 1N0	N0K 1Z0	N0M 1L0	N0M 2R0	

**TERRITORY 19 - Southeastern Counties;
Lanark and Upper Ottawa District..... Stat. Code 771**

Summary of district postal codes:

19					
K0A 1A0	K0A 3E0	K0E 1L0	K0G 1P0	K0J 1T0	K4C
K0A 1B0	K0A 3H0	K0E 1M0	K0G 1R0	K0J 1V0	K4M
K0A 1G0	K0A 3J0	K0E 1N0	K0G 1S0	K0J 1W0	K4P
K0A 1K0	K0A 3L0	K0E 1P0	K0G 1T0	K0J 1X0	K6T
K0A 1L0	K0A 3M0	K0E 1R0	K0G 1V0	K0J 1Y0	K6V
K0A 1P0	K0A 3P0	K0E 1S0	K0G 1W0	K0J 2A0	K7A
K0A 1T0	K0A 4A0	K0E 1T0	K0G 1X0	K0J 2B0	K7C
K0A 1V0	K0C 1H0	K0E 1V0	K0J 1B0	K0J 2C0	K7G
K0A 1W1	K0C 1X0	K0E 1W0	K0J 1C0	K0J 2E0	K7H
K0A 1X0	K0C 2H0	K0E 1X0	K0J 1E0	K0J 2G0	K7S
K0A 2E0	K0C 2K0	K0E 1Y0	K0J 1G0	K0J 2H0	K7V
K0A 2G0	K0C 2L0	K0G 1A0	K0J 1H0	K0J 2J0	K8A
K0A 2H0	K0E 1A0	K0G 1B0	K0J 1J0	K0J 2K0	K8B
K0A 2P0	K0E 1B0	K0G 1E0	K0J 1K0	K0J 2L0	K8H
K0A 2R0	K0E 1C0	K0G 1G0	K0J 1L0	K0J 2M0	
K0A 2T0	K0E 1E0	K0G 1J0	K0J 1M0	K0J 2N0	
K0A 2W0	K0E 1G0	K0G 1K0	K0J 1N0	K0J 2R0	
K0A 2X0	K0E 1H0	K0G 1L0	K0J 1P0	K2S	
K0A 2Y0	K0E 1J0	K0G 1M0	K0J 1R0	K2W	
K0A 2Z0	K0E 1K0	K0G 1N0	K0J 1S0	K4B	

**TERRITORY 20 - Fort Frances
and Rainy River District..... Stat. Code 722**

Summary of district postal codes:

20
P0W
P9A

TERRITORY 21 - Guelph District..... Stat. Code 706

Summary of district postal codes:

21		
L7J	N0B 2C0	N2A
N0B 1B0	N0B 2J0	N2B
N0B 1E0	N0B 2K0	N2R
N0B 1H0	N0E 1N0	N3C
N0B 1K0	N1C	N3E
N0B 1L0	N1E	N3L
N0B 1M0	N1G	N3P
N0B 1P0	N1H	N3R
N0B 1T0	N1K	N3S
N0B 1W0	N1L	N3T
N0B 1Z0	N1P	N3V
N0B 2B0	N1R	
N0B 1C0	N1T	

Ontario Rating Territories by City/Town

The following section lists cities and towns in alphabetical order followed by the postal code and applicable rating territory and statistical code.

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
ACTON	L7J	21	706
ADDISON	K0E 1A0	19	771
AHMIC HARBOUR	P0A 1A0	6B	760
AILSA CRAIG	N0M 1A0	18	751
AJAX	L1S	3	710
AJAX	L1T	3	710
AJAX	L1Z	3	710
ALBAN	P0M 1A0	9	791
ALBERTON	L0R 1A0	2	704
ALEXANDRIA	K0C 1A0	8	780
ALFRED	K0B 1A0	8	780
ALGOMA MILLS	P0R 1A0	9	791
ALGONQUIN HIGHLANDS	K0M 1J0	7	770
ALGONQUIN HIGHLANDS	K0M 1J1	7	770
ALGONQUIN HIGHLANDS	K0M 1J2	7	770
ALLANBURG	L0S 1A0	15	713
ALLENFORD	N0H 1A0	6	760
ALLISTON	L9R	6A	760
ALMA	N0B 1A0	18	751
ALMONTE	K0A 1A0	19	771
ALMONTE	K0A 4A0	19	771
ALTON	L7K	3	710
ALVINSTON	N0N 0A9	18	751
ALVINSTON	N0N 1A0	18	751
AMARANTH	L9V	6	760
AMARANTH	L9W	6	760
AMELIASBURG	K0K 1A0	7	770
AMHERSTBURG	N9V	5	750
AMHERSTVIEW	K7M	7A	770
AMHERSTVIEW	K7N	7A	770
ANCASTER	L8S	2	704
ANCASTER	L9G	2B	704
ANCASTER	L9K	2B	704
ANGLING LAKE	P0V 1B0	11	722
ANGUS	L0M 1B0	6B	760
ANGUS	L0M 1B1	6B	760
ANGUS	L0M 1B2	6B	760
ANGUS	L0M 1B3	6B	760
ANGUS	L0M 1B4	6B	760
ANGUS	L0M 1B5	6B	760
ANGUS	L0M 1B6	6B	760
ANNAN	N0H 1B0	6	760
APPIN	N0L 1A0	18	751

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
APPLE HILL	K0C 1B0	8	780
APSLEY	K0L 1A0	7	770
ARDEN	K0H 1B0	7A	770
ARDOCH	K0H 1C0	7A	770
ARISS	N0B 1B0	21	706
ARKELL	N0B 1C0	21	706
ARKONA	N0M 1B0	18	751
ARMSTRONG STATION	P0T 1A0	11	722
ARNPRIOR	K7S	19	771
ARNSTEIN	P0H 1A0	6B	760
AROLAND	P0T 1B0	11	722
ARTHUR	N0G 1A0	18	751
ARVA	N0M 1C0	16	707
ASHBURN	L0B 1A0	3	710
ASHTON	K0A 1B0	19	771
ASTORVILLE	P0H 1B0	6B	702
ASTRA	K0K 1B0	7	770
ASTRA	K0K 3W0	7	770
ATHENS	K0E 1B0	19	771
ATIKOKAN	P0T 1C0	11	722
ATTAWAPISKAT	P0L 1A0	9	791
ATWOOD	N0G 1B0	18	751
AUBURN	N0M 1E0	18	751
AURORA	L4G	3	710
AVONMORE	K0C 1C0	8	780
AYLMER	K1A	4	711
AYLMER	N5H	5	750
AYR	N0B 1E0	21	706
AYTON	N0G 1C0	6	760
AZILDA	P0M 1B0	9	791
BADEN	N3A	18	751
BADJEROS	N0C 1A0	6	760
BAILIEBORO	K0L 1B0	7	770
BAINSVILLE	K0C 1E0	8	780
BALA	P0C 1A0	6B	760
BALDERSON	K0G 1A0	19	771
BALDWIN	L0E 1A0	6A	760
BALLINAFAD	N0B 1H0	21	706
BALMERTOWN	P0V 1C0	11	722
BALTIMORE	K0K 1C0	7	770
BANCROFT	K0L 1C0	7	770
BARRIE	L4M	6A	760
BARRIE	L4N	6A	760
BARRYS BAY	K0J 1B0	19	771
BARWICK	P0W 1A0	20	722
BATAWA	K0K 1E0	7	770
BATCHAWANA BAY	P0S 1A0	9	791

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
BATH	K0H 1G0	7A	770
BATTERSEA	K0H 1H0	7A	770
BAYFIELD	N0M 1G0	18	751
BAYSVILLE	P0B 1A0	6B	760
BEACHBURG	K0J 1C0	19	771
BEACHVILLE	N0J 1A0	18	751
BEAMSVILLE	L0R 1B0	15	713
BEAMSVILLE	L0R 1B1	15	713
BEAMSVILLE	L0R 1B2	15	713
BEAMSVILLE	L0R 1B3	15	713
BEAMSVILLE	L0R 1B4	15	713
BEAMSVILLE	L0R 1B5	15	713
BEAMSVILLE	L0R 1B6	15	713
BEAMSVILLE	L0R 1B7	15	713
BEAMSVILLE	L0R 1B8	15	713
BEAMSVILLE	L0R 1B9	15	713
BEAMSVILLE	L0R 3B0	15	713
BEAR ISLAND	P0H 1C0	9	791
BEARDMORE	P0T 1G0	11	722
BEARSKIN LAKE	P0V 1E0	11	722
BEAUMARIS	P0B 1B0	6B	760
BEAVERTON	L0K 1A0	6B	760
BEETON	L0G 1A0	6A	760
BELFOUNTAIN	L7K	3	710
BELGRAVE	N0G 1E0	18	751
BELL EWART	L0L 1C0	6A	760
BELLE RIVER	N0R 1A0	5	750
BELLE VALLEE	P0J 1A0	9	791
BELLEVILLE	K8N	7	770
BELLEVILLE	K8P	7	770
BELLEVILLE	K8R	7	770
BELMONT	N0L 1B0	5	750
BELWOOD	N0B 1J0	18	751
BERKELEY	N0H 1C0	6	760
BERWICK	K0C 1G0	8	780
BETHANY	L0A 1A0	7	770
BEWDLEY	K0L 1E0	7	770
BIG TROUT LAKE	P0V 1G0	11	722
BINBROOK	L0R 1C0	15	704
BINBROOK	L0R 1P0	15	704
BIRCH ISLAND	P0P 1A0	9A	791
BISCOTASING	P0M 1C0	9	791
BISSETT CREEK	K0J 1E0	19	771
BLACKSTOCK	L0B 1B0	3	710
BLENHEIM	N0P 1A0	5	750
BLEZARD VALLEY	P0M 1E0	9	791
BLIND RIVER	P0R 1B0	9	791

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
BLOOMFIELD	K0K 1G0	7	770
BLOOMINGDALE	N0B 1K0	21	706
BLUE MOUNTAINS	L9Y	6B	760
BLUEVALE	N0G 1G0	18	751
BLYTH	N0M 1H0	18	751
BLYTHESWOOD	N0P 1B0	5	750
BOBCAYGEON	K0M 1A0	7	770
BOGNOR	N0H 1E0	6	760
BOLSOVER	K0M 1B0	7	770
BOLTON	L7E	3	710
BOND HEAD	L0G 1B0	6A	710
BONFIELD	P0H 1E0	9	791
BORDEN	L0M 1C0	6B	760
BORNHOLM	N0K 1A0	18	751
BOTHWELL	N0P 1C0	5	750
BOULTER	K0L 1G0	7	770
BOURGET	K0A 1E0	8	780
BOWMANVILLE	L1B	3	710
BOWMANVILLE	L1C	3	710
BOWMANVILLE	L1E	3	710
BRACEBRIDGE	P1L	6B	760
BRADFORD	L3Z	6A	760
BRAESIDE	K0A 1G0	19	771
BRAMPTON	L6P	1B	717
BRAMPTON	L6R	1B	717
BRAMPTON	L6S	1B	717
BRAMPTON	L6T	1B	717
BRAMPTON	L6V	1B	717
BRAMPTON	L6W	1B	717
BRAMPTON	L6X	1B	717
BRAMPTON	L6Y	1B	717
BRAMPTON	L6Z	1B	717
BRAMPTON	L7A	1B	717
BRANCHTON	N0B 1L0	21	706
BRANTFORD	N3P	21	706
BRANTFORD	N3R	21	706
BRANTFORD	N3S	21	706
BRANTFORD	N3T	21	706
BRANTFORD	N3V	21	706
BRECHIN	L0K 1B0	6B	760
BRESLAU	N0B 1M0	21	706
BRIDGENORTH	K0L 1H0	7	770
BRIGDEN	N0N 1B0	18	751
BRIGHT	N0J 1B0	18	751
BRIGHTON	K0K 1H0	7	770
BRIGHTS GROVE	N0N 1C0	17	728
BRINSTON	K0E 1C0	19	771

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
BRITT	P0G 1A0	6B	760
BROCKVILLE	K6V	19	771
BRODHAGEN	N0K 1B0	18	751
BROUGHAM	L0H 1A0	3	710
BROWNSVILLE	N0L 1C0	18	751
BRUCE MINES	P0R 1C0	9	791
BRUCEFIELD	N0M 1J0	18	751
BRUNNER	N0K 1C0	18	751
BRUSSELS	N0G 1H0	18	751
BUCKHORN	K0L 1J0	7	770
BURFORD	N0E 1A0	18	751
BURGESSVILLE	N0J 1C0	18	751
BURKS FALLS	P0A 1C0	6B	760
BURLINGTON	L7L	2A	704
BURLINGTON	L7M	2A	704
BURLINGTON	L7N	2A	704
BURLINGTON	L7P	2A	704
BURLINGTON	L7R	2A	704
BURLINGTON	L7S	2A	704
BURLINGTON	L7T	2A	704
BURNSTOWN	K0J 1G0	19	771
BURNT RIVER	K0M 1C0	7	770
BURRITTS RAPIDS	K0G 1B0	19	771
BYNG INLET	P0G 1B0	6B	760
CACHE BAY	P0H 1G0	9	791
CAESAREA	L0B 1E0	3	710
CAISTOR CENTRE	L0R 1E0	15	713
CALABOGIE	K0J 1H0	19	771
CALEDON	L7C	3	710
CALEDON	L7K	3	710
CALEDON EAST	L0N 1E0	3	710
CALEDON EAST	L7C	3	710
CALEDON VILLAGE	L0N 1C0	3	710
CALEDONIA	N3W	5	750
CALLANDER	P0H 1H0	6B	702
CALSTOCK	P0L 1B0	9	791
CAMBRAY	K0M 1E0	7	770
CAMBRIDGE	N1P	21	706
CAMBRIDGE	N1R	21	706
CAMBRIDGE	N1S	14	706
CAMBRIDGE	N1T	21	706
CAMBRIDGE	N3C	21	706
CAMBRIDGE	N3E	21	706
CAMBRIDGE	N3H	14	706
CAMDEN EAST	K0K 1J0	7	770
CAMERON	K0M 1G0	7	770
CAMLACHIE	N0N 1E0	17	728

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
CAMPBELLCROFT	L0A 1B0	7	770
CAMPBELLFORD	K0L 1L0	7	770
CAMPBELLVILLE	L0P 1B0	2A	704
CAMPDEN	L0R 1G0	15	713
CANFIELD	N0A 1C0	5	750
CANFIELD	N0A 1L0	5	750
CANNIFTON	K0K 1K0	7	770
CANNINGTON	L0E 1E0	6A	760
CAPREOL	P0M 1H0	9	791
CARAMAT	P0T 1J0	11	722
CARDIFF	K0L 1M0	7	770
CARDINAL	K0E 1E0	19	771
CARGILL	N0G 1J0	6	760
CARLETON PLACE	K7C	19	771
CARLISLE	L0R 1H0	2	704
CARLISLE	L0R 1H1	2	704
CARLISLE	L0R 1H2	2	704
CARLISLE	L0R 1H3	2	704
CARLSBAD SPRINGS	K0A 1K0	19	771
CARNARVON	K0M 1J0	7	770
CARP	K0A 1L0	19	771
CARRYING PLACE	K0K 1L0	7	770
CARTIER	P0M 1J0	9	791
CASSELMAN	K0A 1M0	8	780
CASTLETON	K0K 1M0	7	770
CAT LAKE	P0V 1J0	11	722
CATHCART	N0E 1B0	18	751
CAVAN	L0A 1C0	7	770
CAYUGA	N0A 1E0	5	750
CEDAR POINT	L0K 1C0	6B	760
CEDAR SPRINGS	N0P 1E0	5	750
CEDAR VALLEY	L0G 1E0	6A	710
CENTRALIA	N0M 1K0	18	751
CENTREVILLE	K0K 1N0	7	770
CHALK RIVER	K0J 1J0	19	771
CHAPLEAU	P0M 1K0	9	791
CHAPUT HUGHES	P0K 1A0	9	791
CHARING CROSS	N0P 1G0	5	750
CHARLTON	P0J 1B0	9	791
CHATHAM	N7L	5	750
CHATHAM	N7M	5	750
CHATSWORTH	N0H 1G0	6	760
CHELMSFORD	P0M 1L0	9	791
CHELTENHAM	L7C	3	710
CHEPSTOW	N0G 1K0	6	760
CHERRY VALLEY	K0K 1P0	7	770
CHESLEY	N0G 1L0	6	760

