

Alberta **Personal Automobile** Manual



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Specific Limitations for Earthquake, Forest Fires, Flood, Hurricane and other Severe Weather-related events

Specific Limitations for Binding

The following limitations apply to all personal lines risks, excluding mandatory auto coverages.

Earthquake:

Earthquake coverage cannot be bound on any risk until a period of 168 hours has passed following a 3.0 magnitude earthquake occurrence and where the risk location is within 100 kms of the epicentre.

- Any new business coverage within 100 kms of the epicentre of the earthquake must be referred prior to binding. We will not allow the purchase of the earthquake endorsement until the necessary requirements have been met.
- We will not allow the increase of values on existing business that has the earthquake endorsement applied, however, renewals will continue to be increased by our inflation factor.
- We will not allow the purchase of the earthquake endorsement on existing business that does not currently have it, nor will we allow changes from Building Only coverage to Building and Contents coverage for earthquake.
- We will not allow the earthquake deductible to be decreased.
- The 168-hour binding restriction period restarts each time there is an earthquake that is of a magnitude of 3.0 or greater.

Important note: The epicentre radius will be reviewed to determine if a greater radius is required on a case by case basis.

Forest Fires:

Coverage cannot be increased, added or bound on any risk or structure within a 25 km of a forest fire classified as “out of control”, as defined by the local government/authority or on any property facing immediate or potential threat from an advancing fire. Do not bind the coverage if you have any doubt to the proximity of a risk to a forest fire. For the purpose of binding, ‘forest fires’ include grass fires and bush fires.

Hurricane:

Following the publication or broadcast of a “Tropical storm/Hurricane watch or warning” by Environment Canada/Canadian Hurricane Centre for any area located along the Canadian Coastline:

- We will not bind on any new business or increase any outstanding liabilities on property, personal or commercial within 250 kms of where the watch or warning has been issued.
- We will not increase coverage on any auto risks, including adding physical damage coverage(s).
- Renewals may be issued on an “as expiring basis” for coverage and perils, with limits increased only to keep pace with established inflation factors.

These restrictions will take effect immediately following the publication of the hurricane storm watch/warning and remain in force until 48 hours after the hurricane/tropical storm watch/warning has ended.

Severe Weather & Floods:

Coverage or additional perils can not be increased, added or bound for any new or existing risks or structures in the imminent path of a major weather event when significant damage from an insured peril is highly probable. This restriction continues until the emergency or major weather event is over regardless if a state of emergency has been declared or not.

Evacuation Notices and Alerts

Coverage cannot be increased, added or bound on any risk or structure under a mandatory evacuation notice or alert.

The definition of “bound” includes:

Any new risk to Intact Insurance

- A “new risk” is defined as a new location or additional location, including (but not limited to) a seasonal risk.

Any change in coverage to an existing risk:

Changes include:

- Increasing a coverage form
- Increasing coverage limits
- Reducing the deductible
- Adding enhanced endorsement options
- Adding auto physical damage coverages

More information

For more information about Intact’s binding authority, please contact our Business Development Manager or check out our claims resources and product microsites on the Broker Lobby.

Binding Authority

- You may bind any risk which qualifies for our rules and guidelines listed below.
- All quotes for automobile insurance must be made on an Intact quoting system or available (premium displayed) on a comparative rating service.
- Intact reserves the right to decline any risk or apply surcharges, increase deductibles(s), restrict coverage or change the term of the policy. (Note: For Alberta, please refer to Adverse Contractual Action in this section).
- Any false statement (material or non-material) voids a binder or application.
- Please ensure the application is completed in full and signed by the applicant. Also, please attach all necessary information which will aid in the acceptance of the risk (i.e. out of province motor vehicle authorization).
- The policy term must be 12 months.
- A vehicle inspection report to accompany all applications and endorsements where the vehicle is 12 years or older. If repairs are required, the repair receipts MUST accompany the application and endorsement request.

Period of Binding

- Quotations and binders are valid for 30 days from the date quoted.
- A 30-day temporary liability certificate must be used and the document may **not** be amended to indicate a longer period.
- If you do not receive the policy from us within 30 days, you may issue a further temporary certificate and advise us accordingly.
- On the application, please indicate that the risk is bound and send us the application within the next business day for review and processing.

Automobile Risks You Must Refer Before Binding

If you are presented with a risk that meets any of the following criteria - please contact your Intact Representative prior to binding coverage. Intact reserves the right to decline any risk or apply surcharges, increases deductible(s), restrict coverage or change the term of the policy. (Note: For Alberta, please refer to Adverse Contractual Action in this section).

Any driver or applicant/policyholder where there is verbal, physical or written abuse (including threats made) to an employee, service provider, contractor, or broker of any IFC company as reported to security, legal compliance and/or the police.

Prior Insurance

- Any applicant that has cancelled for non-payment of automobile insurance premiums in the preceding 2 years.
- Any applicant where there is no previous insurance, with an All Perils, Collision, Comprehensive and/or Specified Perils deductible less than \$1,000.
- Any risk identified through the Supplementary Market Availability Plan (SMAP) where Intact Insurance is required to write the risk in the Take All Comers (TAC).
- Where the prior carrier is Intact, unknown or history outside of Canada.
- Any applicant or driver who has had a lapse in insurance coverage greater than 24 months.
- Any applicant or driver who has been cancelled for Non-Disclosure or Misrepresentation in the preceding 3 years.
- Failure to promptly notify Intact Insurance of any change in the risk material to the contract that is within the Insured's knowledge.

Driving Experience

- Any applicant or driver with no previous Canadian driving experience.
- Any applicant or driver who does not hold a valid Canadian operator's license.
- The principal operator does not hold a valid license: is suspended, expired or revoked.
- Any driver with a physical or mental condition that may affect the safe operation or use of the vehicle.

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- Any risk where the applicant or driver is not ordinarily a resident of Canada, and intends to be in Canada for a period of less than one year.
- A principal operator with a 0* to 5* driving record – based on driving experience and insurance history – with an All Perils, Collision, Comprehensive and/or Specified Perils deductible less than \$1,000.

Claims/Convictions/Suspensions

- Claims
 - A listed driver with 1 at fault claims in the preceding 6 years with an All Perils or Collision, deductible less than \$1,000.
 - A listed driver with 2 or more at fault claims in the preceding 6 years.
 - A listed driver with 2 or more not at fault collision or direct compensation for property damage claims in the preceding 3 years with an All Perils, Collision, Comprehensive and/or Specified Perils deductible less than \$1,000.
 - Any private passenger vehicle with 2 not at fault losses including comprehensive or specified peril claims in the preceding 3 years with an All Perils, Collision, Comprehensive and/or Specified Perils deductible less than \$1,000.
 - Any private passenger vehicle with 3 or more not at fault losses including comprehensive or specified peril claims in the preceding 3 years.
- Convictions
 - A listed driver with 2 minor convictions in the preceding 3 years with an All Perils or Collision deductible less than \$1,000.
 - A listed driver with 3 minor convictions in the preceding 3 years with an All Perils or Collision deductible less than \$1,500.
 - A listed driver with 4 or more minor convictions in the preceding 3 years
 - A listed driver with 1 or more major (serious) convictions in the preceding 3 years
 - A listed driver with 1 or more criminal code convictions in the preceding 3 years.
- Suspensions
 - A listed driver with a license suspension in the preceding 6 years.

Vehicles

- Any risk where endorsement 8a, 28 or 29 is required.
- Any non-Antique/Classic/Modified/Customized/Professional Replica risk where endorsement 19A is present.
- Any vehicle operated on a racetrack, or in any race, speed test or competition.
- Custom, kit cars, replica and hot rods.
- Any vehicle that is modified or structurally altered or enhanced for speed.
- Vehicles that have been branded as salvage or rebuilt.
- Vehicles valued at \$100,000 or over – List Price New.
- Any vehicle where the Vehicle Identification Number (VIN) cannot be validated.
- Any vehicle unsafe for public roads as determined by a current Vehicle Inspection Report (required for vehicles 12 years or older),
- Any right hand drive vehicle.
- Any vehicle where the named insured is not the registered owner.
- Vehicles not registered in Alberta, NT, Nunavut or Yukon.
- Private passenger vehicles where replacement parts are no longer available or manufactured in Canada.
- Any private passenger vehicle deemed a total loss – unless the vehicle has been re-registered as rebuilt and a Vehicle Inspection Report has been provided.
- Any private passenger vehicle where a cash settlement has been taken, unless proof of repairs has been provided by the insured – excluding hail losses where the (AB)-SEF 13H is shown on the risk.
- Any vehicle that has been insured for Comprehensive or Specified Perils coverage only, continuously over the preceding 12 months.
- The applicant does not provide a residential address where the private passenger vehicle is stored – only a PO Box address is provided.

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Vehicle Use

- Vehicles operated out of province for more than 6 consecutive months.
- Third party liability limits greater than \$2,000,000 – if higher limits are required, use a personal umbrella.

Commercial

- Vehicle carrying hazardous goods.
- Any vehicle rented or leased to others.
- Vehicle used for other than personal or business use (business use as defined for Class 07 risks) and personal vehicles used for business purposes where the main purpose is a fast response time (e.g. including but not limited to: pizza and other types of food delivery, emergency response vehicles).
 - A vehicle used in an acceptable ridesharing program and/or peer-to-peer delivery sharing program where the vehicle is insured under a SPF #9 Transportation Network policy is not considered commercial use. If the SPF #9 is primary from the time the driver has logged into the app and while carrying passengers or while delivering goods.
 - A vehicle used in an acceptable peer-to-peer carsharing program where the vehicle is insured under a commercial policy during the rental period is not deemed commercial use.
- Vehicles registered in a company name.

Risks That Meet the Residual Market Eligibility Criteria

Brokers are not able to bind any risk that meets the Residual Market Definition (Alberta Only).

One or more of the following criteria must be met:

- A listed driver or vehicle with 3 or more at-fault claims occurring and assigned in the preceding 5 years.
- A listed driver with any combination of 5 or more traffic safety and serious traffic safety driving convictions in the preceding 3 years.
- A listed driver with 2 or more serious traffic safety convictions in the preceding 3 years.
- A listed driver with 1 or more criminal code convictions in the preceding 3 years.
- A listed driver with 1 or more fraud convictions related to automobile insurance in the preceding 10 years.
- A listed driver with an international driving permit.
- An applicant who owes an outstanding balance to an insurance company, in the preceding 2 years.
- A vehicle that is being moved from one jurisdiction to another and is written on a short term basis.
- A vehicle registered in Alberta but located and operated outside Canada on a permanent basis.
- Vehicles with substantial aftermarket modification for enhanced speed or racing by either:
 - One of:
 - A) Turbocharger
 - B) Supercharger
 - C) Nitrous system
 - OR
 - Two or more of:
 - D) Interior roll cage
 - E) Modification to ground clearance
 - F) Modifications to tire circumference, or the use of tires especially designed for racing or speed (this does not include the application of snow tires.)
 - G) Any other engine modifications, including engine swapping to enhance speed

**Note: If you are presented with a risk that meets any of the above criteria – please contact your Intact Representative to discuss Take All Comer opportunities. Intact reserves the right to decline any risk or apply surcharges, increase deductible(s), restrict coverage or change the term of the policy. (Note: For Alberta, please refer to Adverse Contractual Action in this section)*

Adverse Contractual Action (Alberta Only)

According to the Insurance Act of Alberta an Adverse Contractual Action occurs when an insurers and/or brokers:

- Refuse to process an automobile application.
- Refuse to issue and/or renew a contract.
- Terminate and/or cancel a contract.
- Refuse to provide or continue any coverage or endorsement.

As per the Adverse Contractual Action Regulation, these actions may be taken in the following situations:

- Non-payment of premium or any portion of a premium – to any insurer, within the past 2 years.
- Failure of the Insured or the applicant for a contract to inform the insurer or keep the insurer informed, where requested to do so by the insurer, as to who is principal driver of the automobile for which the insurance coverage is to be issued.
- The insured or applicant:
 - Fails to complete the approved application form.
 - Provides false information on the approved application form.
 - Makes any misrepresentation in the information provided for the purpose of obtaining, updating or renewing an automobile insurance policy, including on the application form.
 - Fails to submit any information required in the approval application form, or
 - Has a history of fraudulent activity in relation to an automobile insurance policy and the most recent instance of such an activity occurred less than 7 years before the day of the request to obtain, update or renew an automobile insurance policy.
- The insurer reasonably believes that the insured or the applicant will use the automobile insurance policy or the automobile for fraudulent purposes.
For the purposes of this rule, the fact that the insured or the applicant is or has been a bankrupt or in a consumer proposal within the meaning of the Bankruptcy and Insolvency Act (Canada) is not, in and of itself without any other evidence of fraudulent activity, sufficient to substantiate a reasonable belief that the insured or the applicant will use the automobile insurance policy or the automobile for fraudulent purposes.
- Refusal to provide, within the time provided by the insurer, a completed approved vehicle inspection report for a private passenger vehicle that is at least 12 years old.
- After having the vehicle report completed, refusal within 30 days, to repair a component of the vehicle that has been identified in the inspection report as being unsafe.
- Risks where the applicant does not hold a valid operator's license to operate a private passenger vehicle in Canada.
- Refusal of the insured or applicant, with respect to a private passenger vehicle that is a salvage motor vehicle, to provide, within the time provided, a subsisting motor vehicle inspection certificate.

Referral Vehicles Listing

Note effective September 30, 2019 for New Business and subsequent transactions processed on Contact PL, the 5% deductible for vehicles valued over \$100,000 will be replaced with the \$5,000 or \$10,000 deductible options.

Vehicles with the following make and model years require (AB)-SEF 40 in order to qualify for Section C coverage. A minimum \$1,000 deductible applies.

Year	Make	Model	Car Code
1999 to 2007	Ford Truck	F350 SD Crew Cab 4WD Diesel	3763
1999 to 2007	Ford Truck	F350 SD SuperCab 4WD Diesel	3750
1999 to 2007	Ford Truck	F250 SD SuperCab 4WD Diesel	3746
1999 to 2007	Ford Truck	F250 SD Crew Cab 4WD Diesel	3759

Risks You Must Refer Before Binding

- ▶ Any vehicle valued at \$100,000 or over
 - * A 5% deductible (rounded to the nearest hundred) may be applied to the Section C coverage if the vehicle is accepted and valued at \$100,000 or over
 - * (AB)-SEF 40 is required.
- ▶ Imported vehicles and/or vehicles where an “OLDER” or “OTHER” car code is required

Rules & Procedures

Policy Term

Rates quoted are for a term of one year unless otherwise specified.

Short Term Policies

Policies written for less than one year, will be calculated using the appropriate pro rata tables. Apply for company approval prior to binding broken term policies.

Premium Calculations

Round premiums for each endorsement to the nearest whole dollar. Round premiums of \$0.50 or more to the next whole dollar.

Drivers With Previous Experience in Canada or United States

Applicants or drivers licensed in Canada or United States, other than Alberta, NWT, Nunavut, or Yukon must provide a previous operator's license number and documentation showing the motor vehicle abstract with supporting claims history information.

Drivers With Previous Experience Outside Canada or United States

Applicants or drivers who have not previously been licensed in Canada or United States must apply to Intact Insurance for acceptance and will be rated a maximum driving record 3 if acceptable supporting documentation is provided.

Please supply the following information:

- A completed and signed automobile application
- Evidence of claims free driving experience from the applicants/drivers' previous insurer
- A copy of a Motor Vehicle Report from the applicants/drivers' former country of residence

Driving record progression on renewal will only occur once a Canadian driver's license is obtained.

Named Insured

To ensure that the insured is properly protected, and that Intact Insurance Company may provide proper notice as required by Policy Conditions, the Named Insured should be the actual registered owner of the automobile.

New Drivers (Any driver licensed 3 years or less)

i) With Approved Driver Training

Newly licensed drivers with approved driver training may be **rated at Driving Record 3** provided they:

- are accident free at the time of application; and
- remain accident free for the next three years
- has been obtained in the past three years

ii) Without Approved Driver Training

Other licensed drivers may be credited with "1" year "Clear Record" (Refer to Definitions section of this manual) in addition to that for which they qualify provided they:

- are accident free at the time of application; and
- remain accident free

New Driver eligibility applies to "Clear Record" 3, 2, 1 and 0. "Clear Record" 4, 5 and 6 require the actual number of years licensed.

Dual Territory

If the automobile is usually garaged in one territory but primarily used in others, the rate applied is the rate where the automobile is usually garaged.

Propane-Fueled Vehicles

We will accept manufacturer installed propane-fueled vehicles provided the vehicle is equipped with a Stop Fill Valve. This valve restricts the amount of fuel to 80% of tank capacity, allowing 20% for fuel expansion.

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If vehicle is a conversion from gasoline to propane fuel, we must receive with the application a certificate from a qualified propane conversion technician that the vehicle has an 80% stop-fill valve installed on the propane fuel tank.

Age of Vehicle

All vehicles must be in sound operating condition to be considered for acceptance. A vehicle inspection report is to accompany all applications and endorsements where the vehicle is 12 years or older. If repairs are required, the repair receipts **MUST** accompany the application and endorsement request.

Policy Changes

Premium calculations are all done on a pro rata basis.

Additional Insurance

A new coverage or new automobile may be added for the balance of the policy period on a pro rata basis. Additions are subject to the terms and rates in effect at the time the addition is made.

Deletion of Coverage

When deleting coverage, the automobile premium adjustment is made on a pro rata basis.

Exposure in the U.S.A.

We do not write vehicles registered in the U.S.A.

No Prior Insurance

If the applicant is not able to provide the Insurance Company Policy Number and Expiry Date of their most recent automobile insurance (either as a named insured or as a listed driver), as required on the Automobile application, driving record 1 may apply if the risk is accepted.

Collision with Animals

When an Intact Insurance Company insured is involved in a collision with an animal on the road, Intact will treat the loss as a Comprehensive claim rather than a Collision loss. The Comprehensive deductible will apply.

Damaged Glass on Automobile

For Section C Coverage, if there is existing damage to the glass on the vehicle, (AB)-SEF 13D is mandatory.

Gender X

When a listed driver's current Alberta license has an X in the gender field, the premium is calculated with the gender as female for rating purposes.

Definitions

Age

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

Approved Driver Training Certificate

Please provide satisfactory evidence (certificate signed by a responsible official) verifying the driver has successfully completed a driver education course conducted by certified instructors at an approved driving school. The course should:

- i) be composed of a minimum of 10 hours of classroom instruction, plus 10 hours behind the wheel of a dual equipped automobile with automatic or standard transmission, and
- ii) have the approval of the Provincial Department of Education or any other Government Department having jurisdiction.

Business Use

The vehicle is used in conjunction with the driver's occupation other than driving to and from the place of employment. (i.e. a real estate agent, insurance agent; no commercial use vehicles).

Business use is not applicable for automobiles used for transporting materials or tools to place of employment, or for retail or wholesale delivery.

A vehicle used in an acceptable peer-to-peer carsharing program where the vehicle is insured under a commercial policy during the rental period is not deemed commercial or pleasure use.

A vehicle used in an acceptable* ridesharing program and/or peer-to-peer delivery sharing program where the vehicle is insured under a SPF#9 Transportation Network policy is considered business use. If the SPF #9 is primary from the time the driver has logged into the app and while carrying passengers or while delivery goods.

Carsharing Program

A peer-to-peer (also known as person-to-person) platform that allows a private car owner to rent out their vehicle via an online marketplace. To be rated business use.

Chargeable Accident

An occurrence for which the applicant or driver is deemed to be wholly or partially responsible resulting in a claim under Third Party Liability or Collision damage arising out of the ownership, use or operation of an automobile, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of the provincial Direct Compensation Laws or Agreements in respect of:
 - a) Third Party Liability; or
 - b) Collision damage; or
2. A loss remains unsettled or unpaid; or
3. A civil suit is pending against the applicant.

Note: The following situations do not fall under the definition of "Chargeable Accident":

1. Damage to the insured vehicle while it is legally parked.
2. A collision loss for which an uninsured party is responsible and where the deductible has been recovered in full from an Unsatisfied Judgement or similar fund.

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3. Claim expenses only, payment under Accident Benefits coverage only, medical first aid expenses only, or any combination thereof.
4. Impact with an animal.
5. (AB)-SEF 44 claims.

Clear Record

Throughout the period concerned:

- i) The insured and/or principal operator has held **valid insurance**.
 - If the insured and/or principal operator has never held valid insurance, they may be credited with “1” year “Clear Record.”
 - A lapse in insurance coverage less than 24 months will not invalidate the Insured’s clear record.

Note: The Driving Record will not advance during the period in which the insurance coverage was lapsed.

- iii) There has been no chargeable accident involving the described vehicle or one for which it has been substituted.
- iv) There has been no accident arising out of the use or operation of any vehicle by the Insured or Principal Operator.
- v) The insured and/or principal operator has continuously held a **valid operator’s license**. Suspension of an operator’s license for a period of less than 24 months will not invalidate the Insured’s clear record. Any lapse in insurance coverage greater than 24 months due to a license suspension (or similar) will result in a maximum 1* driving record, regardless of what it qualified for previously.

Note: The driving record will not advance during the period of time the license was suspended.

Continuous Insurance History can be verified by one of the following methods:

- Insurance History Report
- Claims Experience Letter dated within 12 months
 - Must be in English or French or translated by a certified translation service, in Canada or the US, and must include the original document translated
 - Must be from an Insurance Company or Government Agency on their respective letterhead
 - Must clearly identify the insured as a driver on the policy and all reported losses

Clergymen

Rated as “pleasure” or “commute” (class 02 or 03 only).

Common Law Relationship

Two persons who are living together in a conjugal relationship outside marriage and have so lived together continuously for a period of 2 years or, if they are the natural or adoptive parents of a child, for a period of 1 year.

Delivery Sharing Program

A peer-to-peer (also known as person-to-person) platform that allows use of a personal vehicle to offer delivery of goods to paying customers by connecting drivers and customers through an online marketplace.

Hot Rod Vehicles

A hot rod is a vehicle rebuilt or modified for high speed and fast acceleration.

Kit Car

A kit car is a vehicle purchased in parts that must be individually assembled.

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A modified, customized or altered vehicle is one which has been changed so it is (or attempts to be) one of a kind. The changes would increase the cost to repair or replace the vehicle over a factory-produced model.

Pleasure / Commute Use

The vehicle must be used for private pleasure purposes, driving to and from work (including car pool or share-ride arrangements), and/or driving part way to and from work (i.e. to train or bus station.)

The vehicle may not be used for professional or vocational purposes.

The vehicle may be used for farming operations.

The vehicle may be used for volunteer activities, even when compensation for mileage and/or expenses is received. This includes, but is not limited to, carrying passengers or delivering meals (e.g. Meals on Wheels) where there is no profit motive on behalf of the insured.

A vehicle used in an acceptable* peer-to-peer car-sharing program where the vehicle is appropriately insured under a commercial fleet policy during the rental period is considered business use.

Principal Operator

The person who drives the vehicle the most: If there are more operators than vehicles, each automobile must have a different principal operator. There are no requirements regarding highest rated driver other than in cases where there are more occasional underage drivers than operators over the age of 25, Intact Insurance Company reserves the right to require one of the vehicles to be rated with the underage as principal operator.

