



**Intact Insurance Company**

**Conditionally Approved Endorsement #5 (CAE #5)  
Minor Conviction Rating Waiver Endorsement  
For Use in Alberta**

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In consideration of the premium charged, it is understood and agreed that the premium, on renewal of the policy, if offered and accepted, will not be increased because of one (1) minor moving traffic violation as shown on the driver's abstract within the 3 years before the effective date of renewal involving the vehicle to which this endorsement applies provided that there has not been a violation of Statutory Condition 2 of the automobile insurance policy.

The insurer's underwriting rules and practices filed with the Automobile Insurance Rate Board will apply after this endorsement is applied to driving record rating for a minor moving traffic violation.

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

The minor conviction rating waiver endorsement is not binding on any other insurer that provides automobile insurance to the owner of the designated automobile and the driver who was convicted of the minor moving traffic violation.

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