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
CHESTERVILLE	K0C 1H0	19	771
CHRISTIAN ISLAND	L9M	6B	760
CHURCHILL	L0L 1K0	6A	760
CHUTE A BLONDEAU	K0B 1B0	8	780
CLAREMONT	L1Y	3	710
CLARENCE CREEK	K0A 1N0	8	780
CLARENDON STATION	K0H 1J0	7A	770
CLARKSBURG	N0H 1J0	6	760
CLAYTON	K0A 1P0	19	771
CLEAR CREEK	N0E 1C0	5	750
CLEARWATER BAY	P0X 1S0	11	722
CLIFFORD	N0G 1M0	18	751
CLINTON	N0M 1L0	18	751
CLOYNE	K0H 1K0	7A	770
COATSWORTH STATION	N0P 1H0	5	750
COBALT	P0J 1C0	9	791
COBDEN	K0J 1K0	19	771
COBOCONK	K0M 1K0	7	770
COBOURG	K9A	7	770
COCHENOUR	P0V 1L0	11	722
COCHRANE	P0L 1C0	9	791
CODRINGTON	K0K 1R0	7	770
COE HILL	K0L 1P0	7	770
COLBORNE	K0K 1S0	7	770
COLDWATER	L0K 1E0	6B	760
COLLINGWOOD	L9Y	6B	760
COLLINS	P0V 1M0	11	722
COMBER	N0P 1J0	5	750
COMBERMERE	K0J 1L0	19	771
COMMANDA	P0H 1J0	6B	760
CONCORD	L4K	1C	717
CONCORD	L6A	1C	717
CONESTOGO	N0B 1N0	18	751
CONISTON	P0M 1M0	9	791
CONN	N0G 1N0	18	751
CONNAUGHT	P0N 1A0	9	791
CONSECON	K0K 1T0	7	770
COOKSTOWN	L0L 1L0	6A	760
COPETOWN	L0R 1J0	2	704
COPPER CLIFF	P0M 1N0	9	791
CORBEIL	P0H 1K0	6B	760
CORBYVILLE	K0K 1V0	7	770
CORMAC	K0J 1M0	19	771
CORNWALL	K6H	8	780
CORNWALL	K6J	8	780
CORNWALL	K6K	8	780
CORUNNA	N0N 1G0	17	728

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
COTTAM	N0R 1B0	5	750
COURTICE	L1C	3	710
COURTICE	L1E	3	710
COURTLAND	N0J 1E0	5	750
COURTRIGHT	N0N 1H0	17	728
CREDITON	N0M 1M0	18	751
CREEMORE	L0M 1G0	6B	760
CROTON	N0P 1K0	5	750
CRYSLER	K0A 1R0	8	780
CRYSTAL BEACH	L0S 1B0	12	708
CRYSTAL FALLS	P0H 1L0	9	791
CUMBERLAND	K4B	19	771
CUMBERLAND	K4C	19	771
CUMBERLAND BEACH	L0K 1G0	6B	760
CURRAN	K0B 1C0	8	780
CURVE LAKE	K0L 1R0	7	770
CUTLER	P0P 1B0	9	791
DACRE	K0J 1N0	19	771
DALKEITH	K0B 1E0	8	780
DASHWOOD	N0M 1N0	18	751
DEEP RIVER	K0J 1P0	19	771
DEER LAKE	P0V 1N0	11	722
DELAWARE	N0L 1E0	18	751
DELHI	N4B	5	750
DELTA	K0E 1G0	19	771
DEMORESTVILLE	K0K 1W0	7	770
DENBIGH	K0H 1L0	7A	770
DENFIELD	N0M 1P0	18	751
DESBARATS	P0R 1E0	9	791
DESBORO	N0H 1K0	6	760
DESERONTO	K0K 1X0	7	770
DEUX RIVIERES	K0J 1R0	19	771
DEVLIN	P0W 1C0	20	722
DINORWIC	P0V 1P0	11	722
DOBBINTON	N0H 1L0	6	760
DOBIE	P0K 1B0	9	791
DORCHESTER	N0L 1G0	18	751
DORCHESTER	N0L 1G1	18	751
DORCHESTER	N0L 1G2	18	751
DORCHESTER	N0L 1G3	18	751
DORCHESTER	N0L 1G4	18	751
DORCHESTER	N0L 1G5	18	751
DORCHESTER	N0L 1G6	18	751
DORION	P0T 1K0	11	722
DORSET	P0A 1E0	6B	760
DOUGLAS	K0J 1S0	19	771
DOURO	K0L 1S0	7	770

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
DOVER CENTRE	N0P 1L0	5	750
DOWLING	P0M 1R0	9	791
DRAYTON	N0G 1P0	18	751
DRESDEN	N0P 1M0	5	750
DRIFTWOOD	P0L 1E0	9	791
DRUMBO	N0J 1G0	18	751
DRYDEN	P8N	11	722
DUART	N0L 1H0	5	750
DUBLIN	N0K 1E0	18	751
DUBREUILVILLE	P0S 1B0	9	791
DUNCHURCH	P0A 1G0	6B	760
DUNDALK	N0C 1B0	6	760
DUNDAS	L8S	2	704
DUNDAS	L9H	2	704
DUNGANNON	N0M 1R0	18	751
DUNNVILLE	N1A	5	750
DUNROBIN	K0A 1T0	19	771
DUNSFORD	K0M 1L0	7	770
DUNTROON	L0M 1H0	6B	760
DUNVEGAN	K0C 1J0	8	780
DURHAM	N0G 1R0	6	760
DUTTON	N0L 1J0	5	750
DWIGHT	P0A 1H0	6B	760
EABAMET LAKE	P0T 1L0	11	722
EAGLE LAKE	K0M 1M0	7	770
EAGLE RIVER	P0V 1S0	11	722
EAR FALLS	P0V 1T0	11	722
EARLTON	P0J 1E0	9	791
EAST GARAFRAXA	L9W	6	760
EAST GWILLIMBURY	L9N	6A	760
EAST YORK	M3C	M3	717
EAST YORK	M4A	M3	717
EAST YORK	M4B	M3	717
EAST YORK	M4C	M3	717
EAST YORK	M4G	M3	717
EAST YORK	M4H	M3	717
EAST YORK	M4J	M3	717
EAST YORK	M4K	M3	717
EAST YORK	M4W	M3	717
ECHO BAY	P0S 1C0	9	791
EDEN	N0J 1H0	18	751
EDEN MILLS	N0B 1P0	21	706
EDWARDS	K0A 1V0	19	771
EGANVILLE	K0J 1T0	19	771
EGBERT	L0L 1N0	6A	760
EGMONDVILLE	N0K 1G0	18	751
ELDORADO	K0K 1Y0	7	770

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
ELGIN	K0G 1E0	19	771
ELGINBURG	K0H 1M0	7A	770
ELIZABETHTOWN	K6T	19	771
ELIZABETHTOWN	K6V	19	771
ELK LAKE	P0J 1G0	9	791
ELLIOT LAKE	P5A	9	791
ELMIRA	N3B	18	751
ELMVALE	L0L 1P0	6B	760
ELMWOOD	N0G 1S0	6	760
ELORA	N0B 1S0	18	751
EMBRO	N0J 1J0	18	751
EMBRUN	K0A 1W0	8	771
EMBRUN	K0A 1W1	19	771
EMERYVILLE	N0R 1C0	5	750
EMO	P0W 1E0	20	722
EMSDALE	P0A 1J0	6B	760
ENGLEHART	P0J 1H0	9	791
ENNISMORE	K0L 1T0	7	770
ENTERPRISE	K0K 1Z0	7	770
ERIEAU	N0P 1N0	5	750
ERIN	N0B 1T0	21	706
ERINSVILLE	K0K 2A0	7	770
ESPANOLA	P5E	9	791
ESSEX	N8M	5	750
ETHEL	N0G 1T0	18	751
ETOBICOKE	M8V	M1	717
ETOBICOKE	M8W	M1	717
ETOBICOKE	M8X	M1	717
ETOBICOKE	M8Y	M1	717
ETOBICOKE	M8Z	M1	717
ETOBICOKE	M9A	M1	717
ETOBICOKE	M9B	M1	717
ETOBICOKE	M9C	M1	717
ETOBICOKE	M9P	M1	717
ETOBICOKE	M9R	M1	717
ETOBICOKE	M9V	M2	717
ETOBICOKE	M9W	M2	717
EVANSVILLE	P0P 1E0	9A	791
EVERETT	L0M 1J0	6B	760
EXETER	N0M 1S0	18	751
EXETER	N0M 1S1	18	751
EXETER	N0M 1S2	18	751
EXETER	N0M 1S3	18	751
EXETER	N0M 1S4	18	751
EXETER	N0M 1S5	18	751
EXETER	N0M 1S6	18	751
EXETER	N0M 1S7	18	751

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
FALCONBRIDGE	P0M 1S0	9	791
FAUQUIER	P0L 1G0	9	791
FAVOURABLE LAKE	P0V 1V0	11	722
FENELON FALLS	K0M 1N0	7	770
FENWICK	L0S 1C0	15	713
FERGUS	N1M	18	751
FEVERSHAM	N0C 1C0	6	760
FIELD	P0H 1M0	9	791
FINCH	K0C 1K0	8	780
FINGAL	N0L 1K0	5	750
FISHERVILLE	N0A 1G0	5	750
FITZROY HARBOUR	K0A 1X0	19	771
FLESHERTON	N0C 1E0	6	760
FLINTON	K0H 1P0	7A	770
FLORADALE	N0B 1V0	18	751
FLORENCE	N0P 1R0	5	750
FOLEYET	P0M 1T0	9	791
FONTHILL	L0S 1E0	15	713
FONTHILL	L0S 1E1	15	713
FONTHILL	L0S 1E2	15	713
FONTHILL	L0S 1E3	15	713
FONTHILL	L0S 1E4	15	713
FONTHILL	L0S 1E5	15	713
FONTHILL	L0S 1E6	15	713
FONTHILL	L0S 1E7	15	713
FORDWICH	N0G 1V0	18	751
FOREST	N0N 1J0	18	751
FORESTERS FALLS	K0J 1V0	19	771
FORMOSA	N0G 1W0	6	760
FORT ALBANY	P0L 1H0	9	791
FORT ERIE	L2A	12	708
FORT FRANCES	P9A	20	722
FORT IRWIN	K0M 1P0	7	770
FORT SEVERN	P0V 0B8	11	722
FORT SEVERN	P0V 1W0	11	722
FOURNIER	K0B 1G0	8	780
FOXBORO	K0K 2B0	7	770
FOYMOUNT	K0J 1W0	19	771
FRANKFORD	K0K 2C0	7	770
FRANKVILLE	K0E 1H0	19	771
FRASERVILLE	K0L 1V0	7	770
FREDERICKHOUSE	P0L 1K0	9	791
FREELTON	L0R 1K0	2	704
FULLARTON	N0K 1H0	18	751
GADS HILL STATION	N0K 1J0	18	751
GANANOQUE	K7G	19	771
GARDEN RIVER	P6A	9A	791

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
GARDEN VILLAGE	P2B	9	791
GARSON	P3L	9	791
GATINEAU	K1A	4	711
GEORGETOWN	L7G	2A	704
GERALDTON	P0T 1M0	11	722
GILFORD	L0L 1R0	6A	760
GILMOUR	K0L 1W0	7	770
GLEN HURON	L0M 1L0	6B	760
GLEN MORRIS	N0B 1W0	21	706
GLEN ROBERTSON	K0B 1H0	8	780
GLENBURNIE	K0H 1S0	7A	770
GLENCAIRN	L0M 1K0	6B	760
GLENCOE	N0L 1M0	18	751
GLEN WILLIAMS	L7G	2A	704
GLOUCESTER	K1A	4	711
GLOUCESTER	K1B	4	711
GLOUCESTER	K1G	4	711
GLOUCESTER	K1J	4	711
GLOUCESTER	K1T	4	711
GLOUCESTER	K1V	4	711
GLOUCESTER	K1W	4	711
GLOUCESTER	K1X	4	711
GODERICH	N7A	18	751
GODFREY	K0H 1T0	7A	770
GOGAMA	P0M 1W0	9	791
GOLDEN LAKE	K0J 1X0	19	771
GOLDEN VALLEY	P0H 1N0	6B	760
GOODERHAM	K0M 1R0	7	770
GOODWOOD	L0C 1A0	3	710
GORE BAY	P0P 1H0	9A	791
GORES LANDING	K0K 2E0	7	770
GORMLEY	L0H 1G0	3	717
GORRIE	N0G 1X0	18	751
GOULAIS RIVER	P0S 1E0	9	791
GOWANSTOWN	N0G 1Y0	18	751
GOWGANDA	P0J 1J0	9	791
GRAFTON	K0K 2G0	7	770
GRAHAM	P0T 1N0	11	722
GRAND BEND	N0M 1T0	18	751
GRAND VALLEY	L0N 1G0	6	760
GRANDE POINTE	N0P 1S0	5	750
GRANTON	N0M 1V0	18	751
GRASSIE	L0R 1M0	15	713
GRASSY NARROWS	P0X 1B0	11	722
GRAVENHURST	P1P	6B	760
GREELY	K4P	19	771
GREEN VALLEY	K0C 1L0	8	780

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
GREENBANK	L0C 1B0	3	710
GREENWOOD	L0H 1H0	3	710
GRIFFITH	K0J 2R0	19	771
GRIMSBY	L3M	15	713
GUELPH	N1C	21	706
GUELPH	N1E	21	706
GUELPH	N1G	21	706
GUELPH	N1H	21	706
GUELPH	N1K	21	706
GUELPH	N1L	21	706
GULL BAY	P0T 1P0	11	722
HAGAR	P0M 1X0	9	791
HAGERSVILLE	N0A 1H0	5	750
HAILEYBURY	P0J 1K0	9	791
HALEY STATION	K0J 1Y0	19	771
HALIBURTON	K0M 1S0	7	770
HALLEBOURG	P0L 1L0	9	791
HALTON HILLS	L7G	2A	704
HAMILTON	L8E	2B	704
HAMILTON	L8G	2B	704
HAMILTON	L8H	2	704
HAMILTON	L8J	2B	704
HAMILTON	L8K	2	704
HAMILTON	L8L	2	704
HAMILTON	L8M	2	704
HAMILTON	L8N	2	704
HAMILTON	L8P	2	704
HAMILTON	L8R	2	704
HAMILTON	L8S	2	704
HAMILTON	L8T	2B	704
HAMILTON	L8V	2B	704
HAMILTON	L8W	2B	704
HAMILTON	L9A	2B	704
HAMILTON	L9B	2B	704
HAMILTON	L9C	2B	704
HAMILTON	L9H	2	704
HAMMOND	K0A 2A0	8	780
HAMPTON	L0B 1J0	3	710
HANMER	P3P	9	791
HANNON	L0R 1P0	15	713
HANOVER	N4N	6	760
HARCOURT	K0L 1X0	7	770
HARLEY	N0E 1E0	18	751
HARRIETSVILLE	N0L 1N0	18	751
HARRISTON	N0G 1Z0	18	751
HARROW	N0R 1G0	5	750
HARROWSMITH	K0H 1V0	7A	770