Private Passenger Automobile

1. A motor vehicle of the private passenger, station wagon, sport utility or mini-van/compact van type used for pleasure or business purposes, including farming operations.
2. A motor vehicle of the commercial type, such as a pick-up type or van, with a manufacturer's curb weight not in excess of 4,500 kgs used for pleasure, commute or business purposes.
3. Excludes any vehicle used for renting, livery or the carrying of passengers for compensation; police cars, emergency use or commercial delivery; used for demonstration or testing, or held for sale by an automobile dealer.
 - This exclusion does not apply if a vehicle is used in an acceptable* ridesharing program where the vehicle is insured under a SPF#9 Transportation Network policy. If the SPF #9 is primary from the time the driver has logged into the app and while carrying passengers or delivering goods.
 - This exclusion does not apply if a vehicle is used in an acceptable* peer-to-peer car-sharing program where the vehicle is insured under a commercial fleet policy during the rental period.

* Acceptability is determined based on the corresponding commercial fleet coverage in place.

Replica Vehicle

Replications are vehicles assembled or produced one at a time to emulate or a duplicate a make no longer manufactured or available.

Ridesharing Program

A peer-to-peer (also known as person-to-person) platform that allows use of a personal vehicle to offer rides to paying passengers by connecting drivers and passengers through an online marketplace.

Valid Operator's License

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The applicant or driver holds a valid operator's license, as defined in the Operator Licensing and Vehicle Control Regulation, to drive an automobile.

Years Licensed in Canada

Years Licensed in Canada is the number of years since the insured obtained a Canadian Driver's License.

Class Definitions

Note: We no longer use the traditional driver class when determining premiums. We still collect the information that make up 'class' such as age, marital status, gender and vehicle use but no longer combine these to make up an individual driving class. We have left the traditional class definitions in the product manual as they will still appear on the broker and client copies of the declaration page and will show in our Halcion mainframe system. We also report these traditional classes to the Insurance Bureau of Canada (IBC) for industry statistics.

Class	Use	Principal Operator	Restrictions On Principal Or Other Operators	Driving Restrictions
01	Pleasure Note: The vehicle may not be used for professional or vocational purposes. For example: clergymen	<ul style="list-style-type: none"> 25 years of age or older 	<ul style="list-style-type: none"> The vehicle may have only 2 drivers, excluding Class 05 and 06 drivers (see next point) Only 1 occasional driver under age 25 on the vehicle declared as an occasional driver and paying a separate premium as a Class 05 or 06 Each driver has been licensed for a minimum of 3 years 	<ul style="list-style-type: none"> The vehicle may not be driven to work The vehicle may be driven a maximum of 16,000 km (10,000 miles) per annum
02	Pleasure	<ul style="list-style-type: none"> 25 years of age or older 	<ul style="list-style-type: none"> The vehicle may have only 2 drivers, excluding Class 05 and 06 drivers (see next point) Only 1 occasional driver under age 25 on the vehicle declared as an occasional driver and paying a separate premium as a Class 05 or 06 	<ul style="list-style-type: none"> The vehicle may be driven a maximum of 25 km (15 miles) to work, one way
03	Pleasure <ul style="list-style-type: none"> Business use for dentists, doctors, lawyers or professional engineers only 	<ul style="list-style-type: none"> 25 years of age or older 	<ul style="list-style-type: none"> No driver under 25 years of age unless a separate Class 05 or 06 premium is charged 	<ul style="list-style-type: none"> The vehicle may be driven over 25 km (15 miles) to work, one way
05	Used for an licensed female occasional driver under age 25 where the vehicle's principal operator is a Class 01, 02, 03 or 07. A separate premium is charged on the Third Party Liability, Direct Compensation for Property Damage, All Perils or Collision premium.		<ul style="list-style-type: none"> The female occasional driver under age 25 must hold a valid operator's licence. Those holding a learner's permit are not considered as such 	<ul style="list-style-type: none"> Where there is more than one occasional driver, male or female under age 25, apply the highest premium developed by the Driving Record. If more than one automobile is insured, a charge will be made for each such driver if they drive both automobiles.

Class	Use	Principal Operator	Restrictions On Principal Or Other Operators	Driving Restrictions
06	Used for an licensed male occasional driver under age 25 where the vehicle's principal operator is a Class 01, 02, 03 or 07. A separate premium is charged on the Third Party Liability, Direct Compensation for Property Damage, All Perils or Collision premium.		<ul style="list-style-type: none"> The male occasional driver under age 25 must hold a valid operator's licence. Those holding a learner's permit are not considered as such 	<ul style="list-style-type: none"> Where there is more than one occasional driver, male or female under age 25, apply the highest premium developed by the Driving Record. If more than one automobile is insured, a charge will be made for each such driver if they drive both automobiles
07	Business, or Business and Pleasure	<ul style="list-style-type: none"> 25 years of age or older 	<ul style="list-style-type: none"> No driver under 25 years of age unless a separate Class 05 or 06 premium is charged 	<ul style="list-style-type: none"> Business use is not applicable for vehicles used for transporting materials or tools to place of employment, or for retail or wholesale delivery.
08	Pleasure Use	<ul style="list-style-type: none"> Married male under age 21 		
09	Pleasure Use	<ul style="list-style-type: none"> Married male age 21 to 24 		
10	Pleasure Use	<ul style="list-style-type: none"> Single male, age 16, 17 or 18 		
11	Pleasure Use	<ul style="list-style-type: none"> Single male, age 19 or 20 		
12	Pleasure Use	<ul style="list-style-type: none"> Single male, age 21 or 22 		
13	Pleasure Use	<ul style="list-style-type: none"> Single male, age 23 or 24 		
18	Pleasure Use	<ul style="list-style-type: none"> Female, under age 21 		
19	Pleasure Use	<ul style="list-style-type: none"> Female, age 21 to 24 		

Rating Territories –NWT, Nunavut, Yukon

N O R T H W E S T T E R R I T O R I E S / N U N A V U T			
Rating Territory	Territory Description	Territory Definition	Stat. Code
1	All of the Territory	Northwest Territories	010
2	Yellowknife	City of Yellowknife	010
3	All of the Territory	Nunavut Territory	008

Y U K O N			
Rating Territory	Territory Description	Territory Definition	Stat. Code
1	All of the Territory	Yukon Territory	001

- **Note:** The rating territory applicable should be that in which the automobile "is usually garaged."

Highest Rated Automobile

The determination of 'highest rated automobile' is referenced below in 'at-fault accident rating'. The highest rated automobile [logic applied only to automobiles with the same principal operator] is defined as the automobile that generates the highest score based on the scoring (tool) for those risks. The scoring tool is made up of six (6) components: existence of Third Party Liability, Direct Compensation for Property Damage, All Perils, Collision, and/or Comprehensive/Specified Perils coverage(s), the Collision rate group and the principal operator driving record. An electronic version of the scoring tool is located on the Brokers' portal for your use

Conviction Rating

A principal (or occasional) driver's convictions will be factored into the rating of all vehicles in which the driver is assigned as a principal (occasional) driver. The convictions of 'other' (not principal or occasional operator) drivers will not be factored into the Intact rating plan. If the principal operator has only one minor conviction in the prior term and the CAE #5 (conviction rating waiver) exists on the automobile, and the coverage has not been enacted, the Minor Conviction Rating Waiver Endorsement will be applied.

New Business – Driving Record

Driving Record Definition:

To determine the appropriate Driving Record, count the number of years that the insured and/or principal (or occasional) operator has a “clear record” and apply as follows.

Clear Record

Throughout the period concerned:

- i) The insured and/or principal operator has held **valid insurance**.
 - If the insured and/or principal operator has never held valid insurance, they may be credited with “1” year “Clear Record.”
 - A lapse in insurance coverage less than 24 months will not invalidate the Insured’s clear record.

Note: The Driving Record will not advance during the period in which the insurance coverage was lapsed.
- ii) There has been no chargeable accident involving the described vehicle or one for which it has been substituted.
- iii) There has been no accident arising out of the use or operation of any vehicle by the Insured or Principal Operator.
- iv) The insured and/or principal operator has continuously held a **valid operator’s license**. Suspension of an operator’s license for a period of less than 24 months will not invalidate the Insured’s clear record. Any lapse in insurance coverage greater than 24 months due to a license suspension (or similar) will result in a maximum 1* driving record, regardless of what it qualified for previously.

Note: The driving record will not advance during the period of time the license was suspended.
- v) Where vehicles are owned by partnerships, a company, association or municipality and the vehicles are used for pleasure and/or business purposes (not commercially), vehicles shall be rated as though they were owned by an individual.

Continuous Insurance History can be verified by one of the following methods:

- Autoplus
- Claims Experience Letter dated within 12 months
 - Must be in English or French or translated by a certified translation service
 - Must be from an Insurance Company or Government Agency on their respective letterhead
 - *Must clearly identify the insured as a driver on the policy and all reported losses*

How Minor Convictions Impact Driving Record

Number of Minor Traffic Violations in the Past 3 Years	“Clear Record” For:	Driving Record
0	6 years	8*
1	6 years	7*
2	6 years	6*
3	5 years	5*
3+	4 years	4*
3+	3 years	3*
3+	2 years	2*
3+	1 year	1*
3+	< 1 year	0*

Accident Rating – New Business

All claims, at fault and not at fault, listed on the application will be assigned to the highest rated automobile with the same principal (or occasional) operator. If there is a driver with an accident, who is not rated as a principal (or occasional) operator on any automobile, their at-fault accident will be assigned to the highest rated automobile.

Additional Notes:

- If a surcharge applies, the automobile will not qualify for Driving Record 5*, 6*, 7* or 8*.
- Intact reserves the right to reassign a driver and/or the at-fault accident when the driver who was responsible for the accident is not rated on the automobile. For example, we have paid a loss out under Collision and the driver responsible is assigned to an automobile that does not have Collision.

Renewal – Driving Record

Driving Record Definition:

To determine the appropriate Driving Record, count the number of years that the insured and/or principal (or occasional) operator has a “clear record” and apply as follows.

Clear Record

Throughout the period concerned:

- i) The insured and/or principal operator has held **valid insurance**.
 - If the insured and/or principal operator has never held valid insurance, they may be credited with “1” year “Clear Record.”
 - A lapse in insurance coverage less than 24 months will not invalidate the Insured’s clear record.

Note: The Driving Record will not advance during the period in which the insurance coverage was lapsed.
- ii) There has been no chargeable accident involving the described vehicle or one for which it has been substituted.
- iii) There has been no accident arising out of the use or operation of any vehicle by the Insured or Principal Operator.
- iv) The insured and/or principal operator has continuously held a **valid operator’s license**. Suspension of an operator’s license for a period of less than 24 months will not invalidate the Insured’s clear record. Any lapse in insurance coverage greater than 24 months due to a license suspension (or similar) will result in a maximum 1* driving record, regardless of what it qualified for previously.

Note: The driving record will not advance during the period of time the license was suspended.
- v) Where vehicles are owned by partnerships, a company, association or municipality and the vehicles are used for pleasure and/or business purposes (not commercially), vehicles shall be rated as though they were owned by an individual.

Continuous Insurance History can be verified by one of the following methods:

- Autoplus; or
- Claims Experience Letter dated within 12 months:
 - Must be in English or French or translated by a certified translation service;
 - Must be from an Insurance Company or Government Agency on their respective letterhead;
 - Must clearly identify the insured as a driver on the policy and all reported losses.

How Minor Convictions Impact Driving Record

Number of Minor Traffic Violations in the Past 3 Years	“Clear Record” For:	Driving Record
0	6 years	8*
1	6 years	7*
2	6 years	6*
3	5 years	5*
3+	4 years	4*
3+	3 years	3*
3+	2 years	2*
3+	1 year	1*
3+	< 1 year	0*

PERSONAL INSURANCE PRODUCT MANUAL

How At-Fault Losses Impact Rating on Renewal

When an at-fault loss is incurred during the policy term, the loss will be considered in the rating of the policy at renewal. The loss will be assigned to only one automobile and it will firstly be assigned to the automobile that incurred the loss. However:

- If that automobile is deleted (or is unknown), the claim will be reassigned to the highest rated automobile with the same principal (or occasional) operator
- If that automobile is substituted, the new substituted automobile will be assigned the claim as the automobile number will remain the same
- If there is one at-fault loss in the previous term and the (AB)-SEF 39 exists on the automobile that incurred the loss, and the coverage has not been enacted, the Accident Rating Waiver will be applied
- If the at-fault driver is not listed on the policy, the accident will be assigned to the principal operator of the automobile that was involved in the accident
- If the at-fault driver is not a principal (or occasional) operator on the automobile that was involved in the accident, but is rated principal (or occasional) operator of another automobile insured with Intact, the accident is normally transferred to the at-fault driver
- If the at-fault driver is deleted from the policy the accident will remain with the automobile that incurred the loss and will be assigned to the principal operator of that automobile
- If both the automobile and at-fault driver are deleted the accident will be reassigned to the principal operator of the highest rated remaining automobile

Note: If both the automobile and driver are deleted from the policy, and the driver is no longer living in the household, the accident may be removed from rating under this policy when the underwriter is satisfied that another insurer is providing insurance and is applying the proper accident rating.

Not at fault claims assignment on Renewal

When a not at-fault loss is incurred during the policy term, the loss should be assigned appropriately. The loss will be assigned to only one automobile and it will firstly be assigned to the automobile that incurred the loss. However:

- If that automobile is deleted (or is unknown), the claim will be reassigned to the highest rated automobile with the same principal (or occasional) operator
- If that automobile is substituted, the new substituted automobile will be assigned the claim as the automobile number will remain the same
- If the driver is not listed on the policy, the accident will be assigned to the principal operator of the automobile that was involved in the accident
- If the driver is not a principal (or occasional) operator on the automobile that was involved in the accident, but is rated principal (or occasional) operator of another automobile insured with Intact, the accident is normally transferred to the driver involved in the loss
- If the driver is deleted from the policy the accident will remain with the automobile that incurred the loss and will be assigned to the principal operator of that automobile
- If both the automobile and driver are deleted the accident will be reassigned to the principal operator of the highest rated remaining automobile

PERSONAL INSURANCE PRODUCT MANUAL**Additional Notes:**

- *If a surcharge applies, the automobile will not qualify for Driving Record 5*, 6*, 7* or 8*.*
- *Intact reserves the right to reassign a driver and/or the at-fault accident when the driver who was responsible for the accident is not rated on the automobile. For example, we have paid a loss out under Collision and the driver responsible is assigned to an automobile that does not have Collision.*

See examples on next page

PERSONAL INSURANCE PRODUCT MANUAL

Renewal Business Driving Record Criteria

A driver with no at fault losses since the last renewal (or since inception if renewing for the first time) should qualify for the Driving Record as shown below:			A driver with one (1) at fault loss since the last renewal (or since inception if renewing for the first time) should qualify for the Driving Record as shown below:		
Prior DR	Renewal DR	Criteria	Prior DR	Renewal DR	Criteria
7	8	<ul style="list-style-type: none"> No at fault loss in 6 years No convictions by principal operator in the household in 3 years 	8	5	<ul style="list-style-type: none"> Maximum 3 convictions per driver in 3 years
7	7	<ul style="list-style-type: none"> No at fault loss in 6 years Maximum 1 conviction by principal operator in the household in 3 years 	7	5	<ul style="list-style-type: none"> Maximum 3 convictions per driver in 3 years
6	7	<ul style="list-style-type: none"> No at fault loss in 6 years Maximum 1 conviction by principal operator in the household in 3 years 	6	5	<ul style="list-style-type: none"> Maximum 3 convictions per driver in 3 years
6	6	<ul style="list-style-type: none"> No at fault loss in 6 years Maximum 2 convictions by principal operator in the household in 3 years 	5	3	<ul style="list-style-type: none"> First at fault loss in 6 years Maximum 3 convictions per driver in 3 years
5	6	<ul style="list-style-type: none"> No at fault loss in 6 years Maximum 2 convictions by principal operator in the household in 3 years 	4	0	<ul style="list-style-type: none"> First at fault loss in 5 years
5	5	<ul style="list-style-type: none"> No at fault loss in 5 years Maximum 3 convictions by principal operator in the household in 3 years 	3	0	<ul style="list-style-type: none"> First at fault loss in 4 years
4	5	<ul style="list-style-type: none"> No at fault loss in 5 years Maximum 3 convictions by principal operator in the household in 3 years 	2	0	<ul style="list-style-type: none"> First at fault loss in 3 years
4	4	<ul style="list-style-type: none"> No at fault loss in 4 years Maximum 4 convictions by principal operator in the household in 3 years 	1	0	<ul style="list-style-type: none"> First at fault loss in 2 years
3	4	<ul style="list-style-type: none"> No at fault loss in 4 years 			
2	3	<ul style="list-style-type: none"> No at fault loss in 3 years 			
1	2	<ul style="list-style-type: none"> No at fault loss in 2 years 			
0	1	<ul style="list-style-type: none"> No at fault loss in 1 years 			

my Drive™ (Alberta only)

my Drive, available through the Intact Insurance App (the “Application”), collects driving behavior information for our Usage Based Insurance Program. This collected data will be used to generate a personalized rating factor (Adjustment) which could increase, decrease, or have no impact on the automobile insurance premium, depending on the driving behavior recorded. To participate in the **my Drive** Program, each enrolled driver must provide consent to the Terms of Use in order to activate the Application.

Eligibility requirements

- Must be principal operator of an eligible private passenger vehicle listed on the policy (excluding Antique and Classic vehicles).
- The policyholder must provide consent for all drivers participating in the Program.
- The enrolled driver must have a smartphone compatible with the most recent version of the Application. The Application must remain installed throughout the participation in the Program and updated when required.
- A data plan must be maintained with a mobile service provider, throughout the participation in the Program, allowing the Application to transfer data to us and our service providers.
- Cellular coverage must be available in the vehicle operation region that is sufficient to collect the data for the principal driver's driving behavior.
- The policyholder must provide their email address, which must remain valid throughout the participation in the Program.
- Each enrolled driver must provide their mobile phone number and email address, which must remain valid throughout their participation in the Program.

Note

- Principal drivers who have opted out of the Program or deleted the Application can re-enroll as long as they meet the Program's eligibility. We reserve the right at our sole discretion to terminate a driver's participation in the Program if we deem there to be any misuse of the Application (e.g., tagging a trip as a passenger trip when they were the driver). If a driver's participation in the Program was terminated by Intact Insurance, re-enrolment in the Program will be at our discretion.
- Existing drivers who have already completed the original my Driving Discount Program (device or mobile) or my Drive (continuous), will remain in that Program, unless they choose to enroll in the **my Drive** (Added Value) Program.

Activation Discount

- Enrolled drivers will receive an Activation Discount on all eligible private passenger vehicles where they are assigned as principal driver.
- The discount will apply on a new business policy term only. The discount will not be applied to drivers who enroll on a renewal policy term.
- The discount is removed on the following renewal and replaced with an Adjustment.
- A driver will be un-enrolled and discount removed if they do not activate the Application.
- The discount will be removed if the driver is un-enrolled from the Program; however, their Driving Data may still be used to provide an Adjustment on subsequent renewals.
- The discount applies to the premium for the principal and occasional operators (class 05/06).

Eligible Coverages	Discount
Third Party Liability	5%
Direct Compensation for Property Damage	
Accident Benefits	
All Perils	
Collision	
Comprehensive	
Specified Perils	

Adjustment

- The Driving Data of each enrolled driver will be used to generate a personalized rating factor (Adjustment) on renewal and will be applied to all eligible private passenger vehicles where they are assigned as principal driver. The assessment of the Driving Data may also include historical Driving Data collected during the driver's participation in prior versions of the Program.
- If the principal operator has not been tagged as a driver by the Application for a minimum of 500 km, the Adjustment may not apply, or it might have a smaller impact.
- The Adjustment is updated upon each renewal.
- If a driver is un-enrolled from the Program, their Driving Data may still be used to provide an Adjustment on current and subsequent renewals.
- The Adjustment applies to the premium for the principal and occasional operators (class 05/06).

Eligible Coverages	Personalized Rating Factor
Third Party Liability	Between -25% to +25%
Direct Compensation for Property Damage	
Accident Benefits	
All Perils	
Collision	
Comprehensive	
Specified Perils	

To reach a customer service representative:

- For technical questions, you can contact us @ 1-855-903-1300
- email us @ mydrive.alberta@intact.net
- For more information, visit our website @ <http://www.intact.ca/mydrive>

Available Coverages

Section A - Third Party Liability Coverage

AVAILABLE LIMITS				
\$200,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000

Section A.1 – Direct Compensation for Property Damages (*Alberta Only*)

Mandatory on all private passenger vehicles with third party liability

Section B - Accident Benefits

Mandatory on all private passenger vehicles with third party liability

Section C - Physical Damage Coverage and Deductibles

All Perils	Collision	Comprehensive	Specified Perils
\$250	\$250	\$250	\$250
\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,500	\$1,500	\$1,500
\$2,500	\$2,500	\$2,500	\$2,500
\$3,000	\$3,000	\$3,000	\$3,000
\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$10,000	\$10,000	\$10,000
\$25,000	\$25,000	\$25,000	\$25,000
\$50,000	\$50,000	\$50,000	\$50,000

Note: A value-based deductible(s) of \$5,000, \$10,000, \$25,000 or \$50,000 may be applied to the Section C coverage if the vehicle is accepted and valued at \$100,000 or over.

Minimum Deductible (*Alberta only*)

New Business and Newly Added Risks: For Physical Damage Minimum Deductibles are

- \$250 for Collision
- \$500 on All Perils, Comprehensive or Specified Perils

For Alberta only:

If the customer chooses to add the \$1,000 Hail Deductible Endorsement or Deletion of Hail Coverage Endorsement to a risk, the All Perils, Comprehensive or Specified Perils Deductible can be reduced to \$250 if requested

Variables Reference Guide

Alberta, Northwest Territories, Nunavut and Yukon

At Intact Insurance and Novex Insurance, we use many variables to offer an individualized rate for each customer, based on their unique characteristics, experience, and details of their automobile. There are many rating factors acting together to determine the final premium, and this guide can help you with explaining these variables to your customers. The specific data used to develop the premium can be found on the Customer Declaration page.

***** Note***** The sophistication of applying our rating algorithm requires an electronic means for quoting. Please ensure you use Savers, Halcion quote or a comparative rating engine to determine Intact premiums for automobile risk types

Rating variable	What you need to know
Distance to work	The distance your customer drives to work, to school, to the bus or the train station is considered in rating.
Annual distance driven	The annual distance driven is considered in rating.
Price of the vehicle	The manufacturers suggested retail price (MSRP) of the vehicle is considered in rating.
Use of the vehicle	The vehicle can be used for pleasure, to commute or for business.
Age of Vehicle	The age of the vehicle is considered in rating.
Age, gender & driver training	We consider the date of birth, gender of the principal or occasional driver and whether they have successfully completed a qualified driver training course.
Age Licensed	We consider the age in which the principal (occasional) driver obtained a valid operator's license, as defined in the Operator Licensing and Vehicle Control Regulation, to drive an automobile.
Marital Status	We consider the marital status of the principal (occasional) driver.
Principal or occasional driver	Whether a person drives the vehicle(s) as a principal or occasional will affect the premium.
Driving record	Driving record reflects driving history and the presence of at fault claims and /or convictions. Driving record values range from 0* to 8*.
Driving experience	Driving experience is based on the number of years the principal or occasional driver has been licensed.
At-fault accidents	We consider the number of at-fault losses your customer has had, and how much time has passed since the last at-fault loss. There are further benefits for your customers who have been free of at-fault losses for the last 10 years.



