

NOTICE TO INSURED

LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES ENDORSEMENT (S.E.F.NO.94) – (Applicable to Alberta, British Columbia, Manitoba, Yukon, NWT and Nunavut)

Hello,

Thank you for renewing your commercial insurance policy with us. We have made changes to your policy to ensure that our forms are fully compliant with provincial regulations.

THE IMPACT ON YOUR COVERAGE

We have made the following changes, which modify your liability coverage:

LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES ENDORSEMENT (S.E.F.NO.94)

This update brings several changes to your policy:

1. Definition of "Another Object": The updated wording specifies that "another object" as used in subsection 3 does not include a live undomesticated animal. This clarification ensures that collisions with live undomesticated animals are covered under comprehensive coverage rather than collision coverage, aligning with the automobile insurance industry standards and ensuring consistent handling of such claims.
2. Electronic Equipment: The updated wording extends non-coverage to various detached electronic accessories and equipment, including radios, DVD players, navigation devices, etc.
3. Telephones and Computers: The updated wording specifically excludes coverage for damage to telephones and computers.
4. Personal Items: The updated wording does not mention non-coverage for damage to 'rugs or robes'.
5. Mechanical Damage: The updated wording clarifies that it will not cover damage caused by 'mechanical fracture'.

Please read the changes carefully and keep this notice in a safe place, along with your insurance contract.

If you have questions about your policy or these changes, please contact your insurance broker.

Sincerely,

The Intact Insurance Team

This information is provided for information purposes only. Your insurance contract prevails at all times. Please consult it for a complete description of coverage and exclusions.
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