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
HARTINGTON	K0H 1W0	7A	770
HARTY	P0L 1M0	9	791
HARWOOD	K0K 2H0	7	770
HASTINGS	K0L 1Y0	7	770
HAVELOCK	K0L 1Z0	7	770
HAWK JUNCTION	P0S 1G0	9	791
HAWKESBURY	K6A	8	780
HAWKESTONE	L0L 1T0	6B	760
HAWKESVILLE	N0B 1X0	18	751
HAY	N0M 1W0	18	751
HAYDON	L1C	3	710
HEARST	P0L 1N0	9	791
HEATHCOTE	N0H 1N0	6	760
HEIDELBERG	N0B 1Y0	18	751
HENSALL	N0M 1X0	18	751
HEPWORTH	N0H 1P0	6	760
HERON BAY	P0T 1R0	11	722
HICKSON	N0J 1L0	18	751
HIGHGATE	N0P 1T0	5	750
HIGHLAND GROVE	K0L 2A0	7	770
HILLIARDTON	P0J 1L0	9	791
HILLIER	K0K 2J0	7	770
HILLSBURGH	N0B 1Z0	21	706
HILLSDALE	L0L 1V0	6B	760
HILTON BEACH	P0R 1G0	9A	791
HOLLAND CENTRE	N0H 1R0	6	760
HOLLAND LANDING	L9N	6A	760
HOLSTEIN	N0G 2A0	6	760
HOLTYRE	P0K 1C0	9	791
HOLYROOD	N0G 2B0	6	760
HONEY HARBOUR	P0E 1E0	6B	760
HONEYWOOD	L0N 1H0	6A	760
HORNBY	L0P 1E0	2A	704
HORNELL HEIGHTS	P0H 1P0	9	791
HORNEPAYNE	P0M 1Z0	9	791
HORNINGS MILLS	L0N 1J0	6A	760
HUDSON	P0V 1X0	11	722
HULL	K1A	4	711
HUNTA	P0L 1P0	9	791
HUNTSVILLE	P1H	6B	760
HURON PARK	N0M 1Y0	18	751
IGNACE	P0T 1T0	11	722
ILDERTON	N0M 2A0	16	707
INDIAN RIVER	K0L 2B0	7	770
INGERSOLL	N5C	18	751
INGLESIDE	K0C 1M0	8	780
INGLEWOOD	L7C	3	710

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
INGOLF	P0Y 1A0	11	722
INKERMAN	K0E 1J0	19	771
INNERKIP	N0J 1M0	18	751
INNISFIL	L9S	6A	760
INVERARY	K0H 1X0	7A	770
INWOOD	N0N 1K0	18	751
IONA STATION	N0L 1P0	5	750
IRON BRIDGE	P0R 1H0	9	791
IRONDALE	K0M 1X0	7	770
IROQUOIS	K0E 1K0	19	771
IROQUOIS FALLS	P0K 1E0	9	791
IROQUOIS FALLS A	P0K 1G0	9	791
JACKSONS POINT	L0E 1L0	6A	760
JAFFRAY MELICK	P9N	11	722
JANETVILLE	L0B 1K0	3	710
JARVIS	N0A 1J0	5	750
JASPER	K0G 1G0	19	771
JELICOE	P0T 1V0	11	722
JERSEYVILLE	L0R 1R0	2	704
JOGUES	P0L 1R0	9	791
JORDAN STATION	L0R 1S0	15	713
JOYCEVILLE	K0H 1Y0	7A	770
JUNIPER ISLAND	K0L 2C0	7	770
KAGAWONG	P0P 1J0	9A	791
KAKABEKA FALLS	P0T 1W0	10	702
KALADAR	K0H 1Z0	7A	770
KAMINISTIQUEIA	P0T 1X0	11	722
KANATA	K2K	4	711
KANATA	K2L	4	711
KANATA	K2M	4	711
KANATA	K2T	4	711
KANATA	K2V	4	711
KANATA	K2W	19	771
KAPUSKASING	P5N	9	791
KARS	K0A 2E0	19	771
KASABONIKA	P0V 1Y0	11	722
KASHABOWIE	P0T 1Y0	11	722
KASHECHEWAN	P0L 1S0	9	791
KATRINE	P0A 1L0	6B	760
KAWARTHA PARK	K0L 2E0	7	770
KEARNEY	P0A 1M0	6B	760
KEARNS	P0K 1J0	9	791
KEENE	K0L 2G0	7	770
KEEWATIN	P0X 1C0	11	722
KEEWAYWIN	P0V 3G0	11	722
KEJICK	P0X 1E0	11	722
KEMBLE	N0H 1S0	6	760

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
KEMPTVILLE	K0G 1J0	19	771
KENABEEK	P0J 1M0	9	791
KENDAL	L0A 1E0	7	770
KENILWORTH	N0G 2E0	18	751
KENMORE	K0A 2G0	19	771
KENORA	P9N	11	722
KENT BRIDGE	N0P 1V0	5	750
KERWOOD	N0M 2B0	18	751
KESWICK	L4P	6A	760
KETTLEBY	L0G 1J0	6A	710
KILBRIDE	L0P 1G0	2A	704
KILLALOE	K0J 2A0	19	771
KILLARNEY	P0M 2A0	9	791
KILWORTHY	P0E 1G0	6B	760
KIMBERLEY	N0C 1G0	6	760
KINBURN	K0A 2H0	19	771
KINCARDINE	N2Z	6	760
KING CITY	L7B	3	710
KING KIRKLAND	P0K 1K0	9	791
KINGFISHER LAKE	P0V 1Z0	11	722
KINGSTON	K7K	7A	770
KINGSTON	K7L	7A	770
KINGSTON	K7M	7A	770
KINGSTON	K7N	7A	770
KINGSTON	K7P	7A	770
KINGSVILLE	N9Y	5	750
KINMOUNT	K0M 2A0	7	770
KINTORE	N0M 2C0	18	751
KIPPEN	N0M 2E0	18	751
KIRKFIELD	K0M 2B0	7	770
KIRKLAND LAKE	P2N	9	791
KIRKTON	N0K 1K0	18	751
KITCHENER	N2A	21	706
KITCHENER	N2B	21	706
KITCHENER	N2C	14	706
KITCHENER	N2E	14	706
KITCHENER	N2G	14	706
KITCHENER	N2H	14	706
KITCHENER	N2J	14	706
KITCHENER	N2K	14	706
KITCHENER	N2M	14	706
KITCHENER	N2N	14	706
KITCHENER	N2P	14	706
KITCHENER	N2R	21	706
KLEINBURG	L0J 0A1	3	717
KLEINBURG	L0J 1B0	3	717
KLEINBURG	L0J 1C0	3	717

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
KLEINBURG	L4H	1C	717
KOMOKA	N0L 1R0	18	751
LA SALETTE	N0E 1H0	5	750
LA SALLE	N9J	13	718
LA SALLE	N9H	13	718
LAC SEUL	P0V 2A0	11	722
LAKE OF BAYS	P1H	6B	760
LAKE ST PETER	K0L 2K0	7	770
LAKEFIELD	K0L 2H0	7	770
LAKEHURST	K0L 2J0	7	770
LAKESIDE	N0M 2G0	18	751
L'AMABLE	K0L 2L0	7	770
LANARK	K0G 1K0	19	771
LANCASTER	K0C 1N0	8	780
LANGTON	N0E 1G0	5	750
LANSDOWNE	K0E 1L0	19	771
LANSDOWNE HOUSE	P0T 1Z0	11	722
LARDER LAKE	P0K 1L0	9	791
LATCHFORD	P0J 1N0	9	791
LAUREL	L0N 1L0	6A	760
LAVIGNE	P0H 1R0	9	791
LEAMINGTON	N8H	5	750
LEASKDALE	L0C 1C0	3	710
LEFAIVRE	K0B 1J0	8	780
LEFROY	L0L 1W0	6A	760
LEITH	N0H 1V0	6	760
LEVACK	P0M 2C0	9	791
LIMEHOUSE	L0P 1H0	2A	704
LIMOGES	K0A 2M0	8	780
LINDSAY	K9V	7	770
LINWOOD	N0B 2A0	18	751
LIONS HEAD	N0H 1W0	6	760
LISLE	L0M 1M0	6B	760
LISTOWEL	N4W	18	751
LITTLE BRITAIN	K0M 2C0	7	770
LITTLE CURRENT	P0P 1K0	9A	791
LIVELY	P3Y	9	791
LOCHLIN	K0M 2G0	7	770
LOCUST HILL	L0H 1J0	3	710
LOMBARDY	K0G 1L0	19	771
LONDESBOROUGH	N0M 2H0	18	751
LONDON	N5V	16	707
LONDON	N5W	16	707
LONDON	N5X	16	707
LONDON	N5Y	16	707
LONDON	N5Z	16	707
LONDON	N6A	16	707

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
LONDON	N6B	16	707
LONDON	N6C	16	707
LONDON	N6E	16	707
LONDON	N6G	16	707
LONDON	N6H	16	707
LONDON	N6J	16	707
LONDON	N6K	16	707
LONDON	N6L	16	707
LONDON	N6M	16	707
LONDON	N6N	16	707
LONDON	N6P	16	707
LONG SAULT	K0C 1P0	8	780
Longbow Lake	P0X 1H0	11	722
Longford Mills	L0K 1L0	6B	760
Longlac	P0T 2A0	11	722
Loretto	L0G 1L0	6A	760
L'Orignal	K0B 1K0	8	780
Loring	P0H 1S0	6B	760
Lowbanks	N0A 1K0	5	750
Lucan	N0M 2J0	18	751
Lucknow	N0G 2H0	6	760
Lunenburg	K0C 1R0	8	780
LYN	K0E 1M0	19	771
LYN	K6T	19	771
LYNDEN	L0R 1T0	2	704
LYNDHURST	K0E 1N0	19	771
Maberly	K0H 2B0	7A	770
MacDiarmid	P0T 2B0	11	722
Mackey	K0J 2B0	19	771
Mactier	P0C 1H0	6B	760
Madawaska	K0J 2C0	19	771
Madoc	K0K 2K0	7	770
Madsen	P0V 2C0	11	722
Magnetawan	P0A 1C0	6B	760
Magnetawan	P0A 1P0	6B	760
Maidstone	N0R 1K0	5	750
Maitland	K0E 1P0	19	771
Mallorytown	K0E 1R0	19	771
Manilla	K0M 2J0	7	770
Manitouwadge	P0T 2C0	11	722
Manitowaning	P0P 1N0	9A	791
Manotick	K4M	19	771
Mansfield	L0N 1M0	6	760
Maple	L6A	1C	717
Maple Leaf	K0L 2R0	7	770
MAR	N0H 1X0	6	760
Marathon	P0T 2E0	11	722

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
MARKDALE	N0C 1H0	6	760
MARKHAM	L3P	1D	717
MARKHAM	L3R	1D	717
MARKHAM	L3S	1D	717
MARKHAM	L4E	1D	717
MARKHAM	L6B	1D	717
MARKHAM	L6C	1D	717
MARKHAM	L6E	1D	717
MARKHAM	L6G	1D	717
MARKSTAY	P0M 2G0	9	791
MARLBANK	K0K 2L0	7	770
MARMORA	K0K 2M0	7	770
MARTEN RIVER	P0H 1T0	9	791
MARTINTOWN	K0C 1S0	8	780
MARYHILL	N0B 2B0	21	706
MARYSVILLE	K0K 2N0	7	770
MASSEY	P0P 1P0	9	791
MATACHEWAN	P0K 1M0	9	791
MATHESON	P0K 1N0	9	791
MATTAWA	P0H 1V0	9	791
MATTICE	P0L 1T0	9	791
MAXVILLE	K0C 1T0	8	780
MAXVILLE	K0C 1T1	8	780
MAXWELL	N0C 1J0	6	760
MAYNOOTH	K0L 2S0	7	770
MCARTHURS MILLS	K0L 2M0	7	770
MCDONALDS CORNERS	K0G 1M0	19	771
MCDUGALL	P2A	6B	760
MCGREGOR	N0R 1J0	5	750
M'CHIGEENG	P0P 1G0	9A	791
MCKELLAR	P0G 1C0	6B	760
MCKENZIE ISLAND	P0V 2B0	11	722
MCKERROW	P0P 1M0	9	791
MEAFORD	N4L	6	760
MELANCTHON	L9V	6	760
MELBOURNE	N0L 1T0	18	751
MELDRUM BAY	P0P 1R0	9A	791
MERLIN	N0P 1W0	5	750
MERRICKVILLE	K0G 1N0	19	771
METCALFE	K0A 2P0	19	771
MIDHURST	L0L 1X0	6B	760
MIDHURST	L0L 1X1	6A	760
MIDLAND	L4R	6B	760
MIGISI SAHGAIGAN	P0V 3H0	11	722
MILDMAY	N0G 2J0	6	760
MILFORD	K0K 2P0	7	770
MILFORD BAY	P0B 1E0	6B	760

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
MILLBANK	N0K 1L0	18	751
MILLBROOK	L0A 1G0	7	770
MILLER LAKE	N0H 1Z0	6	760
MILLGROVE	L0R 1V0	2	704
MILTON	L9T	2A	704
MILVERTON	N0K 1M0	18	751
MINAKI	P0X 1J0	11	722
MINDEMOYA	P0P 1S0	9A	791
MINDEN	K0M 2K0	7	770
MINE CENTRE	P0W 1H0	20	722
MINESING	L0L 1Y0	6B	760
MINETT	P0B 1G0	6B	760
MINNITAKI	P0V 2E0	11	722
MISSANABIE	P0M 2H0	9	791
MISSISSAUGA	L4T	1B	717
MISSISSAUGA	L4V	1B	717
MISSISSAUGA	L4W	1A	717
MISSISSAUGA	L4X	1A	717
MISSISSAUGA	L4Y	1A	717
MISSISSAUGA	L4Z	1A	717
MISSISSAUGA	L5A	1A	717
MISSISSAUGA	L5B	1A	717
MISSISSAUGA	L5C	1A	717
MISSISSAUGA	L5E	1A	717
MISSISSAUGA	L5G	1A	717
MISSISSAUGA	L5H	1A	717
MISSISSAUGA	L5J	1A	717
MISSISSAUGA	L5K	1A	717
MISSISSAUGA	L5L	1A	717
MISSISSAUGA	L5M	1A	717
MISSISSAUGA	L5N	1A	717
MISSISSAUGA	L5P	1B	717
MISSISSAUGA	L5R	1A	717
MISSISSAUGA	L5S	1A	717
MISSISSAUGA	L5T	1A	717
MISSISSAUGA	L5V	1A	717
MISSISSAUGA	L5W	1A	717
MISSISSIPPI STATION	K0H 2C0	7A	770
MITCHELL	N0K 1N0	18	751
MOBERT	P0M 2J0	9	791
MOFFAT	L0P 1J0	2A	704
MONETVILLE	P0M 2K0	9	791
MONKLAND	K0C 1V0	8	780
MONKTON	N0K 1P0	18	751
MONO	L9V	6	760
MONO	L9W	6	760
MONTEITH	P0K 1P0	9	791

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
MONTREAL RIVER HARBOUR	P0S 1H0	9	791
MOONBEAM	P0L 1V0	9	791
MOONSTONE	L0K 1N0	6B	760
MOOREFIELD	N0G 2K0	18	751
MOORETOWN	N0N 1M0	17	728
MOOSE CREEK	K0C 1W0	8	780
MOOSE FACTORY	P0L 1W0	9	791
MOOSONEE	P0L 1Y0	9	791
MOREWOOD	K0A 2R0	19	771
MORPETH	N0P 1X0	5	750
MORRISBURG	K0C 1X0	19	771
MORRISTON	N0B 2C0	14	706
MORSON	P0W 1J0	20	722
MOSSLEY	N0L 1V0	18	751
MOUNT ALBERT	L0G 1M0	6A	760
MOUNT BRYDGES	N0L 1W0	18	751
MOUNT ELGIN	N0J 1N0	18	751
MOUNT FOREST	N0G 2L0	18	751
MOUNT FOREST	N0G 2L1	18	751
MOUNT FOREST	N0G 2L2	18	751
MOUNT FOREST	N0G 2L3	18	751
MOUNT HOPE	L0R 1W0	15	704
MOUNT PLEASANT	N0E 1K0	18	751
MOUNTAIN	K0E 1S0	19	771
MOUNTAIN GROVE	K0H 2E0	7A	770
MUIRKIRK	N0L 1X0	5	750
MULMUR	L9V	6	760
MUNCEY	N0L 1Y0	5	750
MUNSTER	K0A 3P0	19	771
MURILLO	P0T 2G0	11	722
MUSKRAT DAM	P0V 3B0	11	722
NAIRN CENTRE	P0M 2L0	9	791
NAKINA	P0T 2H0	11	722
NANTICOKE	N0A 1L0	5	750
NAPANEE	K7R	7A	770
NAUGHTON	P0M 2M0	9	791
NAVAN	K4B	19	771
NEEBING	P7L	10	702
NEPEAN	K1A	4	711
NEPEAN	K2B	4	711
NEPEAN	K2C	4	711
NEPEAN	K2E	4	711
NEPEAN	K2G	4	711
NEPEAN	K2H	4	711
NEPEAN	K2J	4	711
NEPEAN	K2K	4	711
NEPEAN	K2L	4	711