Rating variable	What you need to know
Minor Convictions	We consider the number of minor convictions your customer has had, and how much time has passed since the last minor conviction.
Major Convictions	We consider the number of major convictions your customer has had.
Section C deductibles	There is an array of Section C deductibles that range from \$250 to \$3,000. Higher deductibles may be applied based on vehicle value.
Third party liability (TPL) limit	We offer your customer a choice of five TPL limits: <ul style="list-style-type: none">▪ \$200,000▪ \$300,000▪ \$500,000▪ \$1 million▪ \$2 million
Rating territories	The six-digit postal code is used to determine the territory. The postal code and full address must be accurate and valid with Canada Post.
Number of PPV risks on the policy	The number of vehicles insured on the same policy is considered in rating
Credit Score (Alberta Only)	Customers who provide consent for a credit check are eligible for a credit on their Section C premiums, providing their credit score meets the qualifications
Full Coverage	Vehicles carrying third party liability and full physical damage coverage (All Perils, or Collision with Comprehensive, or Collision with Specified Perils) is considered in rating.

Discounts

- * There is **no maximum** on the discount percentage which is applied to the driver/policy.
- * For details on additional factors that will provide pricing benefits on **Private Passenger Vehicle** or **Motorcycle** risk types, please refer to the **Variables Reference Guides**.

Name	Amount	Eligible Products	Eligible Coverages	Eligibility/Rules								
Hybrid Vehicle	3%	Private Passenger Vehicles	<ul style="list-style-type: none">▶ Third Party Liability▶ Direct Compensation for Property Damage▶ Accident Benefits▶ All Perils▶ Collision▶ Comprehensive▶ Specified Perils	<p>The discount will apply to any hybrid vehicle as determined by IBC.</p> <p>Note: The discount applies to the premium for Principal and Occasional Operators</p>								
Electric Vehicle	2% - 10%	Private Passenger Vehicles	<ul style="list-style-type: none">▶ Third Party Liability▶ Direct Compensation for Property Damage▶ Accident Benefits▶ All Perils▶ Collision▶ Comprehensive▶ Specified Perils	<p>The discount will apply to any electric vehicle as determined by IBC, based on MSRP + GST:</p> <table><tr><th>MSRP + GST</th><th>Discount</th></tr><tr><td>Less than or equal to \$40,000</td><td>10%</td></tr><tr><td>\$40,001 - \$70,000</td><td>5%</td></tr><tr><td>Over \$70,000</td><td>2%</td></tr></table> <p>Note: The discount applies to the premium for Principal and Occasional Operators</p>	MSRP + GST	Discount	Less than or equal to \$40,000	10%	\$40,001 - \$70,000	5%	Over \$70,000	2%
MSRP + GST	Discount											
Less than or equal to \$40,000	10%											
\$40,001 - \$70,000	5%											
Over \$70,000	2%											
Loyalty/Renewal	5%	Private Passenger Vehicles	<ul style="list-style-type: none">▶ Third Party Liability▶ Direct Compensation for Property Damage▶ All Perils (Collision portion only)▶ Collision	<p>The client has had a private passenger vehicle insured through the broker or company for the 12 months immediately preceding the effective date of the policy with no gaps or lapses in insurance coverage.</p> <p>Note: This discount only applies to the vehicle where the Named Insured/Principal Operator qualifies for the discount.</p>								
Multi-Bikes	5%	Motorcycles	<ul style="list-style-type: none">▶ Third Party Liability▶ Direct Compensation for Property Damage▶ Accident Benefits▶ Collision	<p>The discount shall apply when more than one motorcycle with Third Party Liability coverage are on the same policy.</p>								

Name	Amount	Eligible Products	Eligible Coverages	Eligibility/Rules
my Drive (Alberta Only)	5% Activation	Private Passenger Vehicles	<ul style="list-style-type: none"> ▸ Third Party Liability ▸ Direct Compensation for Property Damage ▸ Accident Benefits ▸ All Perils ▸ Collision ▸ Comprehensive ▸ Specified Perils 	See my Drive for details.
	-25% to +25% Adjustment			
my tires and toys	10%	<ul style="list-style-type: none"> ▸ ATVs ▸ Mopeds ▸ Motorcycles ▸ Motorhomes ▸ Snowmobiles ▸ Trailers 	<ul style="list-style-type: none"> ▸ Third Party Liability ▸ Direct Compensation for Property Damage ▸ Accident Benefits ▸ All Perils ▸ Collision ▸ Comprehensive ▸ Specified Perils 	Shall apply when a Private Passenger Vehicle is present on the same policy and carries Third Party Liability Coverage.
Occupational	Refer to Company	Private Passenger Vehicles	<ul style="list-style-type: none"> ▸ All Perils ▸ Collision ▸ Comprehensive ▸ Specified Perils 	<p>Where applicable, applied to:</p> <ul style="list-style-type: none"> ▸ Accountants and Chartered Accountants ▸ Architects ▸ Civil Servants (Federal, Provincial, and Municipal) including employees of Crown Corporations ▸ Dentists (including Hygienists) ▸ Medical doctors and members of the medical profession ▸ Education – employed full time at an Academic Learning Centre ▸ Engineers ▸ Employees of Financial Institutions ▸ Firefighters ▸ Lawyers ▸ Police ▸ Licensed General Insurance Brokers <p>Note: This discount is only applied to the vehicle where the Principal Operator qualifies for the discount, and they remain eligible upon retirement</p>
Post-Secondary Student	10%	Private Passenger Vehicles	<ul style="list-style-type: none"> ▸ All Perils ▸ Collision ▸ Comprehensive ▸ Specified Perils 	<p>The principal operator must:</p> <ul style="list-style-type: none"> ▸ Be less than 25 years of age; ▸ Attend a post-secondary institution full-time; ▸ Have obtained their High School diploma; ▸ Be actively pursuing a Degree/Certificate from a Post-Secondary Institution.

PERSONAL INSURANCE PRODUCT MANUAL

Name	Amount	Eligible Products	Eligible Coverages	Eligibility/Rules
Select Rider Advantage	10%	Motorcycles	<ul style="list-style-type: none"> ▶ Third Party Liability ▶ Direct Compensation for Property Damage ▶ Accident Benefits ▶ Collision 	<ul style="list-style-type: none"> ▶ The Principal Operator must have operated a motorcycle for a minimum of 72 months; ▶ There must be no at fault accidents less than 72 months old assigned to the risk for any driver; ▶ The Principal Operator must not have any major or criminal code convictions and not more than 2 minor convictions in the last 36 months; ▶ The Principal Operator must not be more than 60 years old; ▶ Applies to all categories except for, Off Road and Dual-Purpose Motorcycles <p>Note: This discount is only applied to the motorcycle where the Insured/Principal Operator qualifies for the discount.</p>

Surcharges

- * This section applies to **Private Passenger Vehicle** risk types only. For details on additional factors that influence pricing, please refer to the **Automobile – Variables Reference Guide**.

Convictions

- * The number of convictions in the past three years is also considered in rating **Motorcycle** risk types. Please refer to my **Motorcycle – Variable Reference Guide** for details.

Conviction Type	Number of convictions	Amount
Minor Moving Traffic Violations	1 or more convictions	Refer to Variables Reference Guide
Major Moving Traffic Violations	1 or more convictions	Refer to Variables Reference Guide
Criminal Code and Serious Convictions	1 conviction	50%
	Each additional conviction	100%

Note: Surcharged risks due to convictions do not qualify for Driving Record 5, 6, 7, or 8.

- ▶ Accident and conviction surcharge criteria applies to all operators listed.
- ▶ Accident and conviction surcharges apply to premiums for Third Party Liability, Direct Compensation for Property Damage, All Perils, and Collision Coverages
- ▶ The exposure period is 36 months prior to date of application or renewal
- ▶ The convictions listed on the following pages do not outline every chargeable conviction. If you have a question on chargeability for a specific conviction – please contact your Intact representative.

Non-Payment Cancellations

If the applicant has 1 or more prior non-payment cancellation in the 36 months prior to the date of application, a 25% surcharge is applicable.

- ▶ Applies to all private passenger vehicles listed.
- ▶ Applies to the principal operator and occasional operators, including class 05 and class 06 drivers.
- ▶ Applies to premium for Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, All Perils, Collision, Comprehensive, Specified Perils Coverages.

Maximum Surcharges

If more than 1 surcharge applies, the surcharges are cumulative. In the case of Private Passenger risks involving an unmarried male owner or principal operator under 25 years of age, the maximum surcharge is 200%. Other Private Passenger Risks have no maximum percentage.

Moving Traffic Violations

Minor Moving Traffic Violations

Offences under any Act governing highway traffic:

- Any offence substantially similar committed in or outside Alberta, NWT, Nunavut, or Yukon
- Any speeding violation (unless otherwise noted – see Major Moving Traffic Violations)
- Failure to:
 - back up in safety
 - change lanes in safety
 - drive in designated lane
 - drive in right-hand lane
 - give way
 - make U-turn safely
 - merge safely
 - obey traffic control device
 - pass in safety
 - properly signal
 - stop (various reasons – i.e.: stop sign)
 - stop at railway crossing
 - yield right of way to vehicle/pedestrian
- Following too closely
- Impeding traffic
- Improper right/left turn
- Improperly pass school bus
- Moving traffic offence other than major/serious
- Pass/cross solid line(s)
- Pass vehicle at pedestrian cross walk
- Stunting
- Wrong way on one way highway

Major Moving Traffic Violations

Offences under any Act governing highway traffic:

- Any offence substantially the same committed in or outside Alberta, NWT, Nunavut, or Yukon
- Any speeding violation in a school/playground zone
- Failure to:
 - remain at the scene of an accident
 - stop for a peace officer
 - stop for a school bus
- Passing in a school/playground
- Distracted Driving

Criminal Code and Serious Convictions

Offences under the Criminal Code of Canada or any other act of an offence substantially the same, within or outside Canada, including, but not limited to:

- Criminal negligence or manslaughter committed in the operation of a motor vehicle
- Dangerous driving
- Driving without due care and attention (careless driving) ***
- Driving while disqualified ***
- Exceeding blood alcohol level permitted by law
- Failure or refusal to submit a Breathalyzer or Blood test
- Impaired driving
- Intoxicated driving
- Racing ***

*** Considered as a major moving traffic violation if convicted under the Highway Traffic Act or Traffic Safety Act.

Automobile - Endorsements

Rating Waiver Endorsement

39 At-Fault Accident Waiver Endorsement

This endorsement protects the renewal premium from increasing as a result of an at fault accident involving the vehicle to which this endorsement applies.

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.

Provided that:

- A. The automobile driver has not been convicted of any offence under the Criminal Code of Canada, in relation to the accident;
- B. The automobile driver has not been convicted of any offence involving failure to report and/or remain at the scene of an accident, driving while their license is under suspension, racing, fail to stop/yield for a school bus, passing in a school zone or playground zone, or careless driving, in relation to the accident, and
- C. There has not been a violation of Statutory Condition 2 of the automobile insurance policy, in relation to the accident.

Additional Underwriting Rules for the (AB)-SEF 39:

- 1) (AB)-SEF 39 is available to all private passenger vehicles with a principal operator who is rated as 6* (does not have an at-fault accident within the past six (6) years and has no more than two (2) minor convictions within the past three (3) years).
- 2) The coverage provided by this endorsement is valid for only one (1) at-fault accident suffered by the insured during the term of the policy. Once the protection under the (AB)-SEF 39 has been enacted for a risk, the insured may only apply again when they have been six (6) years without an at-fault accident under (Third Party Liability or Collision) and has no more than two (2) minor moving traffic violation within the past three (3) years.
- 3) All at-fault accidents are eligible for protection provided the loss did not involve a criminal code conviction or surchargeable conviction. Minor moving traffic violations will still be taken into account for rating purposes at renewal.
- 4) (AB)-SEF 39 protection can be purchased any time during the policy term but must be purchased prior to any at-fault accident occurring.
- 5) 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.
- 6) Recreational vehicles including motorhomes and commercial rated vehicles are not eligible for the (AB)-SEF 39 endorsement coverage.
- 7) When at-fault loss activates the (AB)-SEF 39 endorsement coverage, the premium for the endorsement is considered fully earned. No premium refund will be provided if the coverage is deleted during the term of the policy after an at-fault loss has occurred.
- 8) To qualify for the (AB)-SEF 39 the risk must carry Third Party Liability and one or any combination of All Perils, Collision, Comprehensive and/or Specified Perils Coverage.
- 9) The (AB)-SEF 39 cannot be added where one or any combination of All Perils, Collision, Comprehensive and/or Specified Perils deductible(s) is equal to or greater than \$2,500, excluding vehicles valued \$100,000 or more where the 5% deductible has been applied.

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10) When the (AB)-SEF 39 has been activated on a vehicle, the premium protection provided by the endorsement is in force for the remainder of the policy term.

- If a protected at-fault accident is re-assigned mid-term to another vehicle where there are additional at-fault accidents, the premium protection for any protected at-fault accident is in force for the remainder of the policy term.
- Unprotected at-fault accidents added mid-term to a vehicle with an activated (AB)-SEF 39 will be considered in the rating, while the premium protection for any protected at-fault accident is in force for the remainder of the policy term.
- Transactions involving an activated (AB)-SEF 39 should be referred to underwriting for completion.

Driving Record	Rate	
	my home and auto™	All Other
8	\$30	\$60
7	\$35	\$70
6	\$40	\$80

Minor Conviction Rating Waiver Endorsement

This endorsement protects the 8* renewal premium from increasing as a result 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.

If more than one (1) 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.

Additional Underwriting Rules for the Minor Conviction Rating Waiver Endorsement:

1. The Minor Conviction Rating Waiver Endorsement is available to all private passenger vehicles with a principal operator who is rated as 8* (does not have an at-fault accident within the past six (6) years and does not have a moving traffic violation within the past three (3) years).
2. The coverage provided by this endorsement is valid for only one (1) minor moving traffic violation as determined by the driver's abstract. If the insured has more than one (1) minor moving traffic violation during the same term or subsequent terms, the Minor Conviction Rating Waiver Endorsement will not apply and the insured will be rated according to the driving record they qualify for.
3. Once the protection under the Minor Conviction Rating Waiver Endorsement has been enacted, coverage protection will only apply again when the insured's driver's abstract shows no moving traffic violations on their record.
4. Criminal code convictions or major moving traffic violations are not protected by the Minor Conviction Rating Waiver Endorsement.
5. At fault accidents will still be taken into account for rating purposes at renewal unless the (AB)-SEF 39 – Accident Rating Waiver Endorsement applies. In this case, the (AB)-SEF 39 coverage will be taken into consideration separately for rating purposes.
6. The Minor Conviction Rating Waiver Endorsement protection can be purchased any time during the policy term but must be purchased prior to any minor moving traffic violation occurring.
7. Recreational vehicles including motorhomes and commercial rated vehicles are not eligible for the Minor Conviction Rating Waiver Endorsement coverage.
8. When a minor moving traffic violation activates the endorsement coverage, the premium for the endorsement is considered fully earned. No premium refund will be provided if the coverage is deleted during the term of the policy after a minor moving traffic violation has occurred.

PERSONAL INSURANCE PRODUCT MANUAL

9. If the insured is receiving the 8* driving record due to forgiveness of a minor moving traffic violation but removes the endorsement mid-term or at renewal from their policy, the conviction will be counted and the policy will be re-rated accordingly taking into consideration the violation.
10. The protection does not apply to occasional operators.
11. To qualify for the Conviction Rating Waiver the risk must carry Third Party Liability and one or any combination of All Perils, Collision, Comprehensive and/or Specified Perils Coverage.
12. The Convictions Rating Waiver cannot be added where one or any combination of All Perils, Collision, Comprehensive and/or Specified Perils deductible(s) is equal to or greater than \$2,500, excluding vehicles valued at \$100,000 or more where the 5% deductible has been applied.

Rate: *my* Home and Auto™ policies \$13 per vehicle per year
 All other Automobile policies \$25 per vehicle per year

Automobile – Endorsements

Endorsements – For Use With The S.P.F. No. 1 Owners Policy

(AB)-SEF #	Endorsement Name and Description
2 Designated Operator(s) Driver Other Automobiles Endorsement - AB Drive Other Automobile Endorsement Named Person(s) – NT, NU, YK	<p>This endorsement extends "Drive other automobile" privileges (Section A- Third Party Liability, Section A.1 Direct Compensation for Property Damage and Section B Accident Benefits to anyone named in the policy.</p> <p>Intact Insurance Company considers all members of the Insured's household, declared on the policy as operators, covered on an Intact Insurance Company policy at no additional premium.</p> <p>Policies covering vehicles insured in a company name where a specific insured vehicle is provided to a partner or employee, we interpret this coverage to apply to members of households of such persons. Those household members must not own vehicle(s) of their own.</p>
3 Drive Government Automobiles Endorsement	<p>This endorsement provides coverage arising from the use, operation, care, custody or control, of any automobile owned by the Government of Canada or any province thereof and resulting from bodily injury to or death of any person or damage to property, or from loss or damage to such automobile.</p> <p>Government owned automobiles are frequently self-insured. This endorsement offers protection to the insured while driving such automobiles.</p> <p>Limit: \$45,000</p> <p>Rate: Refer to Company</p>
5A Permission to Lease – Specified Lessee Endorsement - AB	<p>5 Permission to Rent Or Lease Endorsement (Specified Lessee) – NT, NU, YK</p> <p>This endorsement extends the policy to provide the Lessee the same coverage as if the vehicle were an owned vehicle. This endorsement is used on policies covering vehicles leased on a long-term basis (in excess of 30 days) where a separate policy is issued to each lessee.</p>
6a Carry Passengers for Compensation or Hire Endorsement	<p>This endorsement provides permission to carry fellow employees, or neighbours for compensation to and from work.</p> <p>The 6a endorsement is not required when the insured person's vehicle is used to transport clients or when person uses their vehicle on the business of their employer even though the employee is paid to do so. Also, the 6a endorsement is not required where a volunteer is paid mileage and expenses when using their vehicle for volunteer purposes and if the insured person is taking their turn driving someone in a car pool arrangement, taking occasional trips where passengers share cost, transporting babysitters, or the occasional carrying of school children.</p> <p>Rate: 10% of the Bodily Injury, Property Damage & Direct Compensation for Property Damage Base Premium.</p>
8a Named Person Property Damage Reimbursement Endorsement	<p>This endorsement is used where the insured agrees to reimburse Intact Insurance Company a specified or actual amount of loss in respect of damage to property of others where indemnity is provided under Section A of the policy.</p> <p>This endorsement must be signed by the Insured.</p>
9 Marine Use Excluded Endorsement (Amphibious Vehicles)	<p>This endorsement is to be attached to all vehicles designed for use on water as well as on land and excludes coverage while vehicles are in or upon water or being launched or landed.</p>

(AB)-SEF #	Endorsement Name and Description
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13d Limitation of Glass Coverage Endorsement – AB**13d Comprehensive Cover - Limited Glass Endorsement – NT, NU, YK**

This endorsement provides specified perils coverage for all glass on a vehicle and in addition vandalism to windows other than the front window.

Rates: A premium reduction will be applied to the Comprehensive coverage.

13h Existing Hail Damage – Deletion of Hail Coverage Endorsement

This endorsement excludes coverage for hail. It is applied to a vehicle that has existing hail damage. If the insured supplies evidence satisfactory to the insurer that the hail damage has been repaired, this endorsement will become null and void and have no effect.

16 Suspension of Coverages Endorsement

The (AB)-SEF 16 endorsement suspends the coverages of Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, All Perils (Collision portion only) and Collision coverages for Private Passenger automobiles. The (AB)-SEF 44 and Comprehensive or Specified Perils coverage will remain in effect. This endorsement can be used when a vehicle is being withdrawn from use for a minimum period of 45 consecutive days. We will refund a portion of the premium (calculated on a pro-rata basis) when this endorsement is added. This endorsement is only available on a policy written for a 12-month period and it must be signed by the Insured.

17 Reinstatement of Coverage Endorsement

This endorsement reinstates the coverage suspended by the (AB)-SEF16, Suspension of Coverages Endorsement. The return premium is calculated on a pro-rata basis.

18 Replacement Cost Endorsement

Applicable to Private Passenger Automobiles used for Pleasure/Business purposes only.

In the event of a total or constructive loss of the automobile, the Insurer, as the basis of loss settlement agrees to pay at its expense for the Insured to replace the automobile and its equipment, including taxes with a new automobile having the same specifications and equipment, or if no such automobile is available, with a new automobile having similar specifications and equipment, for the first 60 months that a new vehicle is put in service. If the 60 months end during the term of the policy, the coverage will continue until the expiry date of that policy period.

The vehicle must be insured for All Perils, Collision, Comprehensive or Specified Perils under Section C.

Eligibility:

1. The insured must be the original owner/lessee.
2. Annual kilometers must be 40,000 or lower.
3. Demonstrator vehicles with less than 5,000 km qualify for this coverage.
4. Only available on Private Passenger Vehicles.
5. Not available on risks where there is unrepaired damage.

Rate:

A percentage of the All Perils, Collision, Comprehensive and/or Specified Perils will apply.

Age of Vehicle	Rate
1	7.5%
2	15%
3	22.5%
4	27.5%
5	32.5%

(AB)-SEF #	Endorsement Name and Description
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19b Limitation of Amount Endorsement – AB

19 Limitation of Amount Endorsement – NT, NU, YK

This endorsement limits the amount payable under Section C to the lesser of the Actual Cash Value at the time of loss or the amount stated on the endorsement. This endorsement is mandatory on antique, classic, modified/customized and replica vehicles, motor homes, snow vehicles and all-terrain vehicles

Note: This endorsement does not guarantee payment of the declared amount. The limit should be periodically reviewed to ensure that the coverage is adequate.

19a Valued Automobile Endorsement

This endorsement provides coverage on an agreed value basis with no actual cash value limitation. A current appraisal completed by a qualified appraiser is required and the report must include color photographs.

Rate: Charge for the rate group determined by the agreed value based on the current year rate group for that value.

Minimum Section C deductible is \$250.

20 Loss of Use Endorsement

The Loss of Use endorsement provides for the rental of an automobile (including Motorhomes) while the insured vehicle is out of use due to a peril provided in the policy under Loss of or Damage to Insured Automobile. It may be added to any S.P.F. No. 1 policy provided that All Perils, Collision, Comprehensive or Specified Perils coverage is carried on the vehicle.

Rates	
Limit Per Occurrence	Premium
\$750	\$20.00
\$1,000	\$30.00
\$1,500	\$40.00
\$2,500	\$50.00
\$5,000*	\$60.00

*** NOTE: The \$5,000 limit not available with the Plus Pac**

Refer to 'Plus Pac' rules in the 'Plus Pac' section of the manual.

23a Lienholder, Mortgagee or Assignee Endorsement - AB

Mortgage Endorsement – NT, NU YK

This endorsement provides protection to the lienholder by making cash settlements jointly to the insured and the lienholder and gives the lienholder 15 days' notice of cancellation of Direct Compensation for Property Damage or any physical damage coverage (Section C) on the policy.

27 Legal Liability for Damage to Non-Owned Automobiles Endorsement

This endorsement is available for all vehicles rated in the Private Passenger Section where All Perils, Collision, Comprehensive or Specified Perils coverage is provided with a deductible(s) less than \$2,500, excluding vehicles valued \$100,000 or more where a value-based deductible(s) has been applied. This endorsement extends coverage for legal liability for loss or damage arising from the care, custody or control of any automobile not owned by the Insured.

(AB)-SEF #	Endorsement Name and Description
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The rating is on an annual basis and allows for multiple trips. Coverage options available are as follows:

Coverage Limit available	Rate	
\$50,000	Alberta - \$25	NWT, Nunavut & Yukon - \$10
\$75,000*	Alberta - \$50	NWT, Nunavut & Yukon - \$20
\$100,000*	Alberta - \$75	NWT, Nunavut & Yukon - \$30

***NOTE: The \$75,000 and \$100,000 limits are not available with the Plus Pac**

Refer to 'Plus Pac' rules in the 'Plus Pac' section of the manual.

Annual minimum premium includes:

- \$250 deductible on Collision and Comprehensive coverage

28C Named Person(s) Reduction of Coverage Endorsement – AB

28 Reduction of Coverage As Respects Operation By Named Persons Endorsement – NT, NU, YK

This endorsement reduces limits or coverage under the policy while the person named in the endorsement is operating the insured vehicle.

Third Party Liability must be at least minimum limits and mandatory Accident Benefits coverage remains in force. **This endorsement must be signed by the Insured.**

32 Off-Highway Vehicle Endorsement

This endorsement provides coverage for unlicensed, unqualified or underage drivers while the recreational vehicle is being used off Public Highways.

35 Emergency Service Expense Endorsement

This product is not available to be added to any new or existing private passenger vehicle on or after June 16, 2021

This endorsement provides coverage for up to \$50 per occurrence for towing and emergency service expenses if the insured vehicle is disabled. This endorsement is available for all vehicles rated in the Private Passenger Section where All Perils, Collision, Comprehensive or Specified Perils coverage is provided.

Rate: \$15.00 per vehicle

36 Commercial Automobiles Used Exclusively For Pleasure Endorsement

This endorsement provides that the described automobile will be deemed to be of the private passenger type. Intact Insurance Company provides automatic coverage to all policies insuring commercial automobiles of 10,000 lbs. (4,500 kgs) or less gross vehicle weight used exclusively for pleasure purposes.

37 Limitation to Automobile Electronic Accessories and Electronic Equipment Endorsement

This endorsement is used to limit loss of or damage to sound and electronic communication equipment caused by theft or attempted theft up to \$1,500.

The equipment includes radios, tape player/decks, stereo player/decks, compact disc players, telephones, cellular telephones, CB radios, fax machines, computers, televisions and items of a similar nature.

38 Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment Endorsement

This endorsement is used to cover sound and electronic equipment for a specific sum insured.

A description and value of the equipment is required.

Any sound or electronic equipment not described on the endorsement is limited to \$1,500 in total. Examples of sound and electronic equipment are described in (AB)-SEF 37 above

Rate: \$3 per \$100

(AB)-SEF #	Endorsement Name and Description
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40 Fire and Theft Deductible Endorsement

This endorsement extends the deductible under Sub-Sections 1, 3 or 4 of Section C to apply to loss or damage caused by fire or theft of the entire automobile. The deductible will not apply to loss or damage caused by lightning. This endorsement is mandatory on antique, classic, modified/customized and replica vehicles, motor homes, snow vehicles and all-terrain vehicles.

Note: This endorsement will be added to all vehicles that are valued at \$100,000 and over.

This endorsement is not available on risks where Claims Advantage™ exists.

This endorsement must be signed by the insured, for Private Passenger Vehicles.

43R Limited Waiver of Depreciation - Owned Vehicles

43R (L) Limited Waiver of Depreciation - Leased Vehicles

Applicable to Private Passenger Automobiles used for Pleasure/Business purposes only.

This endorsement waives the depreciation on repair or replacement for loss from an insured peril for the first 30 months that a new vehicle is put in service. If the 30 months end during the term of the policy, the coverage will continue until the expiry date of that policy period. Limits the insurer's liability to the actual purchase price of the automobile and its equipment or the manufacturer's suggested List Price New at the original date of purchase, whichever is the lesser amount. The vehicle must be insured for All Perils, Collision, Comprehensive or Specified Perils under Section C.

The following 4 bullets are underwriting considerations for (AB)-SEF 43R and (AB)-SEF 43R(L) to be applied:

- The insured must be the original owner/lessee and request the endorsement within three months of purchase/lease.
- Not available on vehicles subject to accelerated depreciation because of high mileage or usage.
- Demonstrator vehicles with less than 5,000 km qualify for this coverage.
- Not available on risks where there is unrepaired damage

Rate: *my home and auto*™ Policies: \$30 per vehicle per year

All Other Policies: \$60 per vehicle per year

44 Family Protection Endorsement Including Supplement Endorsement

This endorsement provides limited protection to the Insured, his spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. The limit of this coverage is the difference between the Liability limit applicable to the automobile and the liability insurance carried by the other motorist at fault less recovery from certain other sources.

Vehicles registered to a commercial entity: This coverage is available for vehicles registered to a commercial entity only if the vehicle is specifically assigned to be used by one person. In this case, the policy will be endorsed so the coverage of (AB)-SEF 44 applies to the specific operator. Provide the operator's name, address, license number, and details of driving experience

CAE Endorsement Name and Description

CAE 16 - Claims Advantage™

This endorsement waives the physical damage deductible in the following situations:

1. **Waiver of Deductible for Total Loss** – we will waive the applicable deductible in the event a vehicle is declared a total loss as a result of an insured peril (excluding Hail in Alberta only);
2. **Waiver of Deductible for Hit & Run with damage in excess of \$1,000** – we will waive the applicable

PERSONAL INSURANCE PRODUCT MANUAL

deductible for a Hit & Run loss where the damage is in excess of \$1000 and is covered under the policy.

Mass Evacuation Coverage is now included with a limit of \$50 per day for a period not exceeding 30 days from the date of the order of evacuation, or the date the order is lifted and you are reasonably able to gain access to your vehicle, whichever is less.

Reimbursement is for reasonable expenses incurred for the rental of a substitute vehicle, including taxicabs or public means of transportation, while access to the insured vehicle is prohibited by civil authority, but only when such order is given for mass evacuation as a direct result of a sudden and accidental event within Canada or the United States of America.

Eligibility

1. Private Passenger vehicles (excluding my Collector Vehicle) are eligible providing they carry any Physical Damage coverage (All Perils, Collision, Comprehensive and/or Specified Perils).
2. The coverage will not be available where any one of a combination of All Perils, Collision, Comprehensive or Specified Perils deductible(s) is equal to or greater than \$2,500, excluding vehicles valued \$100,000 where a value-based deductible(s) has been applied.
3. Cannot be added to risks where *my Auto Extra* already exists.
4. Cannot be added to a risk where (AB)-SEF # 40 is already present.
5. There is no requirement to requalify for the coverage.
6. Halcion code 49Y is used for Principal Operators who are aged 49 years or less.
7. Halcion code 50Y is used for Principal Operators who are aged 50 years or more.

Note: If a Principal Operator's age changes midterm, the coverage cannot be amended from 49Y to 50Y until renewal.

Rate: \$15 per vehicle per year (no discount available for my home & auto™ risks).

CAE 17 - \$1,000 Hail Deductible Endorsement (*Alberta only*)

- This endorsement can be added at the request of the customer to Private Passenger, Motorhome, and /or *my* Collector vehicles carrying All Perils, Comprehensive or Specified Perils coverage to increase the deductible to \$1,000 for Hail coverage only.
- This endorsement cannot be used if the Deletion of Hail coverage is present (13H or CAE 18) or if the deductible is \$1,000 or higher.

A premium credit of 5% will be applied to Comprehensive, Specified Perils or Comprehensive portion of All Perils coverage.

CAE 18 - Deletion of Hail Coverage Endorsement (*Alberta only*)

- This endorsement can be added to Private Passenger, Motorhome, and/or *my* Collector vehicles carrying All Perils, Comprehensive or Specified Perils coverage. The endorsement removes coverage for the peril of Hail.
- This endorsement cannot be used if the 13H (Deletion of Hail Coverage) or the CAE 17 (\$1,000 Hail Deductible Endorsement) is present.
- A premium credit of either 7% or 30% will be applied to Comprehensive, Specified Perils or Comprehensive portion of All Perils coverage. The premium credit will vary based on the location the vehicle is garaged.

Note: If the customer chooses to add the \$1,000 Hail Deductible Endorsement or Deletion of Hail Coverage Endorsement to a risk, the All Perils, Comprehensive or Specified Perils Deductible can be reduced to \$250 if requested.

CAE Endorsement Name and Description**CAE #26 – Roadside Assistance**

This endorsement can be added to private passenger vehicles

- We will cover up to four (4) events per policy year. Each request for roadside assistance service or request for reimbursement counts as one (1) event out of the limit of four (4) events per policy year.
 - A request for roadside assistance that is subsequently cancelled or not required counts as one (1) event.
 - Roadside assistance will not be provided if the automobile is left unattended or if this is not the location of the initial breakdown when the service provider arrives. The request will still count as one (1) event
- Services provided but are not limited to: battery boosting, towing due to a mechanical breakdown, gas delivery, tire change, lockout assistance, and extraction of a stuck automobile.
- If service cannot be provided by our third-party provider, and upon receiving an itemized receipt, we will reimburse our client up to \$150 per event, up to a maximum of \$600 per policy year for all events. In this case, the requested service call without service does not count as an event. Each reimbursement counts as one (1) event to a maximum out of the limit of four (4) events per policy year.

Vehicle Age	Rate
0 to 9 Years	\$50
10+ Years	\$70

Refer to 'Plus Pac' rules in the Plus Pac section of the manual

Automobile Physical Damage Extension Package

Plus Pac Option B and Rates

Intact Insurance Company "Plus Pac – Option B"

This endorsement is available for all vehicles rated as a private passenger vehicle where All Perils, Collision, Comprehensive or Specified Perils coverage is provided. This coverage will not be available where any one or a combination of All Perils, Collision, Comprehensive or Specified Perils deductible(s) is equal to or greater than \$2,500, excluding vehicles valued at \$100,000 or more where a value-based deductible(s) has been applied.

1. Roadside Assistance (CAE 26)
 - We will cover up to four (4) events per policy year. Each request for roadside assistance service or request for reimbursement counts as one (1) event out of the limit of four (4) events per policy year.
 - A request for roadside assistance that is subsequently cancelled or not required counts as one (1) event.
 - Roadside assistance will not be provided if the automobile is left unattended or if this is not the location of the initial breakdown when the service provider arrives. The request will still count as one (1) event.
 - Services provided but are not limited to:
 - battery boosting, towing due to a mechanical breakdown, gas delivery, tire change, lockout assistance, and extraction of a stuck automobile.
 - If service cannot be provided by our third-party provider, and upon receiving an itemized receipt, we will reimburse our client up to \$150 per event, up to a maximum of \$600 per policy year for all events. In this case, the requested service call without service does not count as an event. Each reimbursement counts as one (1) event to a maximum out of the limit of four (4) events per policy year.
2. Loss of Use Endorsement - (AB)-SEF 20
 - Maximum \$2,500 any one accident. - No Daily Limit
3. Legal Liability for Damage to Non-Owned Automobiles Endorsement (AB)-SEF 27
 - \$250.00 Deductible on Collision and Comprehensive
 - \$50,000 limit on any one vehicle

Plus Pac - Option B

Use	Vehicle Age	Rate
Business Use	0 to 9 Years	\$100
	10 Years and older	\$120
All Other	0 to 9 Years	\$90
	10 Years and older	\$110
My Home & Auto Business Use	0 to 9 Years	\$65
	10 Years and older	\$85
My Home & Auto Other	0 to 9 Years	\$60
	10 Years and older	\$80

Eligibility and Rules

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. Principal Operator must have a Class 6 license, unless the motorcycle has been categorised as off-road. If the Principal Operator does not hold a valid class 6 motorcycle operators license, the highest rating that will be offered is a 1*. You may now bind risks for drivers who do not yet have a Class 6 license but will be obtaining one during the policy term.

Note: These risks can be quoted in SaversPlus, but the policy must be issued by an Underwriter. Changes to the driving record will not be done mid-term.

2. Principal Operators ages 16 to 20 are allowed, only if:
 - The Motorcycle is less than 650 cc, and;
 - Driver has held a Motorcycle Driver's Class 6 license for 12 months or longer (unless the motorcycle has been categorised as off-road), and;
 - No claims on any risk in the last 12 months.
3. Motorcycles greater than 650 cc are allowed only if the principal operator is 21 years of age or older.
4. All policies will be issued for 12 months.
5. Maximum of 1 cancellation for Non-Payment in the last 36 months.
6. No cancellations for material misrepresentation or non-disclosure in the last 3 years.
7. No convictions of fraud or attempted fraud in the last 10 years.
8. A copy of the vehicle registration certificate is mandatory when the VIN number is invalid.
9. Motorcycle must be used for personal use only;
 - where a motorcycle is insured under an SPF #9 Transportation Network policy, and it is used for UberEATS, it is not considered commercial use.
10. Motorcycle must be greater than 100 cc.

Motorcycle Risks You Must Refer Before Binding

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. Any Motorcycle valued at over \$100,000
2. Any driver with 3 or more minor convictions in the last 3 years
3. Any driver with 1 or more major conviction in the last 3 years
4. Modified motorcycles, such as:
 - Those modified and fitted with a car motor or steering wheel
 - Those having removed security equipment
 - Those with an installed engine other than the one provided by the manufacturer
 - Those with any modification to the frame of the motorcycle
 - Those with any modification to the steering mechanism

Motorcycle Risks We Do Not Write

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. 1 or more criminal convictions in the previous 3 years.
2. Motorized or electric bicycles.
3. Short term rental or leasing agreements.
4. Motorcycles used for competitions, racing or speed trails.
5. Prototypes and/or experimental motorcycles.
6. Imported or other motorcycles for which replacement parts are not readily available.
7. Motorcycles used for commercial purposes;
 - where a motorcycle is insured under an SPF #9 Transportation Network policy, and it is used for UberEATS, it is not considered commercial use.
8. Motorcycles operated outside of the province for more than six (6) consecutive months.
9. Applicant who is not a resident of Alberta.
10. The motorcycle(s) is not licensed, plated or registered in Alberta.
11. Applicant who is not the actual and registered owner of the motorcycle.
12. Motorcycles powered by non-factory (manufacturer) installed fuel system.
13. Motorcycles less than 101 cc (for units 50 cc and under please refer to the “Mopeds” section of the Product Manual).
14. Motorcycles without third party liability coverage.
15. Section C coverage where there is unrepaired damage.
16. Only physical damage coverage is requested (except those insured as a Collector and only while under restoration).
17. Turbocharged motorcycles.

Definitions

Motorcycle

A self propelled vehicle having a seat or saddle for the use of the driver and designed to travel with not more than three wheels in contact with the ground.

Motorcycle Accessories

Accessories such as helmets, goggles, boots, motorcycle leathers, rain gear, back protectors, protective and safety accessories, gear bags, saddle or luggage bags that are used in the course of the regular operation of a motorcycle are acceptable.

Motorcycle Equipment

Equipment such as chrome, failings, luggage racks, wind-shields, lights & lamps, fenders, wheels, pegs, footrests and sidecars are acceptable.

Canada Safety Council - Motorcycle Training Program

Accident free licensed motorcycle operators holding a valid certificate of the Canada Safety Council Motorcycle Training Program. An individual who has completed the course will receive credit for 3 years driving experience. A copy of the certificate is required.

Value

The "value" of the motorcycle is the "Purchase Value" plus the cost of additional equipment subsequently installed in the unit. "Purchase Value" means the selling price (including taxes).

Note: Any aftermarket equipment added to the motorcycle should be insured under the Recreational Vehicle Accessory and Upgrade Endorsement.

Motorcycle Trailers

Trailers towed by a motorcycle must be shown as a separate item. Third Party Liability is included in the motorcycle premium, however physical damage rates are charged for separately.

Custom Built

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

Cruiser

This type of motorcycle normally has a lower seat height, wider rear tire and raked front forks. The controls are set forward with the foot pegs way out in front. They are designed for comfort and looks, with a relaxed upright seating position. They are noted for their heavy use of chrome and are often highly customized.

Cruiser Touring

These often customized bikes blend the stylistic aspects of the Cruiser style, with the long-range capabilities of the Touring models. Emphasis is on usability, with ample storage, accessories, reliability and comfort being key considerations.

Dual-Purpose

A 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.

Mopeds (Motor-Assisted Bicycle)

A moped is a hybrid between the bicycle and the motorcycle, is equipped with a small engine (usually a two-stroke engine up to 50 cc, some motors can be electric). A moped has a bicycle drivetrain, and motive power can be supplied by the engine, the rider or both. In many locations, mopeds are subject to less stringent licensing than bikes with larger engines.

Naked Sport

Also known as the 'naked or street bike', this is the basic form of a motorcycle stripped down to its fundamental parts, with the front wheel visible from the rider's position. The emphasis on this style of bike is its functionality, performance and ergonomics.

Off-Road

An off-road motorcycle is characterized by a long travel suspension and minimal equipment. This motorcycle is designed for recreational use and is designed for use off of public roads.

Rebuilt

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

Replica/Hand-Crafted/Home-Made/Homebuilt

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

Scooters

A scooter is a motorcycle with a step-through frame and generally has 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.

Standard

This type of motorcycle tends to have fewer frills, such as saddlebags, windshield, radio or trunk. It is reasonable to purchase and usually has a 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.

Sport

These are 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

This style of motorcycle is a hybrid form between a sport bike and touring bike. This style allows for long-distance riding with more emphasis on the sport-like performance in both handling and speed. These bikes offer a mid-ground between both segments.

Touring

This type of motorcycle is the ultimate long distance bike. They come with the biggest engines; have 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 windshield, heated seats and grips, and high reliability.

Trikes (3 Wheel Motorcycle)

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. Steering is either through a linkage, with the handlebars under the seat (USS) or directly to the front wheel with a large handlebar.

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.

PERSONAL INSURANCE PRODUCT MANUAL**3 Wheel Scooter (Excludes 2 Rear Wheels)**

This scooter has 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.

Ubuilt/Kit

These are usually a replica, or a new version of a motorcycle that is delivered either in part or whole to the purchaser.

Motorcycle Category

All motorcycles shall be categorized into one of the following:

- Cruiser
- Cruiser Touring
- Dual Purpose
- Naked Sport
- Off Road
- Scooter
- Sport
- Standard Model
- Touring and Sport Touring

Where the Vehicle Identification Number (VIN) is valid, categorization will happen automatically based off of the vehicle code.

New Business – Driving Record

Driving Record Definition:

To determine the appropriate Driving Record, count the number of years that the insured and/or principal operator has a “clear record” and apply as follows.

Clear Record

Throughout the period concerned:

- i) There has been no chargeable accident involving the described motorcycle or one for which it has been substituted.
- ii) There has been no accident arising out of the use or operation of any motorcycle by the Insured or Principal Operator.
- iii) For motorcycles of individuals, the Insured and/or Principal Operator has continuously held a valid class 6 motorcycle operators license in Canada and the United States.
- iv) A lapse in insurance coverage of less than 24 months will not invalidate the Insured's clear record.
- v) An individual who has completed a certified motorcycle training program course will receive credit for 3 years for driving experience. They will receive a 3* driving record to reflect this experience. A copy of the certificate is required.
- vi) For motorcycles owned by Partnerships, Companies and Corporations the insured and/or principal operator has owned the motorcycle or one for which it has been substituted.

Driving Record	“Clear Record” For:
6	6 years
5	5 years
4	4 years
3	3 years
2	2 years
1	1 year
0	< 1 year

At-Fault Accident Rating – New Business

All claims listed on the application will be assigned to the highest rated motorcycle with the same principal (or occasional) operator.

Note: If there is a driver with an at-fault accident, who is not rated as a principal operator on any motorcycle, their at-fault accident will be assigned to the highest rated motorcycle.

Renewal – Driving Record

At-Fault Accident Rating – Renewal

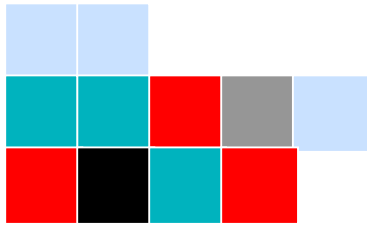
When an at-fault accident is incurred during the policy term, the accident will be considered in the rating of the policy at renewal. The accident will be assigned to only one motorcycle and it will firstly be assigned to the motorcycle that incurred the loss. However,

- ▶ If that motorcycle is deleted (or is unknown), the claim will be reassigned to the highest rated motorcycle with the same principal operator
- ▶ If that motorcycle is substituted, the new substituted motorcycle will be assigned the claim as the motorcycle number will remain the same
- ▶ If there is one at-fault loss in the previous term and the (AB)-SEF 39 exists on the motorcycle that incurred the loss, and the coverage has not been enacted, the Accident Rating Waiver will be applied
- ▶ If the at-fault driver is not listed on the policy, the accident will be assigned to the principal operator of the motorcycle that was involved in the accident
- ▶ If the at-fault driver is not a principal operator on the motorcycle that was involved in the accident, but is rated principal operator of another motorcycle insured with Intact, the accident is normally transferred to the at-fault driver
- ▶ If the at-fault driver is deleted from the policy, the accident will remain with the motorcycle that incurred the loss and will be assigned to the principal operator of that motorcycle
- ▶ If both the motorcycle and at-fault driver are deleted, the accident will be reassigned to the principal operator of the highest rated remaining motorcycle

Note: If both the motorcycle and driver are deleted from the policy, and the driver is no longer living in the household, the accident may be removed from rating under this policy when the underwriter is satisfied that another insurer is providing insurance and is applying the proper accident rating.

Additional Notes:

Intact reserves the right to reassign a driver and/or the at-fault accident when the driver who was responsible for the accident is not rated on the motorcycle. For example, we have paid a loss out under Collision and the driver responsible is assigned to a motorcycle that does not have Collision



my **Motorcycle**

Variables Reference Guide

Alberta, Yukon, Northwest Territories and Nunavut

At Intact Insurance, we know that no two customers are the same. That's why our rating program takes into consideration all the aspects that make each customer unique, and we use this information to determine their premium. This provides a greater level of pricing precision and fairness for customers, delivering coverage at a price tailored to their unique characteristics and experience.

There are many factors acting together to determine the premium for each customer. This guide can assist you to reference the variables used in rating, and will help you with explaining these variables to your customers.

Rating variable	What you need to know	How this impacts rating
Year, Make and Model	<ul style="list-style-type: none"> The year the motorcycle was manufactured is considered in rating. The make and model of the motorcycle is a factor in rating. 	The year, make and model have a direct correlation to the value of the motorcycle. This is reflected in the rating of physical damage coverages.
Category	<p>There are nine rating categories:</p> <ul style="list-style-type: none"> Dual Purpose Cruiser Cruiser Touring Naked Sport Off Road Scooter Sport Standard Model Touring and Sport Touring 	The category is determined by the vehicle identification number and will have an impact in rating.
Engine Capacity (C.C.'s)	The size of the motorcycle's engine is a factor in rating.	The greater the C.C.'s the higher the premium.
Driving Record	Driving record is a reflection of driving history and the presence of at fault claims. Driving record values range from 0* to 6*	As the driving record advances from 0* to 6*, the premium may reduce.
Motorcycle Training Program	Driving record will reflect 3*	The newly licensed class 6 operators will pay a lower premium if they have completed a motorcycle training program
Age	Date of birth will impact the premium.	Starting at age 16, as a customer gets older, their premium will tend to gradually decrease until they reach the age of 40.