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
NEPEAN	K2R	4	711
NESTLETON STATION	L0B 1L0	3	710
NESTOR FALLS	P0X 1K0	11	722
NEUSTADT	N0G 2M0	6	760
NEW DUNDEE	N0B 2E0	18	751
NEW HAMBURG	N3A	18	751
NEW LISKEARD	P0J 1P0	9	791
NEW LOWELL	L0M 1N0	6B	760
NEW TECUMSETH	L9R	6A	760
NEWBORO	K0G 1P0	19	771
NEWBURGH	K0K 2S0	7	770
NEWBURY	N0L 1Z0	18	751
NEWCASTLE	L1B	3	710
NEWINGTON	K0C 1Y0	8	780
NEWMARKET	L3X	3	710
NEWMARKET	L3Y	3	710
NEWTON	N0K 1R0	18	751
NEWTONVILLE	L0A 1J0	7	770
NIAGARA FALLS	L2E	12	708
NIAGARA FALLS	L2G	12	708
NIAGARA FALLS	L2H	12	708
NIAGARA FALLS	L2J	12	708
NIAGARA ON THE LAKE	L0S 1J0	15	713
NIPIGON	P0T 1K0	11	722
NIPIGON	P0T 2J0	11	722
NIPISSING	P0H 1W0	6B	760
NOBEL	P0G 1G0	6B	760
NOBLETON	L0G 1N0	6A	710
NOELVILLE	P0M 2N0	9	791
NOLALU	P0T 2K0	11	722
NORLAND	K0M 2L0	7	770
NORTH AUGUSTA	K0G 1R0	19	771
NORTH BAY	P1A	6B	702
NORTH BAY	P1B	6B	702
NORTH BAY	P1C	6B	702
NORTH BUXTON	N0P 1Y0	5	750
NORTH COBALT	P0J 1R0	9	791
NORTH GOWER	K0A 2T0	19	771
NORTH LANCASTER	K0C 1Z0	8	780
NORTH SPIRIT LAKE	P0V 2G0	11	722
NORTH YORK	M1L	M4	717
NORTH YORK	M1R	M4	717
NORTH YORK	M2H	M2	717
NORTH YORK	M2J	M2	717
NORTH YORK	M2K	M2	717
NORTH YORK	M2L	M3	717
NORTH YORK	M2M	M2	717

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
NORTH YORK	M2N	M2	717
NORTH YORK	M2P	M3	717
NORTH YORK	M2R	M2	717
NORTH YORK	M3A	M3	717
NORTH YORK	M3B	M3	717
NORTH YORK	M3C	M3	717
NORTH YORK	M3H	M2	717
NORTH YORK	M3J	M2	717
NORTH YORK	M3K	M2	717
NORTH YORK	M3L	M2	717
NORTH YORK	M3M	M2	717
NORTH YORK	M3N	M2	717
NORTH YORK	M4A	M3	717
NORTH YORK	M4B	M3	717
NORTH YORK	M4G	M3	717
NORTH YORK	M4N	M3	717
NORTH YORK	M4P	M3	717
NORTH YORK	M4R	M3	717
NORTH YORK	M5M	M3	717
NORTH YORK	M5N	M3	717
NORTH YORK	M6A	M3	717
NORTH YORK	M6B	M3	717
NORTH YORK	M6E	M3	717
NORTH YORK	M6L	M3	717
NORTH YORK	M6M	M3	717
NORTH YORK	M9L	M2	717
NORTH YORK	M9M	M2	717
NORTH YORK	M9N	M2	717
NORTHBROOK	K0H 2G0	7A	770
NORVAL	L0P 1K0	2A	704
NORWICH	N0J 1P0	18	751
NORWICH	N0J 1P1	18	751
NORWICH	N0J 1P2	18	751
NORWOOD	K0L 2V0	7	770
NOTTAWA	L0M 1P0	6B	760
NOVAR	P0A 1R0	6B	760
OAKLAND	N0E 1L0	18	751
OAKVILLE	L6H	2A	704
OAKVILLE	L6J	2A	704
OAKVILLE	L6K	2A	704
OAKVILLE	L6L	2A	704
OAKVILLE	L6M	2A	704
OAKWOOD	K0M 2M0	7	770
OBA	P0M 2P0	9	791
ODESSA	K0H 2H0	7A	770
OGOKI	P0T 2L0	11	722
OHSWEKEN	N0A 1M0	5	750

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
OIL CITY	N0N 1N0	18	751
OIL SPRINGS	N0N 1P0	18	751
OLDCASTLE	N0R 1L0	5	750
OMEMEE	K0L 2W0	7	770
OMPAH	K0H 2J0	7A	770
ONAPING	P0M 2R0	9	791
OPASATIKA	P0L 1Z0	9	791
ORANGEVILLE	L9V	6	760
ORANGEVILLE	L9W	6	760
ORILLIA	L3V	6B	760
ORLEANS	K1A	4	711
ORLEANS	K1C	4	711
ORLEANS	K1E	4	711
ORLEANS	K1W	4	711
ORLEANS	K4A	4	711
ORO	L0L 2X0	6B	760
ORO STATION	L0L 2E0	6B	760
ORONO	L0B 1M0	3	710
ORTON	L0N 1N0	6	760
OSGOODE	K0A 2W0	19	771
OSHAWA	L1G	3	710
OSHAWA	L1H	3	710
OSHAWA	L1J	3	710
OSHAWA	L1K	3	710
OSHAWA	L1L	3	710
OSHAWA	L1N	3	710
OSNABURGH HOUSE	P0V 2H0	11	722
OTTAWA	K1A	4	711
OTTAWA	K1B	4	711
OTTAWA	K1G	4	711
OTTAWA	K1H	4	711
OTTAWA	K1J	4	711
OTTAWA	K1K	4	711
OTTAWA	K1L	4	711
OTTAWA	K1M	4	711
OTTAWA	K1N	4	711
OTTAWA	K1P	4	711
OTTAWA	K1R	4	711
OTTAWA	K1S	4	711
OTTAWA	K1T	4	711
OTTAWA	K1V	4	711
OTTAWA	K1Y	4	711
OTTAWA	K1Z	4	711
OTTAWA	K2A	4	711
OTTAWA	K2B	4	711
OTTAWA	K2C	4	711
OTTAWA	K2E	4	711

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
OTTAWA	K2G	4	711
OTTAWA	K2H	4	711
OTTAWA	K2P	4	711
OTTERVILLE	N0J 1R0	18	751
OWEN SOUND	N4K	6	760
OXDRIFT	P0V 2J0	11	722
OXFORD MILLS	K0G 1S0	19	771
OXFORD STATION	K0G 1T0	19	771
PAIN COURT	N0P 1Z0	5	750
PAISLEY	N0G 2N0	6	760
PAKENHAM	K0A 2X0	19	771
PALGRAVE	L7E	3	710
PALGRAVE	L7K	3	710
PALMER RAPIDS	K0J 2E0	19	771
PALMERSTON	N0G 2P0	18	751
PARHAM	K0H 2K0	7A	770
PARIS	N3L	21	706
PARKHILL	N0M 2K0	18	751
PARRY SOUND	P2A	6B	760
PASS LAKE	P0T 2M0	11	722
PAWITIK	P0X 1L0	11	722
PAYS PLAT	P0T 3C0	11	722
PEAWANUCK	P0L 2H0	9	791
PEFFERLAW	L0E 1N0	6A	760
PELEE ISLAND	N0R 1M0	5	750
PEMBROKE	K8A	19	771
PEMBROKE	K8B	19	771
PENETANGUISHENE	L9M	6B	760
PERKINSFIELD	L0L 2J0	6B	760
PERRAULT FALLS	P0V 2K0	11	722
PERTH	K7H	19	771
PERTH ROAD	K0H 2L0	7A	770
PETAWAWA	K8H	19	771
PETERBOROUGH	K9H	7	770
PETERBOROUGH	K9J	7	770
PETERBOROUGH	K9K	7	770
PETERBOROUGH	K9L	7	770
PETERSBURG	N0B 2H0	18	751
PETROLIA	N0N 1R0	18	751
PHHELPSTON	L0L 2K0	6B	760
PICKEREL	P0G 1J0	6B	760
PICKERING	L1V	3	710
PICKERING	L1W	3	710
PICKERING	L1X	3	710
PICKERING	L1Y	3	710
PICKLE LAKE	P0V 3A0	11	722
PICTON	K0K 2T0	7	770

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
PICTON	K0K 3V0	7	770
PIKANGIKUM	P0V 2L0	11	722
PINEWOOD	P0W 1K0	20	722
PLAINFIELD	K0K 2V0	7	770
PLANTAGENET	K0B 1L0	8	780
PLATTSVILLE	N0J 1S0	18	751
PLEVNA	K0H 2M0	7A	770
POINT EDWARD	N7T	17	728
POINT EDWARD	N7V	17	728
POINTE AUX ROCHES	N0R 1N0	5	750
POINTE-AU-BARIL-STATION	P0G 1K0	6B	760
PONTYPOOL	L0A 1K0	7	770
POOLE	N0K 1S0	18	751
POPLAR HILL	P0V 3E0	11	722
PORCUPINE	P0N 1C0	9	791
PORQUIS JUNCTION	P0N 1E0	9	791
PORT ALMA	N0P 2A0	5	750
PORT BURWELL	N0J 1T0	5	750
PORT CARLING	P0B 1J0	6B	760
PORT COLBORNE	L3K	15	713
PORT DOVER	N0A 1N0	5	750
PORT DOVER	N0A 1N1	5	750
PORT DOVER	N0A 1N2	5	750
PORT DOVER	N0A 1N3	5	750
PORT DOVER	N0A 1N4	5	750
PORT DOVER	N0A 1N5	5	750
PORT DOVER	N0A 1N6	5	750
PORT DOVER	N0A 1N7	5	750
PORT DOVER	N0A 1N8	5	750
PORT ELGIN	N0H 2C0	6	760
PORT ELGIN	N0H 2C1	6	760
PORT ELGIN	N0H 2C2	6	760
PORT ELGIN	N0H 2C3	6	760
PORT ELGIN	N0H 2C4	6	760
PORT ELGIN	N0H 2C5	6	760
PORT ELGIN	N0H 2C6	6	760
PORT ELGIN	N0H 2C7	6	760
PORT FRANKS	N0M 2L0	18	751
PORT HOPE	L1A	7	770
PORT LAMBTON	N0P 2B0	5	750
PORT LORING	P0H 1Y0	6B	760
PORT MCNICOLL	L0K 1R0	6B	760
PORT PERRY	L9L	3	710
PORT ROBINSON	L0S 1K0	15	713
PORT ROWAN	N0E 1M0	5	750
PORT SANDFIELD	P0B 1K0	6B	760
PORT SEVERN	L0K 1S0	6B	760

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
PORT STANLEY	N5L	5	750
PORT SYDNEY	P0B 1L0	6B	760
PORTLAND	K0G 1V0	19	771
POWASSAN	P0H 1Z0	6B	760
PRESCOTT	K0E 1T0	19	771
PRICEVILLE	N0C 1K0	6	760
PRINCE ALBERT	L9L	3	710
PRINCETON	N0J 1V0	18	751
PROTON STATION	N0C 1L0	6	760
PROVIDENCE BAY	P0P 1T0	9A	791
PUSLINCH	N0B 2J0	21	706
PUTNAM	N0L 2B0	18	751
QUADEVILLE	K0J 2G0	19	771
QUEENSTON	L0S 1L0	15	713
QUEENSVILLE	L0G 1R0	6A	760
RAINY RIVER	P0W 1L0	20	722
RAITH	P0T 2N0	11	722
RAMA	L0K 1T0	6B	760
RAMORE	P0K 0A9	9	791
RAMORE	P0K 1R0	9	791
RAMSAYVILLE	K0A 2Y0	19	771
RAMSEY	P0M 2S0	9	791
RAVENNA	N0H 2E0	6	760
RAVENSWOOD	N0N 1S0	18	751
REABORO	K0L 2X0	7	770
RED LAKE	P0V 2M0	11	722
RED ROCK	P0T 2P0	11	722
REDBRIDGE	P0H 2A0	9	791
REDDITT	P0X 1M0	11	722
RENFREW	K7V	19	771
RESTOULE	P0H 2R0	6B	760
RICHARDS LANDING	P0R 1J0	9A	791
RICHMOND	K0A 2Z0	19	771
RICHMOND HILL	L4B	1D	717
RICHMOND HILL	L4C	1D	717
RICHMOND HILL	L4E	1D	717
RICHMOND HILL	L4S	1D	717
RIDEAU FERRY	K0G 1W0	19	771
RIDGETOWN	N0P 2C0	5	750
RIDGEVILLE	L0S 1M0	15	713
RIDGEWAY	L0S 1N0	12	708
RIPLEY	N0G 2R0	6	760
RIVER DRIVE PARK	L9N	6A	760
RIVER VALLEY	P0H 2C0	9	791
ROBLIN	K0K 2W0	7	770
ROCHES POINT	L0E 1P0	6A	760
ROCKCLIFFE	K1K	4	711

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
ROCKCLIFFE	K1L	4	711
ROCKCLIFFE	K1M	4	711
ROCKLAND	K4K	8	780
ROCKPORT	K0E 1V0	19	771
ROCKTON	L0R 1X0	2	704
ROCKWOOD	N0B 2K0	21	706
RODNEY	N0L 2C0	5	750
ROLPHTON	K0J 2H0	19	771
ROSEMONT	L0N 1R0	6A	760
ROSENEATH	K0K 2X0	7	770
ROSLIN	K0K 2Y0	7	770
ROSSEAU	P0C 1J0	6B	760
ROSSEAU ROAD	P0C 1K0	6B	760
ROSSPORT	P0T 2R0	11	722
ROSTOCK	N0K 1T0	18	751
ROUND LAKE CENTRE	K0J 2J0	19	771
RUSCOM STATION	N0R 1R0	5	750
RUSSELL	K4R	8	780
RUTHERGLEN	P0H 2E0	9	791
RUTHVEN	N0P 2G0	5	750
SACHIGO LAKE	P0V 2P0	11	722
SALFORD	N0J 1W0	18	751
SANDFORD	L0C 1E0	3	710
SANDY LAKE	P0V 1V0	11	722
SARNIA	N7S	17	728
SARNIA	N7T	17	728
SARNIA	N7V	17	728
SARNIA	N7W	17	728
SARNIA	N7X	17	728
SARSFIELD	K0A 3E0	19	771
SAUBLE BEACH	N0H 2G0	6	760
SAULT STE MARIE	P6A	9A	791
SAULT STE MARIE	P6B	9A	791
SAULT STE MARIE	P6C	9A	791
SAVANT LAKE	P0V 2S0	11	722
SCARBOROUGH	M1B	M4	717
SCARBOROUGH	M1C	M4	717
SCARBOROUGH	M1E	M4	717
SCARBOROUGH	M1G	M4	717
SCARBOROUGH	M1H	M4	717
SCARBOROUGH	M1J	M4	717
SCARBOROUGH	M1K	M4	717
SCARBOROUGH	M1L	M4	717
SCARBOROUGH	M1M	M4	717
SCARBOROUGH	M1N	M4	717
SCARBOROUGH	M1P	M4	717
SCARBOROUGH	M1R	M4	717