Claims	The number of at fault losses with a motorcycle, in the past six years, is considered in rating.	The greater the number of at fault claims, the higher the premium.
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Rating variable	What you need to know	How this impacts rating
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Convictions	The number of convictions in the past three years is considered in rating.	The greater the number of convictions, the higher the premium.
Number of Motorcycles	The number of motorcycles insured is considered in rating.	There will be a reduced premium when two or more motorcycles are insured on the same policy.
my tires & toys	When a private passenger vehicle and one or more of the following types of recreational vehicle: <ul style="list-style-type: none"> • Motorcycle • ATV • Snowmobile • Trailer • Motorhome 	Where a recreational vehicle and a private passenger vehicle are insured on the same policy, the recreational vehicle will receive a reduction in premium.
Select Rider Advantage	Premium reduction will be given for drivers who meet the following criteria: <ul style="list-style-type: none"> • 72 months or more of motorcycle experience • no accidents or claims in the past 72 months • no serious or criminal convictions • no more than 2 minor convictions in the past 36 months • no drivers over age 60 • Applies to all categories except for, Off Road and Dual Purpose Motorcycles 	Select riders who meet the criteria will receive a reduction in premium.
Third Party Liability (TPL) Limit	We offer your customer a choice of five TPL limits: <ul style="list-style-type: none"> • \$200,000 • \$300,000 • \$500,000 • \$1 million • \$2 million 	The higher the liability limit, the higher the premium.
Section C Deductibles	There is an array of section C deductibles available for All Perils, Collision, Comprehensive or Specified Perils coverage: <ul style="list-style-type: none"> • \$100 • \$250 • \$500 • \$1,000 • \$2,000 	The higher the deductible, the lower the premium.

Number of Years with Company	The number of years the customer is insured with Intact	The longer the customer has been insured with Intact Insurance the lower the premium to a maximum of 10 years.
(AB)-SEF 19A Valued Automobile Endorsement	The Value Automobile Endorsement is available for qualifying motorcycles	(AB)-SEF 19A will be rated differently than other motorcycles, with pricing that reflects the declared value.

Discounts

* The following discounts only apply to Motorcycle risks

Name	Percentage	Eligible Coverages	Eligibility/Rules
Select Rider Advantage	10	Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, or Collision	<ul style="list-style-type: none"> ▶ The risk Principal Operator must have operated a motorcycle for a minimum of 72 months; ▶ There must be no at fault accidents less than 72 months old assigned to the risk for any driver; ▶ The risk Principal Operator must not have any major or criminal code convictions and not more than 2 minor convictions in the last 36 months; ▶ The risk Principal Operator must not be more than 60 years old; ▶ Applies to all categories except Off-Road and Dual-Purpose Motorcycles. <p>Note: This discount is only applied to the motorcycle where the Insured/Principal Operator qualifies for the discount.</p>
my tires and toys	10	Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, All Perils, Collision, Comprehensive or Specified Perils	<ul style="list-style-type: none"> ▶ Shall apply when a Private Passenger Vehicle is present on the same policy and carries Third Party Liability Coverage.
Multi-Bike	5	Third Party Liability, Direct Compensation for Property Damage Accident Benefits, Collision	<ul style="list-style-type: none"> ▶ Shall apply when more than one motorcycle (with Third Party Liability) is on the same policy.

Available Coverages

Section A - Third Party Liability Coverage

AVAILABLE LIMITS				
\$200,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000

Section A.1 – Direct Compensation for Property Damage (*Alberta Only*)

Mandatory on all motorcycles with third party liability

Section B - Accident Benefits

Mandatory on all motorcycles with third party liability

Section C - Physical Damage Coverage and Deductibles

All Perils	Collision	Comprehensive	Specified Perils
\$100	\$100	\$100	\$100
\$250	\$250	\$250	\$250
\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000
\$2,000	\$2,000	\$2,000	\$2,000

For Use With the S.P.F. No. 1 Owners Policy

(AB)-SEF #	Endorsement Name and Description
5	<p>Permission to Rent or Lease Endorsement (Specified Lessee) This endorsement extends the policy to provide the Lessee the same coverage as if the motorcycle were an owned motorcycle. This endorsement is used on policies covering motorcycles leased on a long-term basis where a separate policy is issued to each lessee.</p>
19B	<p>Limitation of Amount Endorsement This endorsement limits the amount payable under Section C to the lesser of the Actual Cash Value at the time of loss or the amount stated on the endorsement.</p> <p>Note: This endorsement does not guarantee payment of the declared amount. The limit should be periodically reviewed to ensure that the coverage is adequate.</p> <p>Not available if (AB)-SEF 19A, CAE 20 or Plus Pac is already present on the risk.</p>
19A	<p>Valued Automobile Endorsement This endorsement provides coverage on an agreed value basis with no actual cash value limitation.</p> <p>Available for:</p> <ul style="list-style-type: none"> ▶ Collector Motorcycles ▶ Limited Production Motorcycles ▶ Motorcycles over 10 years of age that meet appraisal requirements <p>A current appraisal completed by a qualified appraiser is required and the report must include color photographs.</p> <ul style="list-style-type: none"> ▶ Model year is more than 10 years of age and the value is in excess of \$5,000 ▶ Model year is less than 10 years of age for any value <p>Note: An updated appraisal is required if upgrades or modification are made to the motorcycle.</p> <p>Not available if SEF19, CAE 20 or Plus Pac is already present on the risk.</p>
20	<p>Loss of Use Endorsement The Loss of Use endorsement provides for the rental of a motorcycle while the insured motorcycle is out of use due to a peril provided in the policy under Loss of or Damage to Insured Motorcycle. It may be added to any S.P.F. No. 1 policy provided that Collision, Comprehensive or Specified Perils coverage is carried on the motorcycle. This endorsement provides up to \$1,500 of coverage.</p> <p>Rate: \$32 per motorcycle Refer to 'Plus Pac' rules in the 'Plus Pac' section</p>
35	<p>Emergency Service Expense Endorsement This endorsement provides coverage for up to \$50 per occurrence for towing and emergency service expenses if the insured motorcycle is disabled. This endorsement is available for all motorcycles where All Perils, Collision, Comprehensive or Specified Perils coverage is provided.</p> <p>Rate: \$5 per motorcycle Refer to 'Plus Pac' rules in the 'Plus Pac' section following.</p>

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39 At-Fault Accident Waiver Endorsement

This endorsement protects the renewal premium from increasing as a result of an at fault accident involving the motorcycle to which this endorsement applies.

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

Provided that:

- ▶ The motorcycle driver has not been convicted of any offence under the Criminal Code of Canada, in relation to the accident;
- ▶ The motorcycle driver has not been convicted of any offence involving failure to report and/or remain at the scene of an accident, driving while their licence is under suspension, racing, fail to stop/yield for a school bus, passing in a school zone or playground zone, or careless driving, in relation to the accident, and
- ▶ There has not been a violation of Statutory Condition 2 of the motorcycle insurance policy, in relation to the accident.

Additional Underwriting Rules for the (AB)-SEF 39:

- ▶ (AB)-SEF 39 is available to all motorcycles with a principal operator who is rated as 6* (does not have an at-fault accident within the past six (6) years and has held a Class 6 licensed for past six (6) years.
- ▶ The coverage provided by this endorsement is valid for only one (1) at-fault accident suffered by the insured during the term of the policy. Once the protection under the (AB)-SEF 39 has been enacted, the insured may only apply again when they have been 6 years without an at-fault.
- ▶ All at-fault losses are eligible for protection provided the loss did not involve a criminal code conviction or surchargeable conviction. Minor moving traffic violations will still be taken into account for rating purposes at renewal.
- ▶ (AB)-SEF 39 protection can be purchased any time during the policy term but must be purchased prior to any at-fault accident occurring.
- ▶ If more than one motorcycle is insured under the policy, this endorsement shall apply only to the motorcycle(s) against which this endorsement is designated in the schedule of motorcycle or on the Certificate of Motorcycle Insurance.
- ▶ When at-fault loss activates the (AB)-SEF 39 endorsement coverage, the premium for the endorsement is considered fully earned. No premium refund will be provided if the coverage is deleted during the term of the policy after an at-fault loss has occurred.

Rate: \$26 per motorcycle per year

40 Fire and Theft Deductible Endorsement

This endorsement extends the deductible under Sub-Sections 1, 3 or 4 of Section C to apply to loss or damage caused by fire or theft of the entire motorcycle. The deductible will not apply to loss or damage caused by lightning.

44 Family Protection Endorsement Including Supplement Endorsement

This endorsement provides limited protection to the Insured, his or her spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Third-Party Liability insurance than the Insured. The limit of this coverage is the difference between the Liability limit applicable to the motorcycle and the liability insurance carried by the other motorist at fault less recovery from certain other sources.

Motorcycles registered to a commercial entity: This coverage is available for motorcycles registered to a commercial entity only if the motorcycle is specifically assigned to be used by one person. In this case, the policy will be endorsed so the coverage of (AB)-SEF 44 applies to the specific operator. Provide the operator's name, address, licence number, and details of driving experience.

Conditionally Approved Endorsement Name and Description

CAE #9 - Recreational Vehicle Accessory and Upgrade Coverage Endorsement

This coverage is available to all motorcycles provided that All Perils, Collision, Comprehensive or Specified Perils coverage is carried on the motorcycle.

This endorsement provides coverage for loss or damage to accessories, and/or upgrades to the motorcycle to a maximum coverage limit of \$15,000.

This endorsement provides coverage for accessories and upgrades, which includes but is not limited to: helmets, goggles, gloves, boots, jackets, pants, chaps, vests, rain gear, back protectors, protective and safety accessories, gear bags, saddle or luggage bags, chrome, paint or other customized modifications.

Rates	
Limit	Premium
\$1 - \$1,000	\$32
\$1,001 - \$3,000	\$63
\$3,001 - \$5,000	\$89
\$5,001 - \$10,000	\$137
\$10,001 - \$15,000	\$184

Subject to a \$250 deductible.

CAE # 20 - Motorcycle Replacement Cost Coverage

This coverage is available for new and used motorcycles up to and including 10 years of age based on the model year. Coverage is available for both owned and leased motorcycles, provided that:

- ▶ Full coverage is carried (Third Party Liability, All Perils or Collision and Comprehensive or Collision and Specified Perils);
- ▶ There is no pre-existing damage;
- ▶ The following **endorsements** are not present **on the risk**:
 - Limited Waiver of Depreciation – Owned Motorcycle Vehicle Endorsement
 - Limited Waiver of Depreciation - Leased Motorcycle Vehicle Endorsement
 - Plus Pac – Option A
 - Plus Pac – Option B
 - (AB)-SEF 19B
 - (AB)-SEF 19A

Rate:

A percentage of the All Perils, Collision, Comprehensive and/or Specified Perils will apply.

Age of Motorcycle	Rate
Less than 1 year	7.0 %
1 year - 2 years	14.0 %
2 years - 3 years	21.0 %
3 years - 4 years	27.9 %
4 years - 5 years	32.0 %
5 years - 6 years	36.0 %
6 years - 7 years	40.0 %
7 years - 8 years	45.0 %
8 years - 9 years	50.0 %
9 years - 10 years	52.5 %

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CAE #12 - Limited Waiver of Depreciation Endorsement - Owned Motorcycle Vehicle

CAE #13 - Limited Waiver of Depreciation Endorsement – Leased Motorcycle Vehicle

Applicable to motorcycle used for Pleasure/Business purposes only. This endorsement waives the depreciation on repair or replacement for loss from an insured peril for the first 48 months that a new motorcycle is put in service. If the 48 months end during the term of the policy, the coverage will continue until the expiry date of that policy period. Limits the insurer's liability to the actual purchase price of the motorcycle and its equipment or the manufacturer's suggested List Price New at the original date of purchase, whichever is the lesser amount. The motorcycle must be insured for Collision, Comprehensive or Specified Perils under Section C.

The following 3 bullets are underwriting considerations for Conditionally Agreed Endorsement #12 and Conditionally Agreed Endorsement #13 to be applied:

- ▶ The insured must be the original owner/lessee and request the endorsement within three months of purchase/lease.
- ▶ Not available on motorcycles subject to accelerated depreciation because of high mileage or usage.
- ▶ Demonstrator motorcycles with less than 5,000 km qualify for this coverage.

Rates	
Limit	Premium
\$1 - \$20,000	\$53
\$20,001 - \$30,000	\$63
\$30,001 - \$40,000	\$74
\$40,001 - \$100,000	\$105

This endorsement is also available as part of Intact Insurance Company's "Plus Pac" Endorsement.

CAE #19 - Legends Motorcycle Coverage

Provides coverage for the following:

- ▶ Coverage for spare motorcycle parts to a maximum of \$5,000 and subject to the highest deductible listed under Section C coverage.
- ▶ Emergency service expense to a maximum of \$1,000 per occurrence, subject to a \$100.00 deductible per occurrence.
- ▶ Towing to your residence maximum \$1,200 per occurrence.
- ▶ Return to Residence – when loss or damage is covered under Section C – additional expenses incurred by the insured to travel back home, up to \$1,000 and only applicable to air or bus fare, including taxes and fees.
- ▶ Newly acquired motorcycle, up to 30 days

Eligibility

- ▶ All Motorcycles Models except Off Road, Dual Purpose, and Scooter
- ▶ Drivers 30 years of age or older
- ▶ Must have carried a Class 6 Motorcycle License for a minimum of 3 years
- ▶ No criminal code, serious/major, and not more than 2 minor convictions in the last 36 months.
- ▶ Motorcycle cannot be used for commuting purposes
- ▶ Insured must own a home or condominium
- ▶ New Business - No at fault motorcycle loss in the past 36 months
- ▶ Renewals - No more than one at fault motorcycle loss in the last 36 months

Premium: Included

Motorcycle Physical Damage Extension Packages – “Plus Pac” Endorsements**“Plus Pac” – Option A**

This endorsement is available for all motorcycles rated in the private passenger section where full physical damage coverage is provided. The motorcycle must not have been in service for more than 48 months.

The Plus Pac cannot be added if any of the following endorsements are present on the risk:

- (AB)-SEF 19B
- (AB)-SEF 19A
- CAE 20

The endorsement provides the following coverages:

1. Loss of Use Endorsement - (AB)-SEF 20
 - Maximum \$1,500 any one accident. - No Daily Limit
2. Limited Waiver of Depreciation Endorsement (Conditionally Approved Endorsement #12)
 - Waives depreciation on repair or replacement for loss from an insured peril for the first 48 months that a new motorcycle is put in service. Does not apply to leased motorcycles.
3. Emergency Service Expense Endorsement (AB)-SEF 35
 - Coverage for up to \$50 per occurrence and a maximum \$250 annually is provided for towing and emergency service expenses if the insured motorcycle is disabled.

“Plus Pac” – Option B for Leased Motorcycles

Coverage and rates are identical to Intact Insurance Company “Plus Pac - Option A” - see above, except the Conditionally Approved Endorsement #12 is replaced by Conditionally Approved Endorsement #13 (used for leased motorcycles).

The Plus Pac cannot be added if any of the following endorsements are present on the risk:

- (AB)-SEF 19B
- (AB)-SEF 19A
- CAE 20

Plus Pac Rates

Package	Value	Annual Rate
Plus Pac A	1. Motorcycle valued from \$1 to \$20,000	\$63
	2. Motorcycle valued from \$20,001 - \$30,000	\$74
	3. Motorcycle valued from \$30,001 - \$40,000	\$84
	4. Motorcycle valued from \$40,001 - \$100,000	\$116
Plus Pac B – Leased Motorcycle	1. Motorcycle valued from \$1 - \$20,000	\$63
	2. Motorcycle valued from \$20,001 - \$30,000	\$74
	3. Motorcycle valued from \$30,001 - \$40,000	\$84
	4. Motorcycle valued from \$40,001 - \$100,000	\$116

Cancellations

Seasonal Short Rate/Earned Premium Cancellation Table

The earned premium will be calculated by applying the following percentages to the annual premium for each month of use. Flat cancellations are not permitted on new business. No suspension of coverage is permitted. Cancellation will be in accordance with the Motorcycle Seasonal Cancellation Table below:

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

For comprehensive and specified perils use the standard short rate table.

All Terrain Vehicle Eligibility and Rules

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. Principal Operators under the age of 20 are allowed, only if:
 - The All Terrain Vehicle is less than or equal to 400cc, and
 - No claims on any risk in the last 12 months
2. The All Terrain Vehicle must not be more than 25 years old in order to obtain physical damage coverage.
3. Maximum of 1 cancellation for Non-Payment in the last 36 months
4. All Terrain Vehicle must be greater than or equal 150cc
5. All Terrain Vehicle must be less than or equal 1200cc
6. No cancellations for material misrepresentation or non-disclosure in the last 3 years
7. No convictions of fraud or attempted *fraud in the last 10 years*
8. A copy of the vehicle registration certificate is required when the VIN number is invalid
9. All policies will be issued for 12 months
10. All policies will be issued with the following endorsements
 - (AB)-SEF 9 – Marine Use Excluded Endorsement
 - (AB)-SEF 32 – Off-Highway Vehicle Endorsement
 - (AB)-SEF 19B – Limitation of Amount Endorsement (if physical damage coverage is present, unless Limited Waiver of Depreciation is purchased)
 - (AB)-SEF 40 – Fire and Theft Deductible Endorsement (if physical damage coverage is present)

All Terrain Vehicle Risks You Must Refer Before Binding

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. Any All Terrain Vehicle valued at over \$30,000
2. Any driver with 4 or more convictions in the least 3 years
3. Any driver with 1 or more major convictions in the last 3 years

All Terrain Vehicle Risks We Do Not Write

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. 1 or more criminal convictions in the previous 3 years
2. Any All Terrain Vehicle that is modified structurally or enhanced for speed or performance
3. Short term rental or leasing agreements
4. All Terrain Vehicles used for competitions, racing or speed trails
5. Prototypes and/or experimental All Terrain Vehicles
6. Imported or other All Terrain Vehicles for which replacement parts are not readily available
7. Non-factory built All Terrain Vehicles (Any All Terrain Vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such an All Terrain Vehicle)
8. All Terrain Vehicles used for exhibits or shows
9. All Terrain Vehicles used for commercial purposes
10. All Terrain Vehicles operated outside of the province for more the six (6) consecutive months
11. All Terrain Vehicles powered by non-factory (manufacturer) installed fuel system
12. All Terrain Vehicles less than 150 cc's
13. All Terrain Vehicle greater than 1200 cc's
14. Turbocharged
15. Section C coverage where there is unrepaired damage
16. Applicant who is not a resident of Alberta
17. Applicant who is not the actual and registered owner of the All Terrain Vehicle
18. The All Terrain Vehicle(s) is not plated or registered in Alberta
19. Any All Terrain Vehicle without Third Party Liability coverage
20. Any All Terrain Vehicle operated on an airport apron or runway

All-Terrain Vehicle Definitions

All-Terrain Vehicle (amphibious capability)

A self-propelled motorized vehicle, designed to be operated on land or water with 4 or more wheels and a maximum gross vehicle weight of 2,200 lbs. (1,000 kg).

Examples: Amphicat, Argo, Beaver, Gip-Sea, Hunter, Jigger, Logo, Multimobile, Penguin, Skipper, & Sur-Trek. This also includes Terra Jets & Dune Buggies

All-Terrain Vehicle (no amphibious capability)

A vehicle with no less than 4 wheels, designed for off road use, with a maximum gross vehicle weight of 2,200 lbs. (1,000 kg).

Medium

Engine displacement up to 250cc & horsepower not exceeding 25hp.

Heavy

Engine Displacement over 250cc & horsepower exceeding 25hp.

All-Terrain Vehicle Accessories

Accessories such as helmets, goggles, boots, rain gear, protective and safety accessories, gear bags, gloves and riding pants that are used in the course of the regular operation of an All Terrain Vehicle are acceptable.

Value

The "value" of the All Terrain Vehicle is the "Purchase Value" plus the cost of additional equipment subsequently installed in the unit. "Purchase Value" means the selling price (including taxes).

All Terrain Vehicle Trailers

When physical damage coverages apply, trailers used exclusively by all-terrain vehicles for towing will be insured at no charge for direct damage on the same basis as the all-terrain vehicle, if the trailer is less than \$3,500 in value. If the trailer is greater than \$3,500, add the value of the vehicles trailer to the all-terrain vehicle value to calculate the premium.

All Terrain Vehicle Available Coverage

Section A - Third Party Liability

\$200,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000
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Section A.1 - Direct Compensation for Property Damage (*Alberta Only*)

Mandatory on all terrain vehicles with third party liability

Section B - Accident Benefits

Mandatory on all motorized snow vehicles with third party liability

Section C - Physical Damage Coverage

All Perils	Collision	Comprehensive	Specified Perils
250	250	250	250
500	500	500	500
1,000	1,000	1,000	1,000
2,000	2,000	2,000	2,000

Discounts

** The following discounts only apply to All Terrain Vehicle risks*

Name	Percentage	Eligible Coverages	Eligibility/Rules
my tires and toys	10	Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, All Perils Collision, Comprehensive or Specified Perils	▶ Shall apply when a Private Passenger Vehicle is present on the same policy and carries Third Party Liability Coverage.

For Use With The S.P.F. No. 1 Owners Policy

(AB)-SEF #	Endorsement Name And Description
5	Permission To Rent Or Lease Endorsement (Specified Lessee) This endorsement extends the policy to provide the Lessee the same coverage as if the All Terrain Vehicle were an owned All Terrain Vehicle. This endorsement is used on policies covering All Terrain Vehicles leased on a long-term basis where a separate policy is issued to each lessee.
9	Marine Use Excluded Endorsement (Amphibious Vehicles) This endorsement is attached to all vehicles designed for use on water as well as on land and excludes coverage while vehicles are in or upon water or being launched or landed.
19B	Limitation Of Amount Endorsement This endorsement limits the amount payable under Section C to the lesser of the Actual Cash Value at the time of loss or the amount stated on the endorsement. Note: This endorsement does not guarantee payment of the declared amount. The limit should be periodically reviewed to ensure that the coverage is adequate.
32	Off-Highway Vehicle Endorsement This endorsement provides coverage for unlicensed, unqualified or underage drivers while the recreational vehicle is being used off Public Highways.
40	Fire and Theft Deductible Endorsement This endorsement extends the deductible under Sub-Sections 1, 3 or 4 of Section C to apply to loss or damage caused by fire or theft of the entire All Terrain Vehicle. The deductible will not apply to loss or damage caused by lightning.
44	Family Protection Endorsement Including Supplement Endorsement This endorsement provides limited protection to the Insured, his or her spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. The limit of this coverage is the difference between the Liability limit applicable to the All Terrain Vehicle and the liability insurance carried by the other motorist at fault less recovery from certain other sources.

CAE #9 - Recreational Vehicle Accessory and Upgrade Coverage Endorsement

This coverage is available to all All Terrain Vehicles provided that All Perils, Collision, Comprehensive or Specified Perils coverage is carried on the All Terrain Vehicle.

This endorsement provides coverage for loss or damage to accessories, and/or upgrades to the All Terrain Vehicle to a maximum coverage limit of \$15,000.

RATES	
Limit	Premium
\$1 - \$1,000	\$33
\$1,001 - \$3,000	\$66
\$3,001 - \$5,000	\$93
\$5,001 - \$10,000	\$143
\$10,001 - \$15,000	\$192

Subject to a \$250 deductible.

Limited Waiver of Depreciation - Owned All Terrain Vehicle (Conditionally Approved Endorsement #10)

Limited Waiver of Depreciation - Leased All Terrain Vehicle (Conditionally Approved Endorsement #11)

Applicable to All Terrain Vehicle used for Pleasure purposes only. This endorsement waives the depreciation on repair or replacement for loss from an insured peril for the first 24 months that a new All Terrain Vehicle is put in service. If the 24 months end during the term of the policy, the coverage will continue until the expiry date of that policy period. Limits the insurer's liability to the actual purchase price of the All Terrain Vehicle and its equipment or the manufacturer's suggested List Price New at the original date of purchase, whichever is the lesser amount. The All Terrain Vehicle must be insured for All Perils, Collision, Comprehensive or Specified Perils under Section C.

The following 3 bullets are underwriting considerations for CAE #10 and CAE #11 to be applied:

1. The insured must be the original owner/lessee and request the endorsement within three months of purchase/lease.
2. Not available on All Terrain Vehicles subject to accelerated depreciation because of high mileage or usage.
3. The only demonstrator risks which apply for this coverage are risks with less than 5,000 km.

Rates	
Limit	Premium
\$1 - \$10,000	\$27
\$10,001 - \$20,000	\$33
\$20,001 - \$30,000	\$38

Note: The Limited Waiver of Depreciation and the (AB)-SEF 19B – Limitation of Amount Endorsement can not be present on the same risk.

Motorized Snow Vehicle Eligibility and Rules

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. Principal Operators under the age of 20 are allowed, only if:
 - The Motorized Snow Vehicle is less than or equal to 400cc, and
 - No claims on any risk in the last 12 months
2. The Motorized Snow Vehicle must not be more than 25 years old in order to obtain physical damage coverage
3. Maximum of 1 cancellation for Non-Payment in the last 36 months
4. Motorized Snow Vehicle must be great to or equal 150cc
5. Motorized Snow Vehicle less than or equal 1201cc
6. All policies will be issued for 12 months
7. No cancellations for material misrepresentation or non-disclosure in the last 3 years
8. No convictions of fraud or attempted fraud in the last 10 years
9. A copy of the vehicle registration certificate is required when the VIN number is invalid
10. All policies will be issued with the following endorsements
 - (AB)-SEF 32 – Off-Highway Vehicle Endorsement
 - (AB)-SEF 19B – Limitation of Amount Endorsement (if physical damage coverage is present, unless Limited Waiver of Depreciation is purchased)
 - (AB)-SEF 40 – Fire And Theft Deductible Endorsement (if physical damage coverage is present)
11. All policies will be issued for 12 months

Motorized Snow Vehicles You Must Refer Before Binding

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. Any Motorized Snow Vehicle valued at over \$30,000
2. Any driver with 4 or more convictions in the least 3 years
3. Any driver with 1 or more major convictions in the last 3 years

Motorized Snow Vehicle Risks We Do Not Write

All of our Private Passenger Automobile Rules for New Business and Renewals apply. Refer to Binding Authority Section.

1. 1 or more criminal convictions in the previous 3 years
2. Any Motorized Snow Vehicle that is modified structurally or enhanced for speed or performance
3. Short term rental or leasing agreements
4. Motorized Snow Vehicles used for competitions, racing or speed trails
5. Prototypes and/or experimental Motorized Snow Vehicles
6. Imported or other Motorized Snow Vehicles for which replacement parts are not readily available
7. Non-factory built Motorized Snow Vehicles (Any Motorized Snow Vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a Motorized Snow Vehicle)
8. Motorized Snow Vehicles used for exhibits or shows
9. Motorized Snow Vehicles used for commercial purposes
10. Motorized Snow Vehicles operated outside of the province for more the six (6) consecutive months
11. Motorized Snow Vehicles powered by non-factory (manufacturer) installed fuel system
12. Motorized Snow Vehicles less than 150 cc's
13. Motorized Snow Vehicles over 1200 cc's
14. Turbocharged
15. Section C coverage where there is unrepaired damage
16. Applicant who is not a resident of Alberta
17. Applicant who is not the actual and registered owner of the Motorized Snow Vehicle
18. The Motorized Snow Vehicle(s) is not plated or registered in Alberta
19. Any Motorized Snow Vehicle without Third Party Liability coverage
20. Any Motorized Snow Vehicles operated on an airport apron or runway

Motorized Snow Vehicle Definitions

Snow Vehicle

A self-propelled vehicle designed for travel exclusively on snow or ice with a maximum Gross Vehicle Weight of 2,200 lbs. (1,000 kg).

Toboggan

A carrier which can be attached to and pulled behind a snow vehicle.

Motorized Snow Vehicle Accessories

Accessories such as helmets, goggles, boots, snow suits, protective and safety accessories, gear bags and gloves that are used in the course of the regular operation of a Motorized Snow Vehicle are acceptable.

Value

The "value" of the Motorized Snow Vehicle is the "Purchase Value" plus the cost of additional equipment subsequently installed in the unit. "Purchase Value" means the selling price (including taxes).

Motorized Snow Vehicle Trailers

When physical damage coverages apply, trailers used exclusively by snowmobiles for towing will be insured at no charge for direct damage on the same basis as the snow vehicle, if the trailer is less than \$3,500 in value. If the trailer is greater than \$3,500, add the value of the vehicles trailer to the snow vehicle value to calculate the premium.

Motorized Snow Vehicle Available Coverage

Section A: Third Party Liability

\$200,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000
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Section A.1 - Direct Compensation for Property Damage (*Alberta Only*)

Mandatory on all motorized snow vehicles with third party liability

Section B - Accident Benefits

Mandatory on all motorized snow vehicles with third party liability

Section C: Physical Damage Coverage

All Perils	Collision	Comprehensive	Specified Perils
250	250	250	250
500	500	500	500
1,000	1,000	1,000	1,000
2,000	2,000	2,000	2,000

Discounts

** The following discounts only apply to Motorized Snow Vehicle risks*

Name	Percentage	Eligible Coverages	Eligibility/Rules
my tires and toys	10	Third Party Liability, Direct Compensation for Property Damages, Accident Benefits, All Perils, Collision, Comprehensive or Specified Perils	▶ Shall apply when a Private Passenger Vehicle is present on the same policy and carries Third Party Liability Coverage.

For Use With The S.P.F. No. 1 Owners Policy

(AB)-SEF #	Endorsement Name And Description
5	Permission To Rent Or Lease Endorsement (Specified Lessee) This endorsement extends the policy to provide the Lessee the same coverage as if the Motorized Snow Vehicle were an owned Motorized Snow Vehicle. This endorsement is used on policies covering Motorized Snow Vehicles leased on a long-term basis where a separate policy is issued to each lessee.
19B	Limitation Of Amount Endorsement This endorsement limits the amount payable under Section C to the lesser of the Actual Cash Value at the time of loss or the amount stated on the endorsement. Note: This endorsement does not guarantee payment of the declared amount. The limit should be periodically reviewed to ensure that the coverage is adequate.
32	Off-Highway Vehicle Endorsement This endorsement provides coverage for unlicensed, unqualified or underage drivers while the recreational vehicle is being used off Public Highways.
40	Fire and Theft Deductible Endorsement This endorsement extends the deductible under Sub-Sections 1, 3 or 4 of Section C to apply to loss or damage caused by fire or theft of the entire Motorized Snow Vehicle. The deductible will not apply to loss or damage caused by lightning.
44	Family Protection Endorsement Including Supplement Endorsement This endorsement provides limited protection to the Insured, his spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. The limit of this coverage is the difference between the Liability limit applicable to the Motorized Snow Vehicles and the liability insurance carried by the other motorist at fault less recovery from certain other sources.

CAE #9 - Recreational Vehicle Accessory and Upgrade Coverage Endorsement

This coverage is available to all Motorized Snow Vehicle provided that All Perils, Collision, Comprehensive or Specified Perils coverage is carried on the Motorized Snow Vehicle.

This endorsement provides coverage for loss or damage to accessories, and/or upgrades to the Motorized Snow Vehicle to a maximum coverage limit of \$15,000.

RATES	
Limit	Premium
\$1 - \$1,000	\$33
\$1,001 - \$3,000	\$66
\$3,001 - \$5,000	\$93
\$5,001 - \$10,000	\$143
\$10,001 - \$15,000	\$192

Subject to a \$250 deductible.

Limited Waiver of Depreciation - Owned Motorized Snow Vehicle (Conditionally Approved Endorsement #10)

Limited Waiver of Depreciation - Leased Motorized Snow Vehicle (Conditionally Approved Endorsement #11)

Applicable to Motorized Snow Vehicle used for Pleasure purposes only. This endorsement waives the depreciation on repair or replacement for loss from an insured peril for the first 24 months that a new Motorized Snow Vehicle is put in service. If the 24 months end during the term of the policy, the coverage will continue until the expiry date of that policy period. Limits the insurer's liability to the actual purchase price of the Motorized Snow Vehicle and its equipment or the manufacturer's suggested List Price New at the original date of purchase, whichever is the lesser amount. The Motorized Snow Vehicle must be insured for All Perils, Collision, Comprehensive or Specified Perils under Section C.

The following 3 bullets are underwriting considerations for CAE #10 and CAE #11 to be applied:

1. The insured must be the original owner/lessee and request the endorsement within three months of purchase/lease.
2. Not available on Motorized Snow Vehicles subject to accelerated depreciation because of high mileage or usage.
3. The only demonstrator risks which apply for this coverage are risks with less than 5,000 km

Rates	
Limit	Premium
\$1 - \$10,000	\$27
\$10,001 - \$20,000	\$33
\$20,001 - \$30,000	\$38

Note: The Limited Waiver of Depreciation and the (AB)-SEF 19B – Limitation of Amount Endorsement can not be present on the same risk.

Cancellations

Seasonal Short Rate/Earned Premium Cancellation Table

For Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, Collision or the Collision portion of the All Perils premium, the earned premium will be calculated by applying the following percentages to the annual premium for each month of use. Flat cancellations are not permitted on new business. No suspension of coverage is permitted. Cancellation will also be in accordance with the Motorized Snow Vehicle Seasonal Cancellation Table below:

January	25%	July	0%
February	25%	August	0%
March	15%	September	0%
April	0%	October	0%
May	0%	November	10%
June	0%	December	25%

For comprehensive and specified perils use the standard short rate table.

Mopeds

Definition

Power Bicycle

A bicycle with a motor with a maximum power of 500 watts or less with a maximum speed of 32 km/hr. on level ground and no weight restriction.

Moped

A moped is a vehicle that:

- ▶ Has no driver-operated clutch or gear box that transfers power to the driving wheel;
- ▶ An engine displacement of not more than 50 cc;
- ▶ Can not go faster than 70 km/hr on level ground;
- ▶ No weight restriction

Eligibility And Rules

- ▶ To operate a moped you must hold a valid operators license (any class.) No special examination or endorsement is required
- ▶ The moped must be used for the owner's personal recreational purposes
- ▶ All policies will be issued with endorsement (AB)-SEF 32 – Off-Highway Vehicle Endorsement
- ▶ All policies will be issued for 12 months

Value

For physical damage premiums the “value” is the “Purchase Value” plus the cost of additional equipment subsequently installed in the unit. “Purchase Value” means the selling price (including taxes).

Moped Trailers

When physical damage coverages apply, trailers used exclusively for transporting Mopeds will be insured for direct damage on the same basis as the Moped, if the trailer is less than \$3,500 in value. If the trailer is greater than \$3,500, add the value of the trailer to the moped value to calculate the premium.

Endorsements For Physical Damage

Physical Damage Coverages are subject to the following endorsements: Refer to the Endorsement section for an explanation.

(AB)-SEF 19(B) - Limitation Of Amount Endorsement

(AB)-SEF 40 - Fire And Theft Deductible

Third Party Liability Limits

Maximum \$500,000 inclusive for any risk where principal operator is licensed for less than 1 year.

Seasonal Short Rate/Earned Premium Cancellation Table

For Third Party Liability, Direct Compensation for Property Damages, Accident Benefits and the Collision portion of the All Perils premium for Plan A, the earned premium will be calculated by applying the following percentages to the annual premium for each month of use. Flat cancellations are not permitted. No suspension of coverage is permitted. Cancellation will also be in accordance with the Moped Seasonal Cancellation Table below:

January	0	July	20%
February	0	August	20%
March	5%	September	10%
April	10%	October	10%
May	10%	November	0
June	15%	December	0

Mopeds

THIRD PARTY LIABILITY:

LIMITS	\$200,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000
Premium*	10	14	16	18	20
(AB)-SEF 44	11	11	11	17	33

*Premium is rounded off

DIRECT
COMPENSATION FOR
PROPERTY DAMAGE

Premium is included in third party liability premium

ACCIDENT BENEFITS: \$22

PHYSICAL DAMAGE:

DEDUCTIBLE	Collision	Comprehensive	Specified Perils
\$100	19	19	13
\$250	14	13	7

Discounts

Name	Percentage	Eligible Coverages	Eligibility/Rules
my tires and toys	10	Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, Collision, Comprehensive or Specified Perils	▶ Shall apply when a Private Passenger Vehicle is present on the same policy.

Motorhomes & Camper Vans

A self-propelled vehicle that contains living quarters which are an integral part of the vehicle that cannot be removed and are used for recreational purposes.

Classification

Motorhomes are categorized under one of three classifications.

- A:** A motorhome in which the cab of the vehicle and the living quarters are one unit.
- B:** A factory-modified van with living quarters.
- C:** A motorhome in which the cab and the living quarters are separate units.

Value

The value of the motorhome is the purchase price of the unit, plus the cost of any additional installed equipment in the unit and any applicable taxes.

Eligibility

- ▶ Must be used for the owner's personal recreational purposes
- ▶ Principal driver must be licensed for 6 years
- ▶ Units up to 40 feet in length.
- ▶ Units up to \$200,000 in value
 - **Note:** a minimum deductible of \$5,000 will be applied to the Section C coverage if the vehicle is valued over \$150,000.
- ▶ Must be a factory built and equipped motorhome/camper van
- ▶ The Policy Period for a motorhome will always be 12-months

Risks You Must Refer Before Binding

- ▶ Units over 40 feet in length
- ▶ Units over \$200,000 in value
- ▶ Other than factory built and equipped units (i.e. home built models)

Risks We Do Not Write

- ▶ Vehicles used for business or commercial purposes
 - A motorhome used in an acceptable peer-to-peer recreational vehicle sharing program where the vehicle is insured under a commercial policy during the rental period is not deemed commercial use.
- ▶ Vehicles covered for physical damage coverage only. (the motorhome premium includes a built-in credit for winter lay-up)
- ▶ Vehicles rented or leased
- ▶ Principal operator with:
 - One or more Criminal code conviction in past 3 years
 - One or more Major or Serious conviction in the past 3 years
 - Four or more moving violations in the past 3 years
 - Two or more chargeable accident(s) in the past 6 years

PERSONAL INSURANCE PRODUCT MANUAL

Coverages

Section A – Third Party Liability Coverage

Available Limits			
\$200,000	\$500,000	\$1,000,000	\$2,000,000

Section A.1 - Direct Compensation For Property Damage (*Alberta Only*)

Mandatory on all motorhomes and camper vans with third party liability

Section B - Accident Benefits

Mandatory on all motorhomes and camper vans with third party liability

Section C – Physical Damage Coverage Options

(All Perils, Collision, Comprehensive, Specified Perils Coverage)

Value	Deductible Options							
Up to \$50,000	\$250	\$500	\$1,000	\$2,000	\$5,000	\$10,000	\$25,000	\$50,000
\$50,001 to \$100,000		\$500	\$1,000	\$2,000	\$5,000	\$10,000	\$25,000	\$50,000
\$100,001 to \$150,000			\$1,000	\$2,000	\$5,000	\$10,000	\$25,000	\$50,000
\$150,001 to \$200,000					\$5,000	\$10,000	\$25,000	\$50,000

Discounts

Name	Amount	Eligible Coverages	Eligibility/Rules
New Business Discount	10% - at the time of New Business	<ul style="list-style-type: none"> • Third Party Liability • Direct Compensation for Property Damage • Accident Benefits • Collision • Comprehensive • Specified Perils • my Motorhome Package 	<ul style="list-style-type: none"> ▶ The motorhome must be new business to Intact ▶ The prior carrier cannot be Intact, Novex, Nordic, Jevco, Trafalgar, None, RSA, RSA FA
	5% - upon the first renewal		
my tires and toys	10%	<ul style="list-style-type: none"> • Third Party Liability • Direct Compensation for Property Damage • Accident Benefits • Collision • Comprehensive • Specified Perils • my Motorhome Package 	<ul style="list-style-type: none"> ▶ Shall apply when a Private Passenger Vehicle is present on the same policy.

my Motorhome Package

This endorsement includes the following coverages:

CAE 4 – Enhanced Motorhome Coverage	
- Guaranteed Replacement Cost	<ul style="list-style-type: none"> ▶ Original owner only ▶ For units up to and including 10 years of age
- Replacement Cost Coverage	<ul style="list-style-type: none"> ▶ Pre-owned units ▶ For units up to and including 20 years of age
- Emergency Vacation Expense	▶ \$200 per day to a maximum of \$2,000 per occurrence
- Motorhome Additional Property Coverage	▶ Up to \$7,500 per occurrence
- Exterior Attachments, Structures or Buildings	▶ Up to \$10,000 per occurrence
- Lock Replacement	▶ Up to \$500 per occurrence
- Appliance Warranty	▶ Extended for a period of one year over the manufacture Warranty
- Premises Liability	▶ \$1,000,000 Premises Liability included
(AB)-SEF 20 – Loss of Use Endorsement	
Loss of Use Coverage	▶ \$1,000 per occurrence
(AB)-SEF 35 – Emergency Service Expense Endorsement	
Emergency Service Expense Coverage	▶ \$500 per occurrence

Eligibility for my Motorhome Package

- ▶ Available for the following motorhome classes: A, B and C.
- ▶ The risk must not fall under the category of 'Risks We Do Not Write'.
- ▶ Must carry full coverage (i.e. Third Party Liability and All Perils, Collision, Comprehensive or Specified Perils).
- ▶ Must be the original owner for Guaranteed Replacement Cost.
- ▶ Dealers are ineligible.
- ▶ The unit must be insured for list price new which includes the cost of any additional equipment installed in the unit and any applicable taxes.
- ▶ Must be used for the owner's personal recreational purposes.
- ▶ Principal driver must be licensed for 6 years.
- ▶ Units up to 40 feet in length.
- ▶ Units up to \$200,000 in value.
- ▶ Must be a factory built and equipped motorhome/camper van.
- ▶ The Policy Period for a motorhome will always be 12-months.
- ▶ The principal operator is age 25 or older.
- ▶ For New Business, no driver has had a Chargeable Accident while operating a motorhome in the past 3 years.
- ▶ For renewal, one Chargeable Accident within the past three years will not invalidate the eligibility for this endorsement, In the event of a second Chargeable Accident within the past 3 years the endorsement will be removed on the next renewal.
- ▶ The motorhome will not be used as a permanent residence.
- ▶ The minimum amount of insurance is \$30,000.
- ▶ Unit **must not** have any unrepaired damage.

S.E.F. #	Endorsement Name and Description
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For Use With the S.P.F. No. 1 Owners Policy

13h Existing Hail Damage – Deletion of Hail Coverage Endorsement

This endorsement excludes coverage for hail. It is applied to a vehicle that has existing hail damage. If the insured supplies evidence satisfactory to the insurer that the hail damage has been repaired, this endorsement will become null and void and have no effect.

19B Limitation Of Amount Endorsement

This endorsement limits the amount payable under Section C to the lesser of the Actual Cash Value at the time of loss or the amount stated on the endorsement. This endorsement is mandatory on a motor home vehicle(s)

Note: This endorsement does not guarantee payment of the declared amount. The limit should be periodically reviewed to ensure that the coverage is adequate.

20 Loss Of Use Endorsement

The Loss of Use endorsement provides for the rental of a Motorhome while the insured Motorhome is out of use due to a peril provided in the policy under Loss of or Damage to Insured Automobile. It may be added to any S.P.F. No. 1 policy provided that All Perils, Collision, Comprehensive or Specified Perils coverage is carried on the vehicle.

Rates	
Limit Per Occurrence	Premium
\$750	\$22
\$1,000	\$33
\$1,500	\$44
\$2,500	\$55
\$5,000	\$66

35 Emergency Service Expense Endorsement

This endorsement provides coverage for up to \$50 per occurrence for towing and emergency service expenses if the insured vehicle is disabled. This endorsement is available for all vehicles rated the Private Passenger Session where All Perils, Collision, Comprehensive or Specified Perils coverage is provided.

Rate: \$17 per vehicle

40 Fire And Theft Deductible Endorsement

This endorsement extends the deductible under Sub-Sections 1, 3 or 4 of Section C to apply to loss or damage caused by fire or theft of the entire motorhome. The deductible will not apply to loss or damage caused by lightning. This endorsement is mandatory on a motor home.

Note: This endorsement will be added to all vehicles that are valued at \$120,000 and over. This endorsement must be signed by the insured, for Private Passenger Vehicles.

44 Family Protection Endorsement Including Supplement Endorsement

This endorsement provides limited protection to the Insured, his spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. The limit of this coverage is the difference between the Liability limit applicable to the automobile and the liability insurance carried by the other motorist at fault less recovery from certain other sources.

Vehicles registered to a commercial entity: This coverage is available for vehicles registered to a commercial entity only if the vehicle is specifically assigned to be used by one person. In this case, the policy will be endorsed so the coverage of (AB)-SEF 44 applies to the specific operator. Provide the operator's name, address, license number, and details of driving experience.

CAE	Endorsement Name And Description
-----	----------------------------------

my Motorhome Package (CAE 4)

The *my* Motorhome Package provides additional coverage to qualifying customers, with motorhome(s) that meet our eligibility requirements.

This package includes:

- CAE 4 - Enhanced Motorhome Coverage
- (AB)-SEF 20 - Loss Of Use Endorsement \$1000 per occurrence
- (AB)-SEF 35 - Emergency Service Expense Endorsement \$500 per occurrence.

\$1,000 Hail Deductible Endorsement (CAE 17) *Alberta only*

This endorsement can be added at the request of the customer to the Motorhome vehicle(s) carrying All Perils, Comprehensive or Specified Perils coverage to increase the deductible to \$1,000 for Hail coverage only.

This endorsement cannot be used if the Deletion of Hail coverage is present (13H or CAE 18) or if the deductible is \$1,000 or higher.

A premium credit of 5% will be applied to Comprehensive, Specified Perils or Comprehensive portion of All Perils coverage.

Deletion of Hail Coverage Endorsement (CAE 18) *Alberta Only*

This endorsement can be added to a Motorhome vehicle(s) carrying All Perils, Comprehensive or Specified Perils coverage. The endorsement removes coverage for the peril of Hail.

This endorsement cannot be used if the 13H (Deletion of Hail Coverage) or the CAE 17 (\$1,000 Hail Deductible Endorsement) is present.

A premium credit of either 7% or 30% will be applied to Comprehensive, Specified Perils or Comprehensive portion of All Perils coverage. The premium credit will vary based on the location the vehicle is garaged.

Trailers, Utility Trailers, Camper Units

Definitions

Cabin or Travel Trailer

- ▶ A trailer that is permanently equipped with living quarters and used for travel and recreational purposes.

Camper Units

- ▶ A specially constructed unit for living purposes, mounted on and removable from a vehicle.

Miscellaneous Trailer

- ▶ Used for non-commercial transportation; i.e. horse trailer.

Tent Trailer

- ▶ A trailer with a collapsible cover, permanently equipped with living quarters and used for travel and recreational purposes.

Utility Trailer

- ▶ All other trailers such as box trailer, boat trailers, platform trailers used to transport snow vehicles and all terrain vehicles.

House Trailer

- ▶ Home or Park Trailers: a large trailer that is fully equipped with living quarters including bathroom, bedroom, living room and kitchen. A connection to public utilities is generally required for the operation of fixtures and appliances. The towing vehicle must be appropriate for the trailer type.

Horse Trailer

- ▶ Designed to transport horses. We do not write horse trailers that are used for commercial purposes or that can carry more than 2 horses.

Eligibility and Rules

- ▶ Trailers, Utility Trailer, and Camper Units used for pleasure purposes with a private passenger, mini-van, station wagon or sport utility type vehicle
- ▶ Must insure the towing vehicle
- ▶ Trailer must be insured for Collision, Comprehensive or Specified Perils.
- ▶ A trailer used in an acceptable peer-to-peer recreational vehicle sharing program where the vehicle is insured under a commercial policy during the rental and delivery period is not deemed commercial use.
- ▶ All policies will be issued for 12 months.