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
SCARBOROUGH	M1S	M4	717
SCARBOROUGH	M1T	M4	717
SCARBOROUGH	M1V	M4	717
SCARBOROUGH	M1W	M4	717
SCARBOROUGH	M1X	M4	717
SCARBOROUGH	M4A	M3	717
SCARBOROUGH	M4B	M3	717
SCARBOROUGH	M4C	M3	717
SCARBOROUGH	M4E	M3	717
SCHOMBERG	L0G 1T0	6A	710
SCHREIBER	P0T 2S0	11	722
SCHUMACHER	P0N 1G0	9	791
SCOTLAND	N0E 1R0	18	751
SEAFORTH	N0K 1W0	18	751
SEAGRAVE	L0C 1G0	3	710
SEARCHMONT	P0S 1J0	9	791
SEBRIGHT	L0K 1W0	6B	760
SEBRINGVILLE	N0K 1X0	18	751
SEELEYS BAY	K0H 2N0	7A	771
SELBY	K0K 2Z0	7	770
SEGUIN	P2A	6B	760
SELKIRK	N0A 1P0	5	750
SELWYN	K0L 1T0	7	770
SELWYN	K9J	7	770
SERPENT RIVER	P0P 1V0	9	791
SESEKINIKA	P0K 1S0	9	791
SEVERN BRIDGE	P0E 1N0	6B	760
SHAKESPEARE	N0B 2P0	18	751
SHALLOW LAKE	N0H 2K0	6	760
SHANNONVILLE	K0K 3A0	7	770
SHANTY BAY	L0L 2L0	6B	760
SHARBOT LAKE	K0H 2P0	7A	770
SHARON	L0G 1V0	6A	760
SHEBANDOWAN	P0T 2T0	11	722
SHEDDEN	N0L 2E0	5	750
SHEFFIELD	L0R 1Z0	2	704
SHEGUIANDAH	P0P 1W0	9A	791
SHELBURNE	L0N 1S0	6	760
SHELBURNE	L0N 1S1	6	760
SHELBURNE	L0N 1S2	6	760
SHELBURNE	L0N 1S3	6	760
SHELBURNE	L0N 1S4	6	760
SHELBURNE	L0N 1S5	6	760
SHELBURNE	L0N 1S6	6	760
SHELBURNE	L0N 1S7	6	760
SHELBURNE	L0N 1S8	6	760
SHELBURNE	L0N 1S9	6	760

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
SHELBURNE	L9V	6	760
SHERKSTON	L0S 1R0	15	713
SHESEGWANING	P0P 1X0	9A	791
SHINING TREE	P0M 2X0	9	791
SILVER WATER	P0P 1Y0	9A	791
SIMCOE	N3Y	5	750
SINGHAMPTON	N0C 1M0	6	760
SIOUX LOOKOUT	P8T	11	722
SIOUX NARROWS	P0X 1N0	11	722
SKEAD	P0M 2Y0	9	791
SLATE FALLS	P0V 3C0	11	722
SLEEMAN	P0W 1M0	20	722
SMITHS FALLS	K7A	19	771
SMITHVILLE	L0R 2A0	15	713
SMOOTH ROCK FALLS	P0L 2B0	9	791
SNOW ROAD STATION	K0H 2R0	7A	770
SOMBRA	N0P 2H0	5	750
SOUTH BAYMOUTH	P0P 1Z0	9A	791
SOUTH GILLIES	P0T 2V0	11	722
SOUTH LANCASTER	K0C 2C0	8	780
SOUTH MOUNTAIN	K0E 1W0	19	771
SOUTH PORCUPINE	P0N 1H0	9	791
SOUTH PORCUPINE	P0N 1K0	9	791
SOUTH RIVER	P0A 1X0	6B	760
SOUTH WOODSLEE	N0R 1V0	5	750
SOUTHAMPTON	N0H 2L0	6	760
SOUTHWOLD	N0L 2G0	5	750
SPANISH	P0P 2A0	9A	791
SPARTA	N0L 2H0	5	750
SPENCERVILLE	K0E 1X0	19	771
SPRAGGE	P0R 1K0	9	791
SPRING BAY	P0P 2B0	9A	791
SPRINGBROOK	K0K 3C0	7	770
SPRINGFIELD	N0L 2J0	5	750
SPRINGFORD	N0J 1X0	18	751
SPRUCEDALE	P0A 1Y0	6B	760
ST AGATHA	N0B 2L0	18	751
ST ALBERT	K0A 3C0	8	780
ST ANDREWS WEST	K0C 2A0	8	780
ST ANNS	L0R 1Y0	15	713
ST BERNARDIN	K0B 1N0	8	780
ST CATHARINES	L2M	15	713
ST CATHARINES	L2N	15	713
ST CATHARINES	L2P	15	713
ST CATHARINES	L2R	15	713
ST CATHARINES	L2S	15	713
ST CATHARINES	L2T	15	713

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
ST CATHARINES	L2V	15	713
ST CATHARINES	L2W	15	713
ST CHARLES	P0M 2W0	9	791
ST CLEMENTS	N0B 2M0	18	751
ST DAVIDS	L0S 1J1	15	713
ST DAVIDS	L0S 1P0	15	713
ST EUGENE	K0B 1P0	8	780
ST GEORGE BRANT	N0E 1N0	21	706
ST ISIDORE	K0C 2B0	8	780
ST JACOBS	N0B 2N0	18	751
ST JOACHIM	N0R 1S0	5	750
ST MARYS	N4X	18	751
ST PAULS STATION	N0K 1V0	18	751
ST THOMAS	N5P	5	750
ST THOMAS	N5R	5	750
ST WILLIAMS	N0E 1P0	5	750
STAFFA	N0K 1Y0	18	751
STAPLES	N0P 2J0	5	750
STAYNER	L0M 1S0	6B	760
STE ANNE DE PRESCOTT	K0B 1M0	8	780
STELLA	K0H 2S0	7A	770
STEVENSVILLE	L0S 1S0	12	708
STEVENSVILLE	L0S 1S1	12	708
STIRLING	K0K 3E0	7	770
STITTSVILLE	K2S	19	771
STOKES BAY	N0H 2M0	6	760
STONECLIFFE	K0J 2K0	19	771
STONEY CREEK	L8E	2B	704
STONEY CREEK	L8G	2B	704
STONEY CREEK	L8J	2B	704
STOUFFVILLE	L4A	3	710
ST-PASCAL-BAYLON	K0A 3N0	8	771
STRAFFORDVILLE	N0J 1Y0	5	750
STRATFORD	N4Z	18	751
STRATFORD	N5A	18	751
STRATHROY	N7G	18	751
STRATTON	P0W 1N0	20	722
STREETSVILLE	L5M	1A	717
STRICKLAND	P0L 2C0	9	791
STURGEON FALLS	P2B	9	791
SUDBURY	P3A	9	791
SUDBURY	P3B	9	791
SUDBURY	P3C	9	791
SUDBURY	P3E	9	791
SUDBURY	P3G	9	791
SULTAN	P0M 2Z0	9	791
SUMMER BEAVER	P0T 3B0	11	722

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
SUMMERSTOWN	K0C 2E0	8	780
SUNDERLAND	L0C 1H0	6A	760
SUNDRIDGE	P0A 1C0	6B	760
SUNDRIDGE	P0A 1Z0	6B	760
SUTTON WEST	L0E 1R0	6A	760
SWASTIKA	P0K 1T0	9	791
SYDENHAM	K0H 2T0	7A	770
TALBOTVILLE ROYAL	N0L 2K0	5	750
TAMWORTH	K0K 3G0	7	770
TARA	N0H 2N0	6	760
TARZWELL	P0K 1V0	9	791
TAVISTOCK	N0B 2R0	18	751
TECUMSEH	N8N	13	718
TECUMSEH	N9K	13	718
TEESWATER	N0G 2S0	6	760
TEETERVILLE	N0E 1S0	5	750
TEHKUMMAH	P0P 2C0	9A	791
TEMAGAMI	P0H 2H0	9	791
TERRA COTTA	L0P 1N0	3	710
TERRA COTTA	L7C	3	710
TERRA COTTA	L7K	3	710
TERRACE BAY	P0T 2W0	11	722
THAMESFORD	N0M 2M0	18	751
THAMESVILLE	N0P 2K0	5	750
THEDFORD	N0M 2N0	18	751
THESSALON	P0R 1L0	9	791
THOMASBURG	K0K 3H0	7	770
THORNBURY	N0H 2P0	6	760
THORNDALE	N0M 2P0	18	751
THORNE	P0H 2J0	9	791
THORNHILL	L3T	1D	717
THORNHILL	L4J	1C	717
THORNLOE	P0J 1S0	9	791
THORNTON	L0L 2N0	6A	760
THOROLD	L2V	15	713
THUNDER BAY	P7A	10	702
THUNDER BAY	P7B	10	702
THUNDER BAY	P7C	10	702
THUNDER BAY	P7E	10	702
THUNDER BAY	P7G	10	702
THUNDER BAY	P7J	10	702
THUNDER BAY	P7K	10	702
TICHBORNE	K0H 2V0	7A	770
TILBURY	N0P 2L0	5	750
TILDEN LAKE	P0H 2K0	9	791
TILLSONBURG	N4G	18	751
TIMMINS	P4N	9	791

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
TIMMINS	P4P	9	791
TIMMINS	P4R	9	791
TINY	L0L 1P1	6A	760
TINY	L0K	6B	760
TINY	L0L	6A	760
TINY	L4R	6B	760
TINY	L9M	6B	760
TIVERTON	N0G 2T0	6	760
TOBERMORY	N0H 2R0	6	760
TOLEDO	K0E 1Y0	19	771
TORONTO	M3H	M2	717
TORONTO	M3M	M2	717
TORONTO	M4B	M3	717
TORONTO	M4C	M3	717
TORONTO	M4E	M3	717
TORONTO	M4G	M3	717
TORONTO	M4H	M3	717
TORONTO	M4J	M3	717
TORONTO	M4K	M3	717
TORONTO	M4L	M3	717
TORONTO	M4M	M3	717
TORONTO	M4N	M3	717
TORONTO	M4P	M3	717
TORONTO	M4R	M3	717
TORONTO	M4S	M3	717
TORONTO	M4T	M3	717
TORONTO	M4V	M3	717
TORONTO	M4W	M3	717
TORONTO	M4X	M3	717
TORONTO	M4Y	M3	717
TORONTO	M5A	M3	717
TORONTO	M5B	M3	717
TORONTO	M5C	M3	717
TORONTO	M5E	M3	717
TORONTO	M5G	M3	717
TORONTO	M5H	M3	717
TORONTO	M5J	M3	717
TORONTO	M5K	M3	717
TORONTO	M5L	M3	717
TORONTO	M5M	M3	717
TORONTO	M5N	M3	717
TORONTO	M5P	M3	717
TORONTO	M5R	M3	717
TORONTO	M5S	M3	717
TORONTO	M5T	M3	717
TORONTO	M5V	M3	717
TORONTO	M5W	M3	717

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
TORONTO	M5X	M3	717
TORONTO	M6A	M3	717
TORONTO	M6B	M3	717
TORONTO	M6C	M3	717
TORONTO	M6E	M3	717
TORONTO	M6G	M3	717
TORONTO	M6H	M3	717
TORONTO	M6J	M3	717
TORONTO	M6K	M3	717
TORONTO	M6L	M3	717
TORONTO	M6M	M3	717
TORONTO	M6N	M3	717
TORONTO	M6P	M3	717
TORONTO	M6R	M3	717
TORONTO	M6S	M3	717
TORONTO	M7A	M3	717
TORONTO	M7Y	M3	717
TORONTO	M9M	M2	717
TORONTO	M9N	M2	717
TORONTO	M9P	M1	717
TORONTO	M9W	M2	717
TORRANCE	P0C 1M0	6B	760
TORY HILL	K0L 2Y0	7	770
TOTTENHAM	L0G 1W0	6A	760
TOWNSEND	N0A 1S0	5	750
TRENT RIVER	K0L 2Z0	7	770
TRENTON	K8V	7	770
TROUT CREEK	P0H 2L0	6B	760
TROY	L0R 2B0	2	704
TUNIS	P0N 1J0	9	791
TUPPERVILLE	N0P 2M0	5	750
TURKEY POINT	N0E 1T0	5	750
TWEED	K0K 3J0	7	770
UDORA	L0C 1L0	3	710
UNION	N0L 2L0	5	750
UNIONVILLE	L3R	1D	717
UNIONVILLE	L6C	1D	717
UPPER CANADA VILLAGE	K0C 2G0	8	780
UPSALA	P0T 2Y0	11	722
UTOPIA	L0M 1T0	6B	760
UTOPIA	L0M 1T2	6B	760
UTTERSON	P0B 1M0	6B	760
UXBRIDGE	L9P	3	710
VAL CARON	P3N	9	791
VAL COTE	P0L 2E0	9	791
VAL GAGNE	P0K 1W0	9	791
VAL RITA	P0L 2G0	9	791

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
VAL THERESE	P3P	9	791
VANESSA	N0E 1V0	5	750
VANIER	K1A	4	711
VANIER	K1K	4	711
VANIER	K1L	4	711
VANKLEEK HILL	K0B 1R0	8	780
VARNA	N0M 2R0	18	751
VARS	K0A 3H0	19	771
VAUGHAN	L6A	1C	717
VERMILION BAY	P0V 2V0	11	722
VERNER	P0H 2M0	9	791
VERNON	K0A 3J0	19	771
VERONA	K0H 2W0	7A	770
VICKERS HEIGHTS	P0T 2Z0	11	722
VICTORIA HARBOUR	L0K 2A0	6B	760
VIENNA	N0J 1Z0	5	750
VINELAND	L0R 2C0	15	713
VINELAND	L0R 2E0	15	713
VINELAND STATION	L0R 2E0	15	713
VIRGIL	L0S 1T0	15	713
VIRGINIATOWN	P0K 1X0	9	791
VITTORIA	N0E 1W0	5	750
WABIGOON	P0V 2W0	11	722
WAHNAPITAE	P0M 3C0	9	791
WAINFLEET	L0S 1V0	15	713
WALDHOF	P0V 2X0	11	722
WALFORD STATION	P0P 2E0	9	791
WALKERTON	N0G 2V0	6	760
WALLACEBURG	N8A	5	750
WALLACETOWN	N0L 2M0	5	750
WALLENSTEIN	N0B 2S0	18	751
WALSINGHAM	N0E 1X0	5	750
WALTERS FALLS	N0H 2S0	6	760
WALTON	N0K 1Z0	18	751
WARDSVILLE	N0L 2N0	18	751
WARKWORTH	K0K 3K0	7	770
WARMINSTER	L0K 2G0	6B	760
WARREN	P0H 2N0	9	791
WARSAW	K0L 3A0	7	770
WASAGA BEACH	L9Z	6B	760
WASHAGO	L0K 2B0	6B	760
WATERDOWN	L0R 0B7	2	704
WATERDOWN	L0R 2H0	2	704
WATERDOWN	L0R 2H1	2	704
WATERDOWN	L0R 2H2	2	704
WATERDOWN	L0R 2H3	2	704
WATERDOWN	L0R 2H4	2	704