Value

- ▶ For physical damage premiums the “value” is the “Purchase Value” plus the cost of additional equipment subsequently installed in the unit. “Purchase Value” means the selling price (including taxes).

Rates

- ▶ Third Party Liability, Direct Compensation for Property Damage & Accident Benefits – No Charge

PERSONAL INSURANCE PRODUCT MANUAL

- The third party liability, direct compensation for property damage and accidents benefits are extended from the towing vehicle, so the limit is the same as the towing vehicle
- ▶ Physical Damage – Refer to next page for rates

Trailers, Utility Trailers, Camper Units

Physical Damage Premiums

MFR List Price New \$	Collision									
	Trailer					Camper				
	\$100 DED. PREM.	\$250 DED. PREM.	\$500 DED. PREM.	\$1,000 DED. PREM.	\$2500 DED. PREM.	\$100 DED. PREM.	\$250 DED. PREM.	\$500 DED. PREM.	\$1,000 DED. PREM.	\$2500 DED. PREM.
1 - 1000	9	3	2	2	2	23	23	18	16	14
1,001 - 2,000	14	7	6	5	4	27	27	22	18	15
2,001 - 3,000	25	18	15	13	11	38	38	30	26	22
3,001 - 4,000	36	29	24	20	17	49	49	39	34	28
4,001 - 5,000	46	39	31	27	23	59	59	47	40	34
5,001 - 6,000	57	50	40	35	29	70	70	56	48	40
6,001 - 7,000	67	60	49	41	35	80	80	63	55	46
7,001 - 8,000	78	71	60	51	44	91	91	72	61	51
8,001 - 9,000	89	82	71	61	51	102	102	81	69	58
9,001 - 10,000	99	92	81	69	58	112	112	90	77	64
10,001 - 11,000	110	103	92	79	67	123	123	99	84	71
11,001 - 12,000	119	113	102	88	74	133	133	106	91	77
12,001 - 13,000	130	124	113	96	82	144	144	115	99	83
13,001 - 14,000	140	134	123	105	89	154	154	123	105	89
14,001 - 15,000	151	145	134	114	96	165	165	132	113	95
15,001 - 16,000	162	156	145	124	105	176	176	140	119	101
16,001 - 17,000	172	166	155	133	113	185	185	148	126	107
17,001 - 18,000	183	177	166	144	122	196	196	157	134	113
18,001 - 19,000	193	187	176	154	130	206	206	165	140	119
19,001 - 20,000	204	198	187	165	139	217	217	173	148	125
20,001 - 25,000	257	250	239	217	184	270	270	216	184	156
25,001 - 30,000	309	301	290	268	227	324	324	259	222	188
Over 30,000	Refer to Company									

PERSONAL INSURANCE PRODUCT MANUAL

MFR List Price New \$	Comprehensive											
	Trailer						Camper					
	\$50 DED. PREM.	\$100 DED. PREM.	\$250 DED. PREM.	\$500 DED. PREM.	\$1,000 DED. PREM.	\$2500 DED. PREM.	\$50 DED. PREM.	\$100 DED. PREM.	\$250 DED. PREM.	\$500 DED. PREM.	\$1,000 DED. PREM.	\$2500 DED. PREM.
1 - 1000	18	17	14	11	7	4	31	30	29	28	26	19
1,001 - 2,000	38	37	34	30	24	12	51	50	48	45	38	31
2,001 - 3,000	58	57	53	50	44	33	71	70	67	63	57	50
3,001 - 4,000	80	79	75	72	66	55	91	90	86	83	77	70
4,001 - 5,000	100	99	95	92	85	74	111	110	106	103	96	90
5,001 - 6,000	117	116	113	110	103	92	130	129	126	123	116	110
6,001 - 7,000	137	136	133	129	123	112	150	149	146	143	136	129
7,001 - 8,000	157	156	152	149	143	132	170	169	166	162	156	149
8,001 - 9,000	177	176	172	169	162	151	190	189	185	182	176	169
9,001 - 10,000	196	195	192	189	182	171	210	209	205	202	195	189
10,001 - 11,000	216	215	212	209	202	191	229	228	225	222	215	209
11,001 - 12,000	236	235	232	228	222	211	249	248	245	242	235	228
12,001 - 13,000	256	255	251	248	242	231	269	268	265	261	255	248
13,001 - 14,000	276	275	271	268	261	250	289	288	284	281	275	268
14,001 - 15,000	295	294	291	288	281	270	309	308	304	301	294	288
15,001 - 16,000	315	314	311	308	301	290	328	327	324	321	314	308
16,001 - 17,000	335	334	331	327	321	310	348	347	344	341	334	327
17,001 - 18,000	355	354	350	347	341	330	368	367	364	360	354	347
18,001 - 19,000	375	374	370	367	360	349	388	387	383	380	374	367
19,001 - 20,000	394	393	390	387	380	369	408	407	403	400	393	387
20,001 - 25,000	493	492	489	486	479	468	507	506	502	499	492	486
25,001 - 30,000	592	591	588	585	578	567	608	607	603	600	594	587
Over 30,000	Refer to Company											

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MFR List Price New \$	Specified Perils											
	Trailer						Camper					
	\$50 DED. PREM.	\$100 DED. PREM.	\$250 DED. PREM.	\$500 DED. PREM.	\$1,000 DED. PREM.	\$2500 DED. PREM.	\$50 DED. PREM.	\$100 DED. PREM.	\$250 DED. PREM.	\$500 DED. PREM.	\$1,000 DED. PREM.	\$2500 DED. PREM.
1 - 1000	13	12	11	9	7	1	26	25	24	23	20	14
1,001 - 2,000	26	25	24	23	20	14	40	39	37	34	27	20
2,001 - 3,000	40	39	37	34	27	20	53	52	50	47	40	34
3,001 - 4,000	53	52	50	47	40	34	68	67	63	60	53	47
4,001 - 5,000	68	67	63	60	53	47	81	80	77	73	67	60
5,001 - 6,000	81	80	77	73	67	60	95	94	91	88	81	74
6,001 - 7,000	95	94	91	88	81	74	108	107	104	101	94	88
7,001 - 8,000	108	107	104	101	94	88	123	122	118	115	108	102
8,001 - 9,000	123	122	118	115	108	102	136	135	132	128	122	115
9,001 - 10,000	136	135	132	128	122	115	150	149	146	143	136	129
10,001 - 11,000	150	149	146	143	136	129	163	162	159	156	149	143
11,001 - 12,000	163	162	159	156	149	143	178	177	173	170	163	157
12,001 - 13,000	178	177	173	170	163	157	191	190	187	183	177	170
13,001 - 14,000	191	190	187	183	177	170	205	204	201	198	191	184
14,001 - 15,000	205	204	201	198	191	184	218	217	214	211	204	198
15,001 - 16,000	218	217	214	211	204	198	233	232	228	225	218	212
16,001 - 17,000	233	232	228	225	218	212	246	245	242	238	232	225
17,001 - 18,000	246	245	242	238	232	225	260	259	256	253	246	239
18,001 - 19,000	260	259	256	253	246	239	273	272	269	266	259	253
19,001 - 20,000	273	272	269	266	259	253	288	287	283	280	273	267
20,001 - 25,000	343	342	338	335	328	322	356	355	352	348	342	335
25,001 - 30,000	411	410	407	403	397	390	427	426	423	420	413	407
Over 30,000	Refer to Company											

PERSONAL INSURANCE PRODUCT MANUAL

Notes:

- ▶ See the Intact Insurance Company Recreational Trailer Package program in Personal Property for All Risk coverage.
- ▶ These premiums are not subject to seasonal discounts.
- ▶ Camper premium is an additional premium, excluding coverage on automobile on which camper unit is mounted.

Discounts

Name	Percentage	Eligible Coverages	Eligibility/Rules
my tires and toys	10	Collision, Comprehensive or Specified Perils	▶ Shall apply when a Private Passenger Vehicle is present on the same policy.

my Collector Vehicle

Definition

my Collector Vehicle

A private passenger vehicle that is used and maintained for hobby purposes, parades, exhibitions and other similar functions, where the vehicle is not used for regular transportation.

Eligibility

All private passenger rules for new business and for renewals apply (refer to automobile binding authority), in addition to the following:

- Driver(s) must have a regular use vehicle in the household
- Maximum of 1 cancellation for non-payment in the last 36 months
- No cancellation for material misrepresentation or non-disclosure in the last 3 years
- No convictions for fraud in the past 10 years
- Vehicle must carry Third Party Liability, Collision and Comprehensive coverage. With the exception of a vehicle being restored.
- Vehicle is used for exhibitions, parades, car club activities and other like functions, including occasional personal outings, such as pleasure trips.
- Vehicle will not be used for regular transportation purposes
- Maximum use of no more than 10,000 Km annually.
- All policies will be issued for 12 months.

Collector Vehicle Eligibility	
Vehicles	Definition
Antiques	<ul style="list-style-type: none"> • A vehicle that is 20 years or older and is not modified in any way from the manufacturer's original specifications.
Classic	<ul style="list-style-type: none"> • A vehicle that is between the ages of 15 to 19 years and is not modified in any way from the manufacturer's original specifications.
Kit Car	<ul style="list-style-type: none"> • A vehicle that is available as a set of parts that a manufacturer sells and the buyer then assembles into a functioning car.
Low riders	<ul style="list-style-type: none"> • A customized vehicle whose springs have been shortened so that the chassis rides close to the ground, often equipped with hydraulic lifts that can be controlled by the driver.
Military Vehicle (Refer Prior to Binding)	<ul style="list-style-type: none"> • Decommissioned military vehicles, manufactured prior to 1980 (i.e. Willys Jeep)
Modified or Custom	<ul style="list-style-type: none"> • A vehicle that has been modified cosmetically (i.e. custom paint and /or interior) or for authentic historic purposes. Modifications for any other purpose are not permitted (i.e. truck hydraulics).
Modern Classic (Collectible)	<ul style="list-style-type: none"> • A vehicle between the ages of 0 to 14 years, which is immediately considered classic due to special editions or having extremely low production numbers.
Replica	<ul style="list-style-type: none"> • A vehicle that has been professionally built to the manufacturer's original specifications. Replica vehicles may contain components that are not original and will increase the safety of the vehicle (i.e. seatbelts, air bags, disk brakes).
Retired Commercial Vehicles (Refer Prior to Binding)	<ul style="list-style-type: none"> • Any vehicle that has been defined as a commercial vehicle that is no longer in service
Street Rod	<ul style="list-style-type: none"> • Typically American vehicles with large engines modified for linear speed (i.e. 1936 Ford Street Rod Coupe)
Ineligible	
Tuners	<ul style="list-style-type: none"> • Tuners are generally Japanese, Asian or European manufactured vehicles that are highly customized for looks and/or performance

Under Restoration	<ul style="list-style-type: none"> • A vehicle that is being restored and proof has been provided that vehicle is under restoration.
Street Rod Trailer	<ul style="list-style-type: none"> • A small trailer commonly pulled behind street rods and custom vehicles; typically custom designed and painted to match a street rod • Refer to the Trailer, Utility Trailers, Camper Units
Trailer	<ul style="list-style-type: none"> • A vehicle trailer that is designed to carry a collector vehicle • Refer to the Trailer, Utility Trailers, Camper Units
Tractors	<ul style="list-style-type: none"> • A vehicle having a powerful gasoline or diesel motor and usually large, heavily treaded rear tires, used especially for pulling farm implements or machinery.
Semi-Truck	<ul style="list-style-type: none"> • A vehicle that is used to carry freight

Risks to refer before Binding

- Vehicle valued over \$150,000
- Where the value of the collector vehicles at one location exceeds \$1,000,000
- Drivers under the age of 25 (a minimum \$250 section C deductible will apply)
- Drivers with more than 4 minor convictions in the past 3 years
- Drivers with 1 or more major conviction in the past 3 years
- Drivers with 2 or more at fault losses in the past 6 years

Risks We Do Not Write

- Drivers with 1 or more criminal conviction in the past 3 years
- Vehicle is used for purposes other than pleasure
- Vehicle is used for regular transportation
- Vehicles without third party liability and minimum collision and comprehensive deductibles applied, unless the vehicle is under restoration
- Vehicles fueled by anything other than gasoline engines (i.e. nitrous oxide)
- Vehicle has unrepaired damage.
- Unregistered vehicle
- Vehicles used for racing
- Vehicles operated outside of the province for more than 6 consecutive months
- Vehicles used to and from work or school
- Applicant who is not a resident of Alberta
- Tanks, tractors, buses or semi-trucks
- Recreational vehicles (i.e. snow mobiles, all terrain or motorcycles)
- Vehicles stored in the United States
- Vehicles driven more than 10,000 km per year

Collector Vehicle Endorsement (CAE #14)

Will be applied to all eligible Collectors Vehicles:

- Spare parts coverage for up to \$5,000.
- Emergency Service Expense maximum amount per occurrence \$1,000 and is subject to \$100 deductible.
- Towing to your residence is covered up to a maximum \$1,200
- Newly acquired collector vehicles have 30 days coverage before we need to be notified

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Deductible Options

Value	Minimum Deductible Collision	Minimum Deductible Comprehensive
Up to \$50,000	\$250	\$100
\$50,001 - \$100,000	\$500	\$500
\$100,001 - \$200,000	\$1,000	\$1,000
\$200,001 +	\$5,000 or \$10,000	\$5,000 or \$10,000

Discounts

Name	Amount	Eligible Coverages	Eligibility/Rules
my tires and toys	10%	Third Party Liability, Direct Compensation for Property Damage, Accident Benefits, All Perils, Collision, Comprehensive or Specified Perils	Shall apply when a Private Passenger Vehicle is present on the same policy and carries Third Party Liability Coverage

Available Endorsements for Physical Damage

(AB)-SEF 19(b) – Limitation of Amount Endorsement

(AB)-SEF 19(a) – Valued Automobile Endorsement

(AB)-SEF 40 – Fire & Theft Deductible Endorsement **(Mandatory on vehicles over \$200,000)**

(AB)-SEF 44 – Family Protection Endorsement

CAE 17 - \$1,000 Hail Deductible

CAE 18 – Deletion of Hail Coverage

Appraisal Requirements

All vehicles should include photographs, clearly showing all sides of the vehicle exterior and interior, trunk and engine.

Appraisals on New Business

Vehicles valued \$5,000 or less:

- No appraisals are required.
- (AB)-SEF 19A or 19B is available
- The bill of sale showing the selling price is required in order to determine vehicle value.

Vehicles valued over \$5,001 to \$50,000

- Appraisal is optional.
- (AB)-SEF 19A or 19B is available .
- If no appraisal is provided, the bill of sale showing the selling price is required in order to determine vehicle value.

Vehicles valued over \$50,000

- All vehicles require an appraisal by a qualified appraiser. The appraisal cannot be more than 24 months old and must be accompanied by a minimum of seven photographs clearly showing all sides of the vehicle exterior, interior, trunk and engine.
- (AB)-SEF 19A will be automatically applied .

Appraisals on Renewal

- For vehicles valued over \$50,000, a new appraisal, along with photographs, is required after five years.

my home & auto™

my home & auto™ is a single package covering a customer's primary residence, cars and other personal possessions which could include other ancillary products like seasonal dwellings, rented dwellings, motorcycles, recreational vehicles, etc.

my home & auto™

- ▶ makes it easy to sell the total account
- ▶ streamlines administration
- ▶ offers one billing
- ▶ offers the *my home & auto™* discount

Eligibility

Underwriting Acceptability

- ▶ All *my home & auto™* risks must meet all underwriting rules subject to each risk. Each risk will be underwritten on its own merit

Risks Not Eligible

- ▶ Property or Auto risks leased to or owned by a company
- ▶ Risks owned by others (including children, parent or other family members)
- ▶ Six-month policy terms

Minimum Coverage Requirements

1. Personal Property:

Principal residence, which can be any of the following:

- ▶ Homeowner's Package
- ▶ Condominium Package
- ▶ Tenant's Package
- ▶ Mobile Home Package

2. Personal Automobile:

- ▶ At least one standard private passenger vehicle (not recreational vehicle) with a minimum of third party liability, direct compensation for property damage (AB Only) and accident benefits coverage

Optional Coverages

- ▶ Once a client has the 2 minimum coverage requirements, other Personal Insurance products may be added to the policy

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Benefits of *my home & auto*™**Property Discount:**

- ▶ A discount is applied to the base premium, and where applicable, to the Enhanced Water Damage Package premium

Note: This discount applies after all other discounts and surcharges have been applied

Automobile Discount:

- ▶ A discount is applied to Section C premiums for Private Passenger Vehicles (excluding Recreational Vehicles) when the corresponding principle residence is one of the following risk types:
 - Homeowners Package
 - Condominium Package
 - Mobile Home Package

Deductible:

- ▶ One single deductible will apply in the event of a claim from a single occurrence involving the Principal Residence (Homeowner, Condo, Tenant or Mobile Homeowner) and any Private Passenger Vehicles (excluding Recreational Vehicles) on the policy. We will limit the deductible paid by the insured to the amount of the highest deductible.
- ▶ The deductible for any additional ancillary exposures (motorcycles, recreational vehicles, rented dwellings, seasonal dwellings, etc.) will apply separately.

Reduced Rates on Auto Endorsements

- ▶ A reduced rate is offered for the following Endorsements and Endorsements Packages
 - Plus Pac B
 - (AB)-SEF 43R or (AB)-SEF 43R(L)
 - (AB)-SEF 39 – Accident Rating Waiver Endorsement (if the risk is eligible)
 - Minor Conviction Rating Waiver Endorsement (if the risk is eligible)

Reduced Fees:

- ▶ Reduction of financing fees applicable to our Easipay plans

General Information**Package Term**

- ▶ The term for *my home & auto*™ policy is 12 months

Applications

- ▶ Use Standard CSIO for Automobile and Property
- ▶ Intact Insurance Company application form for Personal Umbrella
- ▶ Easipay - Standard Brochure

Note: Policies can be combined to a *my home & auto*™ by endorsement

PERSONAL INSURANCE PRODUCT MANUAL**Declarations**

Each package will have several components including:

- ▶ A package Summary Page which will summarize the details of each risk
- ▶ One or more property declaration page(s)
- ▶ One or more automobile declaration page(s)
- ▶ For each my home & auto™ Package, the declarations will be combined with the Summary Page and the Billing Notice or Easipay Summary

Different Named Insured's

Risks which are in different names may be combined. This will result in separate policy declarations being printed for each Named Insured. This applies to risks in the name of two spouses or in joint names. A vehicle leased to one or more of the spouses may also be included.

my home & auto™ is not to be used for property or automobiles leased or owned by a company. It is not intended to include coverage for children, parents or other family members. These individuals must qualify for their own *my home & auto™* policy.

Mid Term Changes - Disqualification

If a risk is disqualified from *my home & auto™* mid-term, we will continue with the package until renewal, at which time the coverages will be transferred to mono-line policies.

Cancellation of a minimum coverage requirement will not lead to the total cancellation of the package mid-term. The remaining coverages will continue but will be transferred to mono-line policies at renewal.

Cancellations

my home & auto™ policy types are cancelled on a pro-rata basis.

INTACT INSURANCE COMPANY

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Direct Bill

Intact Insurance's Direct Bill Program is designed to accommodate a wide range of broker and customer needs.

- Brokers can leverage Intact Insurance Company's technology and experience in payment collection
- Customers benefit from flexibility in how and when they make payments
- Broker commissions are paid up front, shortly after the end of the month

Payment Summary

Plan	One Pay	Three Pay	Monthly Pay
Description	Payment for full term premium and applicable taxes is due on the policy effective date.	Total premium and taxes (if applicable) are divided into three equal instalments: <ol style="list-style-type: none">1. Due on the policy effective date (<i>including instalment fee</i>)2. Due 3 months after the policy effective date3. Due 6 months after the policy effective date	The total premium, applicable taxes, and an interest charge are divided into equal monthly instalments which are scheduled and withdrawn automatically. The withdrawal date is defaulted to the policy effective date but can be changed as long as within 15 days of the policy effective date.
Payment methods <small>Signed Intact authorization form with void cheque applies to all pre-authorized debit plans</small>	<ul style="list-style-type: none">• Pre-authorized debit <i>Convenient recurring payments from a customer's chequing account</i>• Online or telephone banking <i>Easy electronic payments through a customer's financial institution</i>• Visa or Mastercard <i>One-time or continuous Credit Card (CCC) payments via intact.ca</i>• Cheque or money order (Postdated cheques are acceptable.) <i>Payable directly to Intact Insurance and accompanied by the remittance slip</i>		<ul style="list-style-type: none">• Pre-authorized debit
Interest and Service charge <small>Not applicable to Group policies</small>	N/A	<ul style="list-style-type: none">• \$35• \$20 for <i>my home & auto®</i> policies	<ul style="list-style-type: none">• 4%• 3% for Manitoba and Specialty Solutions policies excluding BC• 2% for <i>my home & auto®</i> policies
Notices	<ul style="list-style-type: none">• An account summary is generated for policy changes• A reminder notice is generated prior to each instalment date (if payment method is not pre-authorized debit)• A final notice is generated for any unpaid balances 20 days after the first notice or a reminder notice is sent (if payment method is not pre-authorized debit)• A recollection notice is generated indicating the recollection date after the first NSF during a policy term <p>Registered letter of cancellation for non-payment is issued following:</p> <ul style="list-style-type: none">• Non-payment at the final notice due date• Second NSF/unavailable funds• Payment returned for reason: payment stopped, refused by payor• Initial pre-authorized debit payment returned NSF/unavailable funds on New Business		
Fees	<ul style="list-style-type: none">• NSF/Unavailable Funds: \$50		

- For convenience and time savings, we recommend electronic payment methods.

Contact us	
Phone	1-800-668-8384 – say "Direct Bill"
Fax	403-231-1392
Email	wr.dbaccounts@intact.net

One Pay

New Business	<ul style="list-style-type: none"> ○ An invoice will be issued reflecting a \$0 balance when the premium is paid in full. ○ Partial payments are not acceptable. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will accompany the policy detailing the payment. ○ Withdrawal date will default to the policy effective date for the initial withdrawal. ○ If the policy is issued after the policy effective date, the initial withdrawal will be scheduled the following month. <p>CCC</p> <ul style="list-style-type: none"> ○ If a credit card registration is processed, the account summary will accompany the policy detailing the last digits of the registered credit card and the date the credit card will be charged.
Endorsements	<p>Additional premium</p> <ul style="list-style-type: none"> ○ A policy document and invoice will be issued allowing 20 days for payment. ○ If no payment has been applied to the policy within 20 days, a final notice will be sent to the policyholder allowing a further 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: An account summary is produced scheduling an additional payment for the full endorsement amount. The account summary will provide at least 14 days' notice. ○ CCC: The credit card will be charged on the due date on the account summary. <p>Return premium</p> <ul style="list-style-type: none"> ○ If the endorsement produces a return premium or net credit on the account, a policy document and account summary will be issued immediately. ○ A refund cheque will be issued within 18 days. ○ PRE-AUTHORIZED DEBIT: A refund is directly deposited into the customer's account 18 days from the last payment date. If the last payment date is greater than 18 days, the refund will be deposited two days after the process date. ○ CCC: A refund is issued back to the insured's credit card.
Renewal	<ul style="list-style-type: none"> ○ Renewal is issued with an account summary in advance of the renewal effective date. The customer must make payment arrangements by the renewal date. ○ If no payment has been received by the renewal date, a final notice will be sent to the policyholder allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Renewal and account summary are automatically produced in advance of the renewal effective date. The payment will be withdrawn on the effective date of renewal. ○ CCC: Renewal and account summary are automatically produced in advance of the renewal effective date. The registered credit card will be charged on the effective date of renewal.
Payment defaults (NSF/dishonour)	<ul style="list-style-type: none"> ○ A rejected payment notice will be issued if a payment is returned NSF (non-sufficient funds) or unavailable funds ○ A fee will be charged for payments returned NSF or unavailable funds ○ If payment (including any applicable fees) in guaranteed funds is not received within 20 days of the rejected payment, a registered letter of cancellation will be issued. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A recollection notice is sent if a withdrawal (other than the initial payment on a New Business) is returned NSF or unavailable funds advising of the recollection date and amount. ○ A registered letter of cancellation will be issued if the initial payment on New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation will be issued if a payment has been returned for reason: payment stopped or refused by payor.