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
WATERDOWN	L0R 2H5	2	704
WATERDOWN	L0R 2H6	2	704
WATERDOWN	L0R 2H7	2	704
WATERDOWN	L0R 2H8	2	704
WATERDOWN	L0R 2H9	2	704
WATERDOWN	L0R 2M0	2	704
WATERFORD	N0E 1Y0	5	750
WATERLOO	N2J	14	706
WATERLOO	N2K	14	706
WATERLOO	N2L	14	706
WATERLOO	N2T	14	706
WATERLOO	N2V	14	706
WATFORD	N0M 2S0	18	751
WAUBAUSHENE	L0K 2C0	6B	760
WAWA	P0S 1K0	9	791
WEAGAMOW LAKE	P0V 2Y0	11	722
WEBBWOOD	P0P 2G0	9	791
WEBEQUIE	P0T 3A0	11	722
WELLAND	L3B	15	713
WELLAND	L3C	15	713
WELLANDPORT	L0R 2J0	15	713
WELLESLEY	N0B 2T0	18	751
WELLINGTON	K0K 3L0	7	770
WENDOVER	K0A 3K0	8	780
WEST FLAMBOROUGH	L0R 2K0	2	704
WEST GUILFORD	K0M 2S0	7	770
WEST LORNE	N0L 2P0	5	750
WEST MONTROSE	N0B 2V0	18	751
WESTBROOK	K7P	7A	770
WESTMEATH	K0J 2L0	19	771
WESTPORT	K0G 1X0	19	771
WESTWOOD	K0L 3B0	7	770
WHEATLEY	N0P 2P0	5	750
WHITBY	L1M	3	710
WHITBY	L1N	3	710
WHITBY	L1P	3	710
WHITBY	L1R	3	710
WHITE LAKE	K0A 3L0	19	771
WHITE RIVER	P0M 3G0	9	791
WHITEDOG	P0X 1P0	11	722
WHITEFISH	P0M 3E0	9	791
WHITEFISH FALLS	P0P 2H0	9A	791
WHITEVALE	L0H 1M0	3	710
WHITNEY	K0J 2M0	19	771
WIARTON	N0H 2T0	6	760
WIKWEMIKONG	P0P 2J0	9A	791
WILBERFORCE	K0L 3C0	7	770

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
WILKESPORT	N0P 2R0	5	750
WILLIAMSBURG	K0C 2H0	19	771
WILLIAMSFORD	N0H 2V0	6	760
WILLIAMSTOWN	K0C 2J0	8	780
WILLOW BEACH	L0E 1S0	6A	760
WILNO	K0J 2N0	19	771
WILSONVILLE	N0E 1Z0	5	750
WINCHESTER	K0C 2K0	19	771
WINCHESTER SPRINGS	K0C 2L0	19	771
WINDERMERE	P0B 1P0	6B	760
WINDHAM CENTRE	N0E 2A0	5	750
WINDSOR	N8N	13	718
WINDSOR	N8P	13	718
WINDSOR	N8R	13	718
WINDSOR	N8S	13	718
WINDSOR	N8T	13	718
WINDSOR	N8V	13	718
WINDSOR	N8W	13	718
WINDSOR	N8X	13	718
WINDSOR	N8Y	13	718
WINDSOR	N9A	13	718
WINDSOR	N9B	13	718
WINDSOR	N9C	13	718
WINDSOR	N9E	13	718
WINDSOR	N9G	13	718
WINDSOR	N9H	13	718
WINDSOR	N9J	13	718
WINDSOR	N9K	13	718
WINGHAM	N0G 2W0	18	751
WOLFE ISLAND	K0H 2Y0	7A	770
WOODBRIIDGE	L4H	1C	717
WOODBRIIDGE	L4L	1C	717
WOODHAM	N0K 2A0	18	751
WOODLAWN	K0A 3M0	19	771
WOODSTOCK	N4S	18	751
WOODSTOCK	N4T	18	751
WOODSTOCK	N4V	18	751
WOODVIEW	K0L 3E0	7	770
WOODVILLE	K0M 2T0	7	770
WOOLER	K0K 3M0	7	770
WORTHINGTON	P0M 3H0	9	791
WROXETER	N0G 2X0	18	751
WUNNUMMIN LAKE	P0V 2Z0	11	722
WYEBRIDGE	L0K 2E0	6B	760
WYEVALE	L0L 2T0	6B	760
WYOMING	N0N 1T0	18	751
YARKER	K0K 3N0	7	770

ONTARIO RATING TERRITORIES BY CITY/TOWN			
CITY/TOWN	POSTAL CODE	RATING TERRITORY	STAT. CODE
YORK	M5P	M3	717
YORK	M6B	M3	717
YORK	M6C	M3	717
YORK	M6E	M3	717
YORK	M6M	M3	717
YORK	M6N	M3	717
YORK	M6S	M3	717
YORK	M9N	M2	717
YORK	N0A 1R0	5	750
YOUNGS POINT	K0L 3G0	7	770
ZEPHYR	L0E 0A4	6A	760
ZEPHYR	L0E 1T0	6A	760
ZURICH	N0M 2T0	18	751

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.

- Applicant, Named Insured and Named Operator(s) meet limitations and qualifications as may be outlined under Binding Authority and Underwriting Rules and Rating Rules of the manual.

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. Please note, 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

- Motorcycle/Moped value not to exceed \$70,000.

Higher limits may be considered. Refer to Company.

Acceptability & Decline Rules (Limitations - Motorcycles/Mopeds/ Scooters)

Limitations - Motorcycles/Mopeds/Scooters

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 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. 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. Accidents

- 3.1. New Business ONLY, including any newly added drivers and previously excluded drivers: Any Applicant or Named Operator with 2 or more At Fault Accidents within the last 5 years.
- 3.2. Renewal ONLY: Any Applicant, Named Insured or Named Operator with 2 or more At Fault Accidents within the last 6 years.

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 At Fault Accidents within the last 5 years and 2 or more Minor Convictions within the last 3 years.
- 5.3. New Business ONLY, including newly added drivers and previously excluded drivers: Any Applicant, Named Insured or Named Operator with 1 or more At Fault Accidents within the last 5 years and has been licensed in Canada or the United States for less than 4 years.

6. Driving Convictions

- 6.1. Any Applicant, Named Insured or Named Operator with 3 or more Minor Convictions (See Definition section of the manual for a list of [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. Applicant, Named Insured or any insured person who fails to disclose a material change to the prejudice of the insurer.
- 7.7. 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 or Insured person who has been convicted of Automobile Insurance Fraud within the last 10 years.
- 7.9. 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. 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. 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 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. See [Valid Operator's Licence](#) definition for acceptability rules.
- 10.8. Any [Sport](#), [Naked Sport](#), [Entry Naked Sport](#), [Naked Super Sport](#), [Roadster](#), [Entry Sport](#), [Super Sport Motorcycle](#) over 1000 cc.
- 10.9. Any [Sport](#), [Naked Sport](#), [Entry Naked Sport](#), [Naked Super Sport](#), [Roadster](#), [Entry Sport](#), [Super Sport Motorcycle](#) 1000 cc and under where:
 - a. Operators with a driving record of 0, 1, or 2
 - b. Operators with less than 6 years motorcycle riding experience.

- 10.10. Any [Standard, Dual-Purpose or Adventure Motorcycle](#) 750 cc and over where:
 - a. Operators with a driving record of 0, 1, or 2
 - b. Operators with less than 6 years motorcycle driving experience unless a copy of a Motorcycle Rider Training Certificate is received.
- 10.11. [Any Standard, Dual-Purpose or Adventure Motorcycle](#) under 750 cc where any Operators have a driving record 0 unless a copy of a [Motorcycle Rider Training Certificate](#) is received.
- 10.12. Any [Off-Road or Enduro Motorcycle](#) where:
 - a. Operators have a driving record 0, 1, or 2
 - b. Operators with less than 6 years of motorcycle riding experience.
- 10.13. Any [Motard](#), Supermotards and Motocross motorcycles.
- 10.14. Motor vehicles designed for children, [Minibikes](#), or Pocket Bikes.
- 10.15. Motorcycles over \$100,000. (Please note: Broker binding authority is \$70,000.)
- 10.16. Modified or customized motorcycles including but not limited to:
 - a. Those with any modification to the frame of the vehicle or the steering mechanism
 - b. Those installed with an aftermarket engine, turbocharged, or any motor not specifically designed for a motorcycle
 - c. Homebuilt motorcycles
 - d. Motorcycles modified into Snow Bikes
 - e. Kit Bikes
 - f. Vehicles powered by a non-factory (manufacturer) installed fuel system
 - g. Custom built and one of a kind manufactured motorcycle.
- 10.17. Any motorcycle used for:
 - a. Displays, trade shows, or exhibitions
 - b. Commercial purposes
 - c. Competitions, for racing, or speed trial purposes
 - d. Used for professional or business purposes.
- 10.18. Any vehicle registered in a company name.

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. Refusal or failure to submit or obtain a government safety inspection as requested by the underwriting department within 30 days on any vehicle over 15 years of age.

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

1. General Limitations

- 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 physical damage coverage will not be offered on any vehicle with unrepaired damage.
- 1.3. Optional physical damage coverage will not be offered on any vehicle over 15 years without satisfactory photos.
- 1.4. Optional physical damage coverage will not be offered on any vehicle where Third Party Liability has not been purchased if it is the only vehicle on the policy.

2. Claims

- 2.1. Optional physical damage coverage will not be offered on a vehicle or one that has been replaced where there have been 2 or more claims where at least one of the claims is under Comprehensive/Specified Perils coverage and at least one is under Collision/All Perils coverage, within the past 3 years.
- 2.2. Optional Collision or All Perils coverage will not be offered on any vehicle or one that has been replaced where there have been 2 or more claims under Collision or All Perils coverage in the past 3 years. (Please note if claims are at fault, see [Section A of our Underwriting Instructions](#) for acceptability criteria.)
- 2.3. Optional Comprehensive/Specified Perils coverage will not be offered on any vehicle or one that has been replaced where there have been 2 or more claims under Comprehensive/Specified Perils in the past 3 years.

General Rules and Instructions

Applications

A fully completed application must be received by the Company within 14 working days of effective date. Note, a separate application is required for motorcycles as they must be written on a stand-alone policy. The binding period may not exceed thirty days and ante dating of coverage is strictly prohibited. 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.

Motorcycles must be written on a stand-alone policy and cannot be combined on a policy with any other product type.

Appraisals or Evaluation

An appraisal will be considered satisfactory if all of the following conditions are met:

1. The appraisal should provide a written description of the condition of the vehicle (not a tick box type), this is usually several pages in length.
2. The appraisal must be signed by a qualified appraiser and be on company letterhead with an address and phone number.
3. The appraisal must be current dated (within the last 12 months), and in the Insured's name.
4. Three original photos (2 sides and 1 of the engine) are required.

Calculation of Premiums

The Company will calculate policy premiums as follows:

1. Obtain the manual premiums from the appropriate rate table.
2. If discounts or surcharges are applicable, they apply cumulatively (unless noted otherwise) to each applicable coverage.
3. Calculate the premium individually for each coverage, additional coverage or endorsement being attached to the policy and round amounts of 50 cents or more to the next higher dollar.
4. Total all of the individual premiums to arrive at the total policy premium.

Cancellations

When the insured wishes to cancel a policy, it is necessary to provide a written request from the broker, accompanied by either a signed cancellation request from the policyholder, or confirmation that the broker has the original policy documents in their office.

Unearned premiums will be calculated from the [Motorcycle/Moped Seasonal Retained Premium Table](#).

- 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.

Change of Ownership

Automobile and Motorcycle policies are not transferable.

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

Driver's Licence Numbers

We require the Motorcycle 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. Only an annual term policy can be issued.

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. side cars, special paint jobs, etc. substantially increase the total value an appraisal will be required.

Supplementary Reports and Documentation

Claims History Reports

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

Evaluation

Conditions for when a vehicle evaluation is required:

1. Vehicle is greater than 15 years old and Comprehensive/Specified Perils coverage or Collision/All Perils coverage is requested. Visual inspection by the broker is acceptable. Three original photos (2 sides and 1 of the engine) are required.
2. Vehicle has previously had only Comprehensive/Specified Perils coverage for longer than 1 year and is now being fully insured.

Vehicle Safety Inspections

Conditions for when a vehicle safety inspection is required:

1. Vehicle has been customized.
2. Vehicle is not manufactured for the North American market or has a VIN that cannot be verified.

Vehicle Registration

We require the vehicle registration of all vehicles on the policy.

Definitions

Accidents

At Fault Accident (Used as Acceptability Criteria)

The driver must be at least 50% at fault as determined by the fault chart rules. To clarify, this includes accidents with or without any payout.

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 Rating Criteria)

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

- 1) The driver must be at least 50% 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.

Commuter Use

Motorcycles used to commute to school or work one or more times a week.

Convictions

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

Note: 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.*

Adventure Motorcycle

Adventure motorcycles are large displacement dual-sport and touring motorcycles all rolled into one package. Adventure motorcycles come equipped with the features of on-road motorcycles, capable of cruising on paved roads. They come with big tires, and large fuel tanks, as well as, comfortable seats, high ground clearance and have no problems dealing with rough and smooth terrain.

Dual Purpose Motorcycle

Conventional type of motorcycle designed and factory equipped for both highway and off-road use. Including factory installed high fenders and tires suitable for dual-purpose use and featuring street safety requirements such as mirrors and turn signal indicators.

Exhibition or Show Bike

Any motorcycle used or shown in exhibitions or competitions.

Kit Bikes (NOT WRITTEN)

Motorcycles built as a do-it-yourself assembly kit.

Enduro Motorcycle

Road-legal versions of a motocross motorcycle, i.e. featuring high ground clearance and copious suspension with minimal creature comforts. The features that differ from the motocross versions are the silencers, the flywheel weights and the presence of features necessary for the on-road portion of enduro racing.

Moped

A motor assisted bicycle having the following characteristics: pedals; weighs less than 34 kg (75 lbs.), no clutch or gear box; has an attached motor (not more than 50 c.c.; unable to exceed 50 kph).

Motard / Supermotard Motorcycle (NOT WRITTEN)

Motards and Supermotard motorcycles are a combination of motocross and enduro machines fitted with road racing tires while keeping the other features synonymous with off road machines. They compete over a course that mixes tarmac (i.e. road racing) and off road (e.g. motocross) sections.

Motorcycle Rider Training

A Motorcycle Rider Training course within the last 3 years conducted by certified instructors - provided that the course:

- a) Was composed of a minimum of 3 hours of classroom instruction PLUS;
- b) A minimum of Fifteen (15) hours of practical training, and, had the approval of the Provincial Department of Education or other Government Department.

An ACCEPTABLE motorcycle safety course may be of the following:

- "Gearing Up" (Canada Safety Council - National).
- "Learning Curves" (Rider Training Institute - Ontario).
- Ontario Motorcycle Safety Association (Ontario).

Naked Sport/ Entry Naked Sport / Naked Super Sport / Roadster Motorcycle

Also known as the "naked" bike or "street" bike, this is the basic form of the motorcycle stripped down to its fundamental parts, with the front wheel visible from the rider's position. The emphasis is on functionality, performance and ergonomics rather than flashy body panels and exaggerated riding positions that are most common on sport bikes.

Off-road Motorcycle

A motorcycle that is not licensed for road use.

Off road motorcycles characterized by long travel suspension and minimal equipment. This motorcycle is designed for recreational or cross-country riding.

Note: *we will accept off road Motorcycles only where the operator holds a valid motorcycle licence and is registered and plated as required by the province of Ontario.*

Pleasure Use

Motorcycles used for pleasure only, not used to commute to school or work and not used for touring.

Pleasure/Touring Use

Motorcycles used for pleasure and touring "long distance riding/ travelling" but not used to commute to school or work. Touring is defined as travelling beyond a radius of 100 kilometers from the insured's home more than 4 times a year.

Pocket Bikes, Kid's Bikes & Mini Motorcycles - (NOT WRITTEN)

Motor vehicles designed for children or Mini motor vehicles commonly referred to as "pocket bikes" or "mini choppers," do not meet federal safety standards for use on public roads. These vehicles are generally not allowed on public roads because they do not meet minimum height specifications for headlamps, tail lamps, stop lamps, and turn signals. They're also difficult for other motorists to see.

Scooter

Scooters are motorcycles with a step-through frame and generally smaller wheels than those of a traditional motorcycle. They can be ridden without straddling any part of the bike and are available in sport, commuter, and touring models. For Scooters over 50 cc's, use Standard rates. Scooters 50 cc's and less, use Moped rates.

Snow Bike (NOT WRITTEN)

Modified motorcycles or other bikes that have skis instead of wheels. They have two skis, one in the back and one in the front. The front ski is attached to the handlebars for steering.

Standard/Custom Motorcycle

This type of motorcycle tends to be a motorcycle without frills such as saddlebags, windshield, radio, or trunk. It is the cheapest to buy and usually has small rake and trail.

Sport/ Entry Sport / Super Sport Motorcycle

Fast, light, sleek motorcycles designed for maximum performance and maneuverability. They are distinguishable by their full fairings and the rider's tipped-forward seating position.

Sport Touring Motorcycle

Sport tourers are a hybrid form between sport bikes and tourers, allowing long-distance riding with more emphasis on sport-like performance (in both handling and speed) than standard tourers. These bikes offer a mid-ground between both segments.

Valid Operator's Licence

Valid operator's licence means that the applicant holds a valid Operator's licence to drive a motorcycle. This includes Ontario Class M, Class M with L condition, Class M2, Class M2 with L condition. Ontario Class G or G2 licence is considered valid where permitted by regulations.

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

1. Class G1 Level 1 licence, issued under the graduated licence system.
2. Class M1 is not a valid driver's licence.

Years Licenced

The number of years with a valid operator's licence for motorcycles in Canada or the United States.

Endorsements

Endorsement Quick Reference Guide

Number	Standard Endorsement Name	Premium	Signature Required
<u>OPCF 5</u>	Permission to Rent or Lease Automobile and Extending Coverage to the Specified Lessee(s)	No Charge	No
<u>OPCF 19</u>	Limiting the Amount Paid for Loss or Damage Coverages: (ACV at time of loss)	No Charge	Yes
<u>OPCF 19A</u>	Agreed Value of Automobiles	Not Written	N/A
<u>OPCF 20</u>	Coverage for Transportation Replacement	Additional Premium	No
<u>OPCF 23A</u>	Lienholder Protection	No Charge	No
<u>OPCF 28A</u>	Excluded Driver	No Charge	Yes
<u>OPCF 35</u>	Coverage for Emergency Road Service	Additional Premium	No
<u>OPCF 38</u>	Agreed Limit for Automobile Electronic Accessories and Equipment	Additional Premium	Yes
<u>OPCF 40</u>	Fire Deductible	No Charge	Yes
<u>OPCF 43</u>	Removing Depreciation Deduction	Additional Premium	No
<u>OPCF 43A</u>	Removing Depreciation Deduction for Specified Lessee(s)	Additional Premium	No
<u>OPCF 44</u>	Family Protection Coverage	Additional Premium	No
<u>OPCF 47</u>	Agreement Not to Rely on SABS Priority of Payment Rules	Included	No
<u>OPCF 48</u>	Added Coverage to Offset Tort Deductible	Additional Premium	No
<u>OPCF 49</u>	Agreement Not to Recover for Loss or Damage from an Automobile Collision	Reduction in Premium	Yes

Number	Non-Standard Endorsement Name	Premium	Signature Required
<u>WEM1</u>	Personal Protective Equipment	Additional Premium	No
<u>WEM2</u>	Personal Effects	Additional Premium	No
<u>WEM3</u>	Personal Effects & PPE	Additional Premium	No
<u>WEM4</u>	Motorcycle Accessories	Additional Premium	No
<u>WEM5</u>	Vacation Expense	Additional Premium	No

Standard Ontario Policy Change Forms (OPCF)

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 19 **Limiting the Amount Paid for Loss or Damage Coverages: (ACV at time of loss)**

Normally used for vehicles that require capping of value and/or appraised value e.g. any value rated, older or customized vehicles.

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 automobile when the described automobile 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.

Premium	
Up to a maximum of \$1,500 per occurrence Premium per vehicle	\$20
Up to a maximum of \$2,500 per occurrence Premium per vehicle	\$60
Up to a maximum of \$3,500 per occurrence Premium per vehicle	\$120

OPCF 23A **Lienholder Protection:**

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

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 as required, 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 stated below may be provided by endorsement to cover towing and emergency service expenses necessitated by the disablement of the automobile.

Premium	
Up to a maximum of \$50 per occurrence	\$5

- NOTE:
1. Restricted to vehicles not over ten years old unless request accompanied by satisfactory garage report.
 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 described equipment for loss or damage caused by theft or attempted theft. Factory installed equipment does not need to be described.

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

OPCF 40 **Fire Deductible:**

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

OPCF 43 Removing Depreciation Deduction:

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

- Coverage must be requested within 30 days of purchase of the new motorcycle.
- Available for all eligible motorcycle body styles as outlined in the Description of Motorcycle Body Styles section.
- The motorcycle must carry All Perils or Collision and either Comprehensive or Specified Perils coverage.
- There can be no lapse in coverage of the OPCF 43.
- Up to 36 consecutive months coverage is available.
- 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 motorcycle 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: We require a copy of the bill of sale or confirmation the Insured is the original purchaser **and** the exact purchase date before adding this endorsement.

Vehicle Price	Year 1	Year 2	Year 3
\$0 - \$15,000	\$45	\$70	\$100
\$15,001 - \$30,000	\$55	\$85	\$120
\$30,001 - \$40,000	\$60	\$95	\$135
\$40,001 - \$70,000	\$95	\$150	\$210
\$70,001 - \$100,000	\$125	\$195	\$275
\$100,001+	\$155	\$245	\$345

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

See OPCF 43 above for premium and coverage.

OPCF 44 Family Protection:

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.

OPCF 44	
Limit	Premium
\$200,000	\$10
\$300,000	\$10
\$500,000	\$10
\$1,000,000	\$20
\$2,000,000	\$29
\$3,000,000	\$44
\$4,000,000	\$59
\$5,000,000	\$83

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	\$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
Dependant 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

For full wordings see the Non-Standard Endorsement Section.

Wawanesa Enhanced Motorcycle Program

The following non-standard, optional Endorsements are for use with Motorcycles.

Personal Protective Equipment - WEM1

This policy change form provides Replacement Cost coverage for PPE intended for use while operating the motorcycle described on the Certificate of Insurance for loss or damage to the PPE, caused by an insured peril under Section C coverage.

Premium	
Up to a maximum of \$1,500 coverage per occurrence	\$20
Up to a maximum of \$2,500 coverage per occurrence	\$30

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

Deductible: The deductible in the Insuring Agreements provided by Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

Personal Effects - WEM2

This policy change form provides ACV coverage for personal property being transported on or in a motorcycle or motorcycle trailer described on the Certificate of Insurance, for loss or damage caused by an insured peril under Section C coverage.

Premium	
Up to a maximum of \$1,500 coverage per occurrence	\$15
Up to a maximum of \$2,500 coverage per occurrence	\$25

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

Deductible: The deductible in the Insuring Agreements provided by Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

Personal Effects & PPE - WEM3

This policy change form provides Replacement Cost coverage for PPE intended for use while operating the motorcycle described on the Certificate of Insurance and Personal Effects carried in or on a described motorcycle or motorcycle trailer for loss or damage caused by an insured peril under Section C coverage.

Premium	
Up to a maximum of \$3,500 coverage per occurrence	\$35
Up to a maximum of \$4,500 coverage per occurrence	\$45

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

This endorsement cannot be purchased with WEM1 or WEM 2 as it would be overlapping coverage.

Deductible: The deductible in the Insuring Agreements provided by Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

Motorcycle Accessories - WEM4

This policy change form extends coverage under Section C to offer Replacement Cost coverage for loss or damage to additional after-market accessories installed on the described motorcycle. This coverage is on a vehicle level basis.

Premium	
Up to a maximum of \$1,500 coverage per occurrence	\$30
Up to a maximum of \$2,500 coverage per occurrence	\$45
Up to a maximum of \$5,000 coverage per occurrence	\$75

This optional coverage is only available for motorcycle policies and is sold on a **vehicle level** basis.

Deductible: The deductible in the Insuring Agreements provided by Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

Vacation Expense - WEM5

This policy change form provides coverage for additional expenses incurred, due to a loss or damage to the described motorcycle, caused by an insured peril, while on vacation more than 100 km away from the Insured's residence. Coverage extends to food and accommodations, subject to the daily maximum and occurrence maximum.

Premium	
Up to a maximum of \$1,500 coverage per occurrence/\$150 per day	\$25
Up to a maximum of \$2,500 coverage per occurrence/\$250 per day	\$40

Note: This coverage is only available on vehicles that also carry Third Party Liability coverage.

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

Deductible: The deductible in the Insuring Agreements provided by Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage

Personal Protective Equipment Endorsement –WEM1

Definitions:

“Personal Protective Equipment” means the personal property belonging to the Insured and usual to the use of the motorcycle, used for the express purpose of reducing injury to the driver/operator and/or passenger. Personal Protective Equipment includes, but is not restricted to: helmets, goggles, gloves, jacket, pants, (leather or padded), rain suits, reflective vests and boots and items of a similar nature.

“Motorcycle” means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

“Replacement Cost” means the cost, on the date of the loss or damage, of the lower of:

- (1) repairing the property with materials of a similar kind and quality; or
- (2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

We will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible. Otherwise, we will pay on the basis of actual cash value.

You may choose to settle a loss to property eligible for replacement cost on accessories coverage on an actual cash value initially. You may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

“Actual Cash Value” will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, we will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged, but only with respect to the subsection(s) of Section 6 and 7 of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section 6, DCPD, and Section 7 – LOSS OR DAMAGE COVERAGES has been modified to include:

Direct and accidental loss of or damage to personal protective equipment worn by the driver/operator and/or passenger that is usual to a motorcycle. This loss or damage must result from a peril for which indemnity is provided.

Provided that:

Under this section of your Policy, you agree that we will not pay more than the replacement cost at the time the loss or damage occurs or \$_____, whichever is less, for loss of or damage to the personal protective equipment of the driver/operator and/or passenger under Sections 6 and 7 as stated above.

Deductible: The deductible in the Insuring Agreements provided by Section 6 and 7 are applicable. Only one deductible will be applied to an occurrence of loss or damage.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles in the Certificate of Automobile Insurance forming part of this Policy.

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



Personal Effects Endorsement– WEM2

Definitions:

"Personal Effects" means the personal property belonging to the Insured and usual to the use of the motorcycle, or being transported on or in the motorcycle or motorcycle trailer but excludes money, securities, gold bullion, credit, gift or debit cards, jewellery, furs, silverware, goldware, pewterware, personal protective clothing, passports or any other forms relating to personal identification and other items of similar nature. There is no coverage under this endorsement for loss or damage to any electronic accessories and equipment such as tape players/decks, stereo players/decks, compact disc players, speakers, positioning and location finding devices, computers, and items of a similar nature.

"Motorcycle" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground, and includes mopeds, scooters, off-road and dual purpose vehicles.

"Motorcycle Trailer" is a term used to describe any trailer designed to be pulled behind a motorcycle in order to carry personal effects.

"Actual Cash Value" will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, we will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged, but only with respect to the subsection(s) of Section 6 and 7 of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section 6, DCPD and Section 7 –LOSS and DAMAGE COVERAGES has been modified to include:

Direct and accidental loss of or damage to personal effects usual to a motorcycle or motorcycle trailer. This loss or damage must result from a peril set out below for which indemnity is provided.

Provided that:

Under this section of your Policy, you agree that we will not pay more than the actual cash value at the time the loss or damage occurs or \$_____, whichever is less, for loss of or damage to the personal effects of the described motorcycle or motorcycle trailer under Section 6 and 7 as stated above.

Deductible: The deductible in the Insuring Agreements provided by Section 6 and 7 are applicable. Only one deductible will be applied to an occurrence of loss or damage.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles on the Certificate of Automobile Insurance forming part of this Policy.

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

Personal Effects and PPE Endorsement-WEM3

Definitions:

“Personal Effects” means the personal property belonging to the Insured and usual to the use of the motorcycle, or being transported on or in the motorcycle or motorcycle trailer. Personal Effects does not include money, securities, gold bullion, credit, gift or debit cards, jewellery, furs, silverware, goldware, pewterware, personal protective equipment or gear, passports or any other forms relating to personal identification and other items of a similar nature. There is no coverage under this endorsement for loss or damage to any electronic accessories and equipment such as tape players/decks, stereo players/decks, compact disc players, speakers, positioning and location finding devices, computers, and items of a similar nature.

“Personal Protective Equipment” means the personal property belonging to the Insured and usual to the use of the motorcycle, used for the express purpose of reducing injury to the driver/operator and/or passenger. Personal Protective Equipment includes, but is not restricted to: helmets, goggles, gloves, jacket, pants, (leather or padded), rain suits, reflective vests and boots and items of a similar nature.

“Motorcycle” means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground, and includes mopeds, scooters, off-road and dual purpose vehicles.

“Motorcycle Trailer” is a term used to describe any trailer designed to be pulled behind a motorcycle in order to carry personal effects.

“Replacement Cost” means the cost, on the date of the loss or damage, of the lower of:

- (1) repairing the property with materials of a similar kind and quality; or
- (2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

We will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonable possible. Otherwise, we will pay on the basis of actual cash value.

You may choose to settle a loss to property eligible for replacement cost on an actual cash value initially. You may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

“Actual Cash Value” will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, we will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged, but only with respect to the subsection(s) of Section 6 and 7 of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section 6, DCPD and Section 7 – LOSS OF OR DAMAGE COVERAGES has been modified to include:

Direct and accidental loss of or damage to personal effects and personal protective equipment usual to a motorcycle or motorcycle trailer. This loss or damage must result from a peril set out below for which indemnity is provided.



Provided that:

- (a) Under this section of your Policy, you agree that we will not pay more than the replacement cost at the time the loss or damage occurs or \$_____, whichever is less, for loss of or damage to the Insured's personal effects or PPE of the described motorcycle or motorcycle trailer under Section 6 and 7 as stated above.

Deductible: The deductible in the Insuring Agreements provided by Section 6 and 7 are applicable. Only one deductible will be applied to an occurrence of loss or damage.

If more than one motorcycle or motorcycle trailer is insured under this Policy, this endorsement shall apply to all motorcycles in the Certificate of Automobile Insurance forming part of this Policy. Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

Motorcycle Accessories Endorsement -WEM4

Definitions:

"Accessories" means additional accessories not included as part of the original base model, including but not limited to, windshields, side cars, saddle bags, seat back extensions, intended for use on a motorcycle. This includes accessories installed after the original purchase or those installed by the manufacturer or dealer at the time of purchase. There is no coverage under this endorsement for loss or damage to any electronic accessories and equipment such as tape players/decks, stereo players/decks, compact disc players, speakers, positioning and location finding devices, computers, and items of a similar nature.

"Motorcycle" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

"Replacement Cost" means the cost, on the date of the loss or damage, of the lower of:

- (1) repairing the property with materials of a similar kind and quality; or
- (2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

We will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonable possible. Otherwise, we will pay on the basis of actual cash value.

You may choose to settle a loss to property eligible for replacement cost on accessories coverage on an actual cash value initially. You may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

"Actual Cash Value" will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, we will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged but only with respect to the subsection(s) of Section 6, DCPD or Section 7 of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section 6, DCPD and Section 7 –LOSS and DAMAGES COVERAGES has been modified to include:

Direct and accidental loss of or damage to accessories usual to a motorcycle.

If loss or damage to your accessories, other than factory installed equipment, is covered under Section 6, DCPD or 7- Loss or Damage Coverages provided by your policy, we will pay the replacement cost of the equipment up to \$_____ in total. The amount payable on any claim made under this coverage does not include the deductibles that apply to the claim

Deductible: The deductible in the Insuring Agreements provided by Section 6 and 7 are applicable. Only one deductible will be applied to an occurrence of loss or damage.



If more than one motorcycle is insured under this Policy, this endorsement shall apply only to the motorcycle against which this endorsement is designated on the Certificate of Automobile Insurance forming part of this Policy.

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



Vacation Expense Endorsement– WEM5

Definitions:

"Motorcycle" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

"Vacation" means a vacation of an insured travelling further than 100 kilometers from their primary residence.

In consideration of the premium charged, but only with respect to the subsection(s) of Section 6 and 7 of the Policy for which indemnity is provided, in the event the described motorcycle, while being used on vacation by the insured suffers loss or damage for which indemnity is provided under such subsection(s), the insurer agrees to reimburse the insured for any additional necessary and reasonable expense for living accommodation and meals to a limit of \$_____ per day, subject to a maximum of \$_____ in any one occurrence, for the lesser of:

- (a) the time required with the exercise of due diligence and dispatch to repair or replace the damaged or destroyed motorcycle or motorcycle trailer; or
- (b) the time the insured remains on vacation.

The coverage afforded by this endorsement shall apply only to such additional necessary and reasonable expense incurred by or on behalf of the Named Insured and, if residing in the same dwelling premises as the Named Insured, his or her spouse and any dependent relative of either.

Deductible: The deductible in the Insuring Agreements provided by Section 6 and 7 are applicable. Only one deductible will be applied to an occurrence of loss or damage.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles on the Certificate of Automobile Insurance forming part of this Policy.

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

Rating Rules

Driving Record

The primary rule that is followed is that a driver can be charged for an accident or conviction only on ONE vehicle.

If a driver is the Principal Operator of more than one motorcycle, moped or scooter, the Driving Record of the highest rated motorcycle will be charged with any accidents.

Determining Driving Records

Driving record is calculated based on the years of accident free driving experience on a motorcycle, scooter or moped. If the driver has been licensed 3 years or more with a motorcycle licence and has not had a Chargeable Accident assigned to a motorcycle, scooter or moped in the past 3 years, all Driving Records will be 3.

If the driver has held a motorcycle licence less than 3 years and has not had a Chargeable Accident on a motorcycle, scooter or moped, all Driving Records will be the number of years licensed.

Chargeable Accidents will not affect the Driving Records until the next renewal.

Driving Record 3

- a. The principal operator of the motorcycle must be licensed with a motorcycle licence for a minimum of 3 consecutive years.
- b. No driver of the motorcycle has had a chargeable accident on a motorcycle, scooter or moped within the past 3 years.

Driving Record 2

- a. The principal operator of the motorcycle must be licensed with a motorcycle licence for a minimum of 2 consecutive years.
- b. No driver of the motorcycle has had a chargeable accident on a motorcycle, scooter or moped within the past two years.

Driving Record 1

- a. The principal operator of the motorcycle must be licensed with a motorcycle licence for a minimum of 1 year.
- b. No driver of the motorcycle has had a chargeable accident on a motorcycle, scooter or moped on a with in the past year.

Driving Record 0

- a. A driver of the motorcycle has had a chargeable accident on a motorcycle, scooter or moped within the past year.
- b. Those who do not qualify for driving record 1, 2 or 3.
- c. The license of any driver of the motorcycle has been reinstated within the past year following a Licence suspension of 12 months or more, for reasons other than Administrative Lapse or Suspension.

Vehicle Use

USE	DESCRIPTION
Pleasure	Motorcycles used for pleasure only, not used to commute to school or work, and not used for Touring.
Pleasure/Touring	Motorcycles used for pleasure and touring but not used to commute to school or work.
Commute	Motorcycles used to commute to school or work one or more times in a week.

Surcharges

Accident Surcharges

Driver related surcharges for accidents, if applicable shall be those as outlined by the Facility Association.

Chargeable Accidents in the 3 preceding years	Surcharge
1	25%
2	45%
3	55%

For each additional accident, add 10% to the immediate preceding percentage.

Please consult our Underwriting Instructions (Section B) for [Risk Acceptability Criteria](#). Accidents involving Private Passenger vehicles are assigned to the DRIVER involved. Accidents involving Commercial and other vehicles are assigned to the VEHICLE involved.

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

If the driver is not listed on the policy, the accident will be assigned to the vehicle involved.

The surcharge will apply to Third Party Liability, Accident Benefits, Direct Compensation Property Damage, the collision portion of All Perils, and Collision premiums.

Conviction Surcharges

Driver related surcharges for Minor Convictions.

I Minor Conviction - in the 3 preceding years	
1 Conviction	10% surcharge
2 Convictions	25% surcharge
3 Convictions	40% surcharge
For each additional minor conviction, add 15% to the immediate preceding percentage	

II Major Convictions - Not normally written	
1 Conviction	40% surcharge
2 Convictions	60% surcharge
3 Convictions	75% surcharge
For each additional major conviction, add 25% to the immediate preceding percentage	

III Serious Convictions - Not normally written	
1 Conviction	100% surcharge
2 Convictions	200% surcharge
3 Convictions	300% surcharge
For each additional serious conviction, add 100% to the immediate preceding percentage	

Please consult our Underwriting Instructions (Section B) for Risk Acceptability Criteria.

The surcharge will apply to Third Party Liability, Accident Benefits, Direct Compensation Property Damage, the collision portion of All Perils, and Collision premiums.

Discounts

Client Multi Policy Recreational Vehicle Discount

When we insure the Private Passenger vehicle(s) and Motorcycle of the Named Insured, or spouse, a 40% discount will apply to the premiums for Motorcycles excluding endorsements.

Motorcycle and Home Discount

When we insure the Habitational residence and Motorcycle of the Named Insured, or spouse, a 15% discount will apply to the premiums for Motorcycles excluding endorsements.

Adding Trailers

Private passenger trailers may be added to a motorcycle policy.

Please refer to Private Passenger Trailer rates and rules in the manual in the Trailers and Campers rate manual.

Annual Premium

1. **Third Party Liability** - TPL is extended from the towing vehicle.
2. **Accident Benefits** - are extended from the towing vehicle.
3. **Physical Damage Coverage**

Apply rate group and determine premium according to Purchase Price as shown in the manual.

Calculation of Annual Premiums

Use the following steps to determine the premium for a motorcycle:

1. Select Territory from Territory Table. Verify on Motorcycle Territory list to determine whether the appropriate territory is considered Urban or Rural.
2. Identify the body style of the motorcycle to be rated.
3. Select applicable Class.
4. Select applicable cc value.
5. Select Driving Record.
6. Select Model year age.

Note: Age of driver as of policy expiry date must be used.

Class Guide for Motorcycles

The following table will provide a method of determining the motorcycle class applicable.

Class	Age	Use	KM/Year
A1	16-18	Pleasure	up to 2,999
A2	16-18	Pleasure	3,000-4,999
A3	16-18	Pleasure	5,000 and over
A4	16-18	Pleasure/touring	up to 2,999
A5	16-18	Pleasure/touring	3,000-4,999
A6	16-18	Pleasure/touring	5,000 and over
A7	16-18	Commute	up to 2,999
A8	16-18	Commute	3,000-4,999
A9	16-18	Commute	5,000 and over

Class	Age	Use	KM/Year
B1	19-20	Pleasure	up to 2,999
B2	19-20	Pleasure	3,000-4,999
B3	19-20	Pleasure	5,000 and over
B4	19-20	Pleasure/touring	up to 2,999
B5	19-20	Pleasure/touring	3,000-4,999
B6	19-20	Pleasure/touring	5,000 and over
B7	19-20	Commute	up to 2,999
B8	19-20	Commute	3,000-4,999
B9	19-20	Commute	5,000 and over

Class	Age	Use	KM/Year
C1	21-22	Pleasure	up to 2,999
C2	21-22	Pleasure	3,000-4,999
C3	21-22	Pleasure	5,000 and over
C4	21-22	Pleasure/touring	up to 2,999
C5	21-22	Pleasure/touring	3,000-4,999
C6	21-22	Pleasure/touring	5,000 and over
C7	21-22	Commute	up to 2,999
C8	21-22	Commute	3,000-4,999
C9	21-22	Commute	5,000 and over

Class	Age	Use	KM/Year
D1	23-24	Pleasure	up to 2,999
D2	23-24	Pleasure	3,000-4,999
D3	23-24	Pleasure	5,000 and over
D4	23-24	Pleasure/touring	up to 2,999
D5	23-24	Pleasure/touring	3,000-4,999
D6	23-24	Pleasure/touring	5,000 and over
D7	23-24	Commute	up to 2,999
D8	23-24	Commute	3,000-4,999
D9	23-24	Commute	5,000 and over

Class	Age	Use	KM/Year
E1	25-29	Pleasure	up to 2,999
E2	25-29	Pleasure	3,000-4,999
E3	25-29	Pleasure	5,000 and over
E4	25-29	Pleasure/touring	up to 2,999
E5	25-29	Pleasure/touring	3,000-4,999
E6	25-29	Pleasure/touring	5,000 and over
E7	25-29	Commute	up to 2,999
E8	25-29	Commute	3,000-4,999
E9	25-29	Commute	5,000 and over

Class	Age	Use	KM/Year
F1	30-34	Pleasure	up to 2,999
F2	30-34	Pleasure	3,000-4,999
F3	30-34	Pleasure	5,000 and over
F4	30-34	Pleasure/touring	up to 2,999
F5	30-34	Pleasure/touring	3,000-4,999
F6	30-34	Pleasure/touring	5,000 and over
F7	30-34	Commute	up to 2,999
F8	30-34	Commute	3,000-4,999
F9	30-34	Commute	5,000 and over

Class	Age	Use	KM/Year
I1	45-49	Pleasure	up to 2,999
I2	45-49	Pleasure	3,000-4,999
I3	45-49	Pleasure	5,000 and over
I4	45-49	Pleasure/touring	up to 2,999
I5	45-49	Pleasure/touring	3,000-4,999
I6	45-49	Pleasure/touring	5,000 and over
I7	45-49	Commute	up to 2,999
I8	45-49	Commute	3,000-4,999
I9	45-49	Commute	5,000 and over

Class	Age	Use	KM/Year
G1	35-39	Pleasure	up to 2,999
G2	35-39	Pleasure	3,000-4,999
G3	35-39	Pleasure	5,000 and over
G4	35-39	Pleasure/touring	up to 2,999
G5	35-39	Pleasure/touring	3,000-4,999
G6	35-39	Pleasure/touring	5,000 and over
G7	35-39	Commute	up to 2,999
G8	35-39	Commute	3,000-4,999
G9	35-39	Commute	5,000 and over

Class	Age	Use	KM/Year
J1	50 & Over	Pleasure	up to 2,999
J2	50 & Over	Pleasure	3,000-4,999
J3	50 & Over	Pleasure	5,000 and over
J4	50 & Over	Pleasure/touring	up to 2,999
J5	50 & Over	Pleasure/touring	3,000-4,999
J6	50 & Over	Pleasure/touring	5,000 and over
J7	50 & Over	Commute	up to 2,999
J8	50 & Over	Commute	3,000-4,999
J9	50 & Over	Commute	5,000 and over

Class	Age	Use	KM/Year
H1	40-44	Pleasure	up to 2,999
H2	40-44	Pleasure	3,000-4,999
H3	40-44	Pleasure	5,000 and over
H4	40-44	Pleasure/touring	up to 2,999
H5	40-44	Pleasure/touring	3,000-4,999
H6	40-44	Pleasure/touring	5,000 and over
H7	40-44	Commute	up to 2,999
H8	40-44	Commute	3,000-4,999
H9	40-44	Commute	5,000 and over

Motorcycle/Moped Seasonal Retained Premium Table

Retained Premium	
January	Nil
February	Nil
March	5%
April	10%
May	10%
June	20%
July	20%
August	20%
September	10%
October	5%
November	Nil
December	Nil

Retained Premium based on accumulative total of percentages shown above for months in force.

Note: Full annual premiums will be charged for all Motorcycles even though they may only be used on a seasonal basis. These risks must always be written as a separate policy and a separate application is required.

Description of Motorcycle Body Styles*



Adventure

Adventure motorcycles are large displacement dual-sport and touring motorcycles all rolled into one package. Adventure motorcycles come equipped with the features of on-road motorcycles, capable of cruising on paved roads. They come with big tires, large fuel tanks, as well as, comfortable seats, high ground clearance and have no problems dealing with rough and smooth terrain.



Cruiser

Cruisers are normally motorcycles with low seat heights, wider rear tire, raked front forks, and forward controls with the foot pegs way out in front. With a standard bike, your foot pegs are straight down. They are designed for comfort and looks with a relaxed upright seating position. They are notable for their heavy use of chrome and are often highly customized.



Dual Purpose

Conventional type of motorcycle designed and factory equipped for both highway and off-road use. Including factory installed high fenders and tires suitable for dual-purpose use and featuring street safety requirements such as mirrors and turn signal indicators.



Enduro

Road-legal versions of a motocross motorcycle, i.e., featuring high ground clearance and copious suspension with minimal creature comforts. The features that differ from the motocross versions are the silencers, the flywheel weights and the presence of features necessary for the on-road portion of enduro racing.



Moped

The moped is a hybrid between the bicycle and the motorcycle, equipped with a small engine (usually a small two-stroke engine up to 50 cc, but occasionally an electric motor) and a bicycle drivetrain, and motive power can be supplied by the engine, the rider, or both. In many localities, mopeds are subject to less stringent licensing than bikes with larger engines and are popular as very cheap motorbikes, with the pedals seeing next to no use.



Motard / Supermotard

Supermotard motorcycles are a combination of motocross and enduro machines fitted with road racing tires while keeping the other features synonymous with off-road machines. They compete over a course that mixes tarmac (i.e. road racing) and off-road (e.g. motocross) sections. **Not written.**



Naked Sport / Entry Naked Sport / Naked Super Sport / Roadster

Also known as the “naked” bike or “street” bike, this is the basic form of the motorcycle stripped down to its fundamental parts, with the front wheel visible from the rider’s position. The emphasis is on functionality, performance and ergonomics rather than flashy body panels and exaggerated riding positions that are most common on sport bikes.



Off Road

Off road motorcycles are characterized by long travel suspension and minimal equipment. This motorcycle is designed for recreational or cross-country riding.



Off Road Motocross

Off road motocross bikes are intended exclusively for off-road racing use over closed circuits, often with jumps, over varied terrain of gravel/mud/sand. ***Not written.***



Off Road Trials

Trial motorcycles are distinctive in that they are extremely lightweight, lack seating (they’re designed to be ridden standing up) and have suspension travel that is short. These motorcycles are not legal for use on public roads.



Scooter

Scooters are motorcycles with a step-through frame and generally smaller wheels than those of a traditional motorcycle. They can be ridden without straddling any part of the bike and are available in sport, commuter, and touring models. **For Scooters over 50 cc’s, use Standard rates. Scooters 50 cc’s and less, use Moped rates.**



Sport / Entry Sport / Super Sport

Fast, light, sleek motorcycles designed for maximum performance and maneuverability. They are distinguishable by their full fairings and the rider’s tipped-forward seating position.



Sport Touring

Sport tourers are a hybrid form between sport bikes and tourers, allowing long-distance riding with more emphasis on sport-like performance (in both handling and speed) than standard tourers. These bikes offer a mid-ground between both segments.



Standard

This type of motorcycle tends to be a motorcycle without frills such as saddlebags, windshield, radio, or trunk. It is inexpensive to buy and usually has small rake and trail.



Standard Sidecar

A motorcycle sidecar is a one wheeled vehicle that is attached to a motorcycle's side. In this way, the motorcycle sidecar transforms the motorcycle from a two-wheeled vehicle to a three-wheeled vehicle



Touring

Touring Motorcycles are the ultimate long distance motorcycles. They come with the biggest engines, great acceleration and cruising speed, lots of storage including top trunks and saddlebags, amenities like cruise control, stereo radios, CB communications, reverse gears, onboard air compressors, large fairings and windshields, heated seats and grips, and high reliability.



3 Wheel Scooter (excludes 2 rear wheels)

These scooters have a second independent front wheel to increase ride stability. Scooters are motorcycles with a step-through frame and generally smaller wheels than those of a traditional motorcycle. They can be ridden without straddling any part of the bike and are available in sport, commuter, and touring models.



3 Wheel Motorcycle (excludes 2 rear wheels)

This motorcycle is based on a "Y" shaped chassis featuring two wheels in the front and one in the rear. Its design provides great stability with a three-wheeled geometry.



3 Wheel Motorcycle ("Trike")

This motorcycle is similar to a touring motorcycle but with two wheels at the back and one at the front. One or both rear wheels can be driven, while the front is used for steering (the usual layout). Steering is either through a linkage, with the handlebars under the seat (USS) or directly to the front wheel with a large handlebar.

**Source: Insurance Bureau of Canada*