	CCC <ul style="list-style-type: none"> ○ A rejected payment notice will be sent for the 1st occurrence of a declined payment. ○ A registered letter of cancellation will be issued if there are 2 or more occurrences of a declined payment within a policy term. ○ A registered letter of cancellation will be issued for declined reason: stop payment (Do Not Retry).
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Three Pay

New Business	<ul style="list-style-type: none"> ○ The first instalment should accompany the application. ○ An account summary reflecting the first payment and detailing the due dates of the remaining two instalments will accompany the policy documentation. ○ An invoice will be issued 26 days prior to each of the next two instalments. ○ If no payment has been received by the instalment due date, a final notice will be sent allowing a further 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. PRE-AUTHORIZED DEBIT <ul style="list-style-type: none"> ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will accompany the policy detailing the payment due dates and amounts. ○ Withdrawal date will default to the policy effective date for the initial withdrawal. ○ If the policy is issued after the policy effective date, the initial payment will be scheduled the following month. The 2nd instalment will be withdrawn 3 months from the policy effective date; the 3rd instalment will be withdrawn 6 months from the policy effective date. CCC <ul style="list-style-type: none"> ○ If a credit card registration is processed, the account summary will accompany the policy detailing the last digits of the registered credit card and the dates the credit card will be charged.
Endorsements	<p>Additional premium</p> <ul style="list-style-type: none"> ○ Endorsement premium is spread over the remaining future-dated instalments. ○ If there are no future instalments remaining, an invoice will be issued allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Endorsement premium is spread over the remaining future-dated withdrawals. If there are no remaining instalments, an account summary is produced scheduling an additional withdrawal for the full endorsement amount. The account summary will give at least 14 days' notice. ○ CCC: The credit card will be charged on the instalment due date indicated on the invoice. If there are no future instalments remaining, the credit card will be charged on the due date on the account summary. <p>Return premium</p> <ul style="list-style-type: none"> ○ If the endorsement produces a return premium or net credit on the account, a policy document and account summary will be issued. ○ A refund cheque will be issued within 18 days. ○ PRE-AUTHORIZED DEBIT: Return premium is spread over the remaining future-dated withdrawals. If there are no remaining instalments, a refund is directly deposited into the customer's account 18 days from the last payment date. If the last payment date is greater than 18 days, the refund will be deposited two days after the process date. ○ CCC: A refund is issued back to the insured's credit card.
Renewal	<ul style="list-style-type: none"> ○ Renewal is issued with an account summary in advance of the renewal effective date. The customer must make payment arrangements by the renewal date.

	<ul style="list-style-type: none"> ○ If no payment has been received by the renewal date, a final notice will be sent to the policyholder allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Renewal and account summary are automatically produced in advance of the renewal effective date detailing the withdrawal dates and amount. ○ CCC: Renewal and account summary are automatically produced in advance of the renewal effective date detailing the dates the registered credit card will be charged and amount.
Payment defaults (NSF/dishonour)	<ul style="list-style-type: none"> ○ A rejected payment notice or recollection notice will be issued if a payment is returned NSF (non-sufficient funds) or unavailable funds. ○ A fee will be charged for payments returned NSF or unavailable funds ○ If payment (including any applicable fees) in guaranteed is not received within 20 days of the rejected payment, a registered letter of cancellation will be issued. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A recollection notice is sent if a withdrawal (other than the initial payment on a New Business) is returned NSF or unavailable funds advising of the recollection date and amount. ○ A registered letter of cancellation will be issued if the initial payment on New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation will be issued if a payment has been returned for reason: payment stopped or refused by payor. <p>CCC</p> <ul style="list-style-type: none"> ○ A rejected payment notice will be sent for the 1st occurrence of a declined payment. ○ A registered letter of cancellation will be issued if there are 2 or more occurrences of a declined payment within a policy term. ○ A registered letter of cancellation will be issued for declined reason: stop payment (Do Not Retry).

Monthly Pay

New Business	<ul style="list-style-type: none"> ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will be issued at least 14 days prior to the first automatic withdrawal outlining the payment dates and withdrawal amounts. ○ Withdrawals will be made on the same day of the month as the policy effective date unless advised otherwise. ○ If the policy is issued after the policy effective date, the initial payment will be scheduled the following month with equal instalments over the balance of the policy term.
Endorsements	<ul style="list-style-type: none"> ○ A revised statement will be issued with the payment schedule. Any additional or return premium is spread over the remaining monthly withdrawals within the policy term. ○ The endorsement will not adjust any withdrawal scheduled in the 14 days following the endorsement process date. This will ensure that the customer receives the policy and account summary before the adjusted withdrawal is scheduled. ○ If the endorsement occurs after the last monthly withdrawal: <ul style="list-style-type: none"> ▪ An account summary is produced scheduling an additional payment for the full endorsement amount. The account summary will provide at least 14 days' notice. ▪ In the case of return premium, a refund is directly deposited into the customer's account. ▪ Each policy term is handled individually. Premiums for one term are not financed over the next policy term.
Renewal	<ul style="list-style-type: none"> ○ Renewal is issued with an account summary in advance of the renewal effective date detailing the withdrawal dates and amount.
Payment defaults (NSF/dishonour)	<ul style="list-style-type: none"> ○ A recollection notice is sent if a withdrawal (other than the initial payment on New Business) is returned NSF or funds not cleared advising of the recollection date and amount. ○ A fee is charged for payments returned NSF or unavailable funds.

- | | |
|--|--|
| | <ul style="list-style-type: none">○ A registered letter of cancellation is issued if the initial withdrawal on a New Business is returned NSF/unavailable funds.○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term.○ A registered letter of cancellation is issued if a withdrawal is returned for reason: payment stopped or refused by payor. |
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One of underwriting's responsibilities is to assess each risk for all aspects of acceptability including payment plan preferences. Intact retains the right to decline a payment plan option for certain policies.

Reinstatements

- Before the Effective Date of Termination
 - The decision to reinstate is based on the acceptability of the overall risk.
 - The full required premium including applicable fees must be received by credit card, certified cheque or money order.
- After the Legal Date of Termination
 - A policy will not be reinstated once cancellation has become effective.
 - If coverage is required, a new application may be submitted for consideration with no backdating of coverage.
 - Any outstanding earned premium from the prior policy must accompany the application.

Additional Information

Accounts Receivable Portfolio Conversion (Transferring from Agency Bill to Direct Bill)

- Owner or Principal of brokerage to request the change in writing, including:
 - Effective date to start, a minimum of 60 days in the future (We recommend the first day of the month.)
 - Applicable lines of business (Personal Lines, Commercial Lines, or both).
- Policies will be automatically transferred at renewal. For more information, please contact your regional underwriting branch

Bank information

- If the customer has changed banking institutions/branches or changes bank accounts, have the customer complete, sign the '[Change in Banking Information](#)' form, and attach a void cheque.
- Send void cheques and completed authorization forms directly to Accounts Receivable with at least 14 days' notice for changes or contact Customer Accounts. Once payment information has been sent to the financial institution, we cannot stop a withdrawal.

Billing plan changes

- To avoid processing delays, forward billing plan changes to wr.dbaccounts@intact.net or contact Customer Accounts.

Choice of withdrawal dates

- The Monthly Pay Plan offers customers the flexibility to choose a preferred withdrawal date. This date must fall within 15 days of the policy effective date. Note that a preferred date may decrease the number of payment instalments.

Overdraft protection

- Clients who arrange overdraft protection with their bank or financial institution avoid various problems that arise from insufficient funds, as well as the risk of cancellation. We encourage you to suggest this bank service to those clients who choose to make payments via automatic bank withdrawal (pre-authorized debit).

Personal information

- To ensure the security of personal information, do not send credit card details by email and do not enter credit card or banking information in any policy notes.

INTACT INSURANCE COMPANY

PERSONAL INSURANCE PRODUCT MANUAL

Cheque or money order remittance

Canada Post	ICS
Intact Insurance Company Accounts Receivable PO Box 4254, STN A Toronto, ON M5W 5S6	Intact Insurance Company Accounts Receivable 700 University Ave, Suite 1500 Toronto ON M5G 0A1

Agency Bill

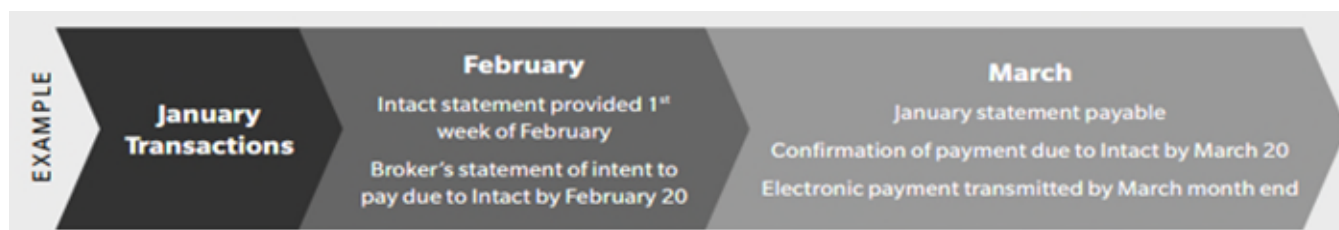
Intact also offers the Agency Bill payment plan. Under this plan, it is the broker's responsibility to collect payment from the customer and remit to Intact.

First week of each month

- Intact provides a statement containing all transactions for the prior month.
- Statement is payable no later than 60 days from the end of the accounting month for which it is prepared

20th day of each month

- Broker returns statement of intent to pay Intact (electronically in Excel or PDF format).
- Statement confirms all transactions processed or effective in the last 60 days that will be paid when due in the next accounting month.
- Broker transmits electronic payment for the prior month's statement, or schedules payment for month-end.
- Email all statements and payment confirmations to central.agencybill@intact.net



Automobile Cancellations

New Business or Mid-term

The request must be made in writing and signed by all named insureds on the policy.

New business:

- Flat cancellations are not permissible.

Pro rata cancellation method to be applied:

- Where a policy or any part of a policy is cancelled by the insurer.
- Where the private passenger, recreational and/or seasonal vehicle types are part of a *my home & auto*™ package.
- Death of the Named Insured.
- Insured moves out of province.
- Total loss of an automobile due to an insured peril when Intact Insurance Company retains the salvage.

Short rate cancellation method to be applied:

- Where a policy is cancelled at insured's or finance company's request and not replaced with Intact Insurance.
- Where a policy is cancelled for reasons not outlined in the Pro rata cancellation method.
- For all recreational/seasonal vehicle types.

Renewals

Flat cancellation method can be obtained by one of the following:

- Returning the insured's copy of the renewal within 30 days of the effective date.
- Verbal request from the broker on behalf of the customer within 25 days of the effective date.
- Written request from the broker, in the form of an email, on behalf of the customer within 25 days of the effective date. Note: please indicate '**Cancellation Request**' in the subject line of the email.

Non-Leap Years

Pro Rata Table

"DAY" indicates the day of the year.

"%" indicates the percentage of the premium retained.

JAN	FEB	MAR	APR	MAY	JUN
DAY %	DAY %	DAY %	DAY %	DAY %	DAY %
1 .003	32 .088	60 .164	91 .249	121 .332	152 .416
2 .005	33 .090	61 .167	92 .252	122 .334	153 .419
3 .008	34 .093	62 .170	93 .255	123 .337	154 .422
4 .011	35 .096	63 .173	94 .258	124 .340	155 .425
5 .014	36 .099	64 .175	95 .260	125 .342	156 .427
6 .016	37 .101	65 .178	96 .263	126 .345	157 .430
7 .019	38 .104	66 .181	97 .266	127 .348	158 .433
8 .022	39 .107	67 .184	98 .268	128 .351	159 .436
9 .025	40 .110	68 .186	99 .271	129 .353	160 .438
10 .027	41 .112	69 .189	100 .274	130 .356	161 .441
11 .030	42 .115	70 .192	101 .277	131 .359	162 .444
12 .033	43 .118	71 .195	102 .279	132 .362	163 .447
13 .036	44 .121	72 .197	103 .282	133 .364	164 .449
14 .038	45 .123	73 .200	104 .285	134 .367	165 .452
15 .041	46 .126	74 .203	105 .288	135 .370	166 .455
16 .044	47 .129	75 .205	106 .290	136 .373	167 .458
17 .047	48 .132	76 .208	107 .293	137 .375	168 .460
18 .049	49 .134	77 .211	108 .296	138 .378	169 .463
19 .052	50 .137	78 .214	109 .299	139 .381	170 .466
20 .055	51 .140	79 .216	110 .301	140 .384	171 .468
21 .058	52 .142	80 .219	111 .304	141 .386	172 .471
22 .060	53 .145	81 .222	112 .307	142 .392	173 .474
23 .063	54 .148	82 .225	113 .310	143 .392	174 .471
24 .066	55 .151	83 .227	114 .312	144 .395	175 .479
25 .068	56 .153	84 .230	115 .315	145 .397	176 .482
26 .071	57 .156	85 .233	116 .318	146 .400	177 .485
27 .074	58 .159	86 .236	117 .321	147 .403	178 .488
28 .077	59 .162	87 .238	118 .323	148 .405	179 .490
29 .079		88 .241	119 .326	149 .408	180 .493
30 .082		89 .244	120 .329	150 .411	181 .496
31 .085		90 .247		151 .414	

Pro Rata Table

"DAY" indicates the day of the year.

"%" indicates the percentage of the premium retained.

JUL	AUG	SEP	OCT	NOV	DEC
DAY %	DAY %	DAY %	DAY	% DAY %	DAY %
182 .499	213 .584	244 .668	274 .751	305 .836	335 .918
183 .501	214 .586	245 .671	275 .753	306 .838	336 .921
184 .504	215 .589	246 .674	276 .756	307 .841	337 .923
185 .507	216 .592	247 .677	277 .759	308 .844	338 .926
186 .510	217 .595	248 .679	278 .762	309 .847	339 .929
187 .512	218 .597	249 .682	279 .764	310 .849	340 .932
188 .515	219 .600	250 .685	280 .767	311 .852	341 .934
189 .518	220 .603	251 .688	281 .77	312 .855	342 .937
190 .521	221 .605	252 .690	282 .773	313 .858	343 .945
191 .523	222 .608	253 .693	283 .775	314 .860	344 .942
192 .526	223 .611	254 .696	284 .778	315 .863	345 .945
193 .529	224 .614	255 .699	285 .781	316 .866	346 .948
194 .532	225 .616	256 .701	286 .784	317 .868	347 .951
195 .534	226 .619	257 .704	287 .786	318 .871	348 .953
196 .537	227 .622	258 .707	288 .789	319 .874	349 .956
197 .540	228 .625	259 .710	289 .792	320 .877	350 .959
198 .542	229 .627	260 .712	290 .795	321 .879	351 .962
199 .543	230 .630	261 .715	291 .797	322 .882	352 .964
200 .548	231 .633	262 .718	292 .800	323 .882	353 .967
201 .551	232 .636	263 .721	293 .803	324 .888	354 .970
202 .553	233 .638	264 .723	294 .805	325 .890	355 .973
203 .556	234 .641	265 .726	295 .808	326 .893	356 .975
204 .559	235 .644	266 .729	296 .811	327 .896	357 .978
205 .562	236 .647	267 .732	297 .814	328 .899	358 .981
206 .564	237 .649	268 .734	298 .816	329 .901	359 .984
207 .567	238 .652	269 .737	299 .819	330 .904	360 .986
208 .570	239 .655	270 .740	300 .822	331 .907	361 .989
209 .573	240 .658	271 .742	301 .825	332 .910	362 .992
210 .575	241 .660	272 .745	302 .827	333 .912	363 .995
211 .578	242 .663	273 .748	303 .830	334 .915	364 .997
212 .581	243 .666		304 .833		365 1.000

Leap Years

Pro Rata Table

"DAY" indicates the day of the year.

"%" indicates the percentage of the premium retained.

JAN		FEB		MAR		APR		MAY		JUN	
DAY	%	DAY	%	DAY	%	DAY	%	DAY	%	DAY	%
1	.003	32	.087	61	.167	92	.251	122	.333	153	.418
2	.005	33	.090	62	.169	93	.254	123	.336	154	.421
3	.008	34	.093	63	.172	94	.257	124	.339	155	.423
4	.011	35	.096	64	.175	95	.260	125	.342	156	.426
5	.014	36	.098	65	.178	96	.262	126	.344	157	.429
6	.016	37	.101	66	.180	97	.265	127	.347	158	.432
7	.019	38	.104	67	.183	98	.268	128	.350	159	.434
8	.022	39	.107	68	.186	99	.270	129	.352	160	.437
9	.025	40	.109	69	.189	100	.273	130	.355	161	.440
10	.027	41	.112	70	.191	101	.276	131	.358	162	.443
11	.030	42	.115	71	.194	102	.279	132	.361	163	.445
12	.033	43	.117	72	.197	103	.281	133	.363	164	.448
13	.036	44	.120	73	.199	104	.284	134	.366	165	.451
14	.038	45	.123	74	.202	105	.287	135	.369	166	.454
15	.041	46	.126	75	.205	106	.290	136	.372	167	.456
16	.044	47	.128	76	.208	107	.292	137	.374	168	.459
17	.046	48	.131	77	.210	108	.295	138	.377	169	.462
18	.049	49	.134	78	.213	109	.298	139	.380	170	.464
19	.052	50	.137	79	.216	110	.301	140	.383	171	.467
20	.055	51	.139	80	.219	111	.303	141	.385	172	.470
21	.057	52	.142	81	.221	112	.306	142	.388	173	.473
22	.060	53	.145	82	.224	113	.309	143	.391	174	.475
23	.063	54	.148	83	.227	114	.311	144	.393	175	.478
24	.066	55	.150	84	.230	115	.314	145	.396	176	.481
25	.068	56	.153	85	.232	116	.317	146	.399	177	.484
26	.071	57	.156	86	.235	117	.320	147	.402	178	.486
27	.074	58	.158	87	.238	118	.322	148	.404	179	.489
28	.077	59	.161	88	.240	119	.325	149	.407	180	.492
29	.079	60	.164	89	.243	120	.328	150	.410	181	.495
30	.082			90	.246	121	.331	151	.413	182	.497
31	.085			91	.249			152	.415		

Pro Rata Table

"DAY" indicates the day of the year.

"%" indicates the percentage of the premium retained.

JUL		AUG		SEP		OCT		NOV		DEC	
DAY	%	DAY	%	DAY	%	DAY	%	DAY	%	DAY	%
183	.500	214	.585	245	.669	275	.751	306	.836	336	.918
184	.503	215	.587	246	.672	276	.754	307	.839	337	.921
185	.505	216	.590	247	.675	277	.757	308	.842	338	.923
186	.508	217	.593	248	.678	278	.760	309	.844	339	.926
187	.511	218	.596	249	.680	279	.762	310	.847	340	.929
188	.514	219	.598	250	.683	280	.765	311	.850	341	.932
189	.516	220	.601	251	.686	281	.768	312	.852	342	.934
190	.519	221	.604	252	.689	282	.770	313	.855	343	.937
191	.522	222	.607	253	.691	283	.773	314	.858	344	.940
192	.525	223	.609	254	.694	284	.776	315	.861	345	.943
193	.527	224	.612	255	.697	285	.779	316	.863	346	.945
194	.530	225	.615	256	.699	286	.781	317	.866	347	.948
195	.533	226	.617	257	.702	287	.784	318	.869	348	.951
196	.536	227	.620	258	.705	288	.787	319	.872	349	.954
197	.538	228	.623	259	.708	289	.790	320	.874	350	.956
198	.541	229	.626	260	.710	290	.792	321	.877	351	.959
199	.544	230	.628	261	.713	291	.795	322	.880	352	.962
200	.546	231	.631	262	.716	292	.798	323	.883	353	.964
201	.549	232	.634	263	.719	293	.801	324	.885	354	.967
202	.552	233	.637	264	.721	294	.803	325	.888	355	.970
203	.555	234	.639	265	.724	295	.806	326	.891	356	.973
204	.557	235	.642	266	.727	296	.809	327	.893	357	.975
205	.560	236	.645	267	.730	297	.811	328	.896	358	.978
206	.563	237	.648	268	.732	298	.814	329	.899	359	.981
207	.566	238	.650	269	.735	299	.817	330	.902	360	.984
208	.568	239	.653	270	.738	300	.820	331	.904	361	.986
209	.571	240	.656	271	.740	301	.822	332	.907	362	.989
210	.574	241	.658	272	.743	302	.825	333	.910	363	.992
211	.577	242	.661	273	.746	303	.828	334	.913	364	.995
212	.579	243	.664	274	.749	304	.831	335	.915	365	.997
213	.582	244	.667			305	.833			366	1.000

Short Rate Table No. 1 – Annual Policy

Short Rate Table No. 1 - Annual Policy

DAYS IN FORCE	% PREM. RET.	DAYS IN FORCE	% PREM. RET.	DAYS IN FORCE	% PREM. RET.	DAYS IN FORCE	% PREM. RET.
1-3	8	93-96	32	185-188	56	277-280	80
4-7	9	97-99	33	189-192	57	281-284	81
8-11	10	100-103	34	193-195	58	285-288	82
12-15	11	104-107	35	196-199	59	289-292	83
16-19	12	108-111	36	200-203	60	293-296	84
20-23	13	112-115	37	204-207	61	297-299	85
24-26	14	116-119	38	208-211	62	300-303	86
27-30	15	120-122	39	212-215	63	304-307	87
31-34	16	123-126	40	216-219	64	308-311	88
35-38	17	127-130	41	220-222	65	312-315	89
39-42	18	131-134	42	223-226	66	316-318	90
43-46	19	135-138	43	227-230	67	319-322	91
47-49	20	139-142	44	231-234	68	323-326	92
50-53	21	143-146	45	235-238	69	327-330	93
54-57	22	147-149	46	239-242	70	331-334	94
58-61	23	150-153	47	243-245	71	335-338	95
62-65	24	154-157	48	246-249	72	339-341	96
66-69	25	158-161	49	250-253	73	342-345	97
70-73	26	162-165	50	254-257	74	346-349	98
74-76	27	166-169	51	258-261	75	350-353	99
77-80	28	170-172	52	262-265	76	354-365	100
81-84	29	173-176	53	266-268	77		
85-88	30	177-180	54	269-270	78		
89-92	31	181-184	55	273-276	79		

- **Note:** These tables apply to MOTORCYCLES, MOPEDS or SNOW VEHICLES for comprehensive and specified perils only. For all other coverages refer to Recreational Section for Seasonal Cancellation tables.

Short Rate Table No. 2 – Six Month Policy

Short Rate Table No. 2 - Six Month Policy

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

- **Note:** These tables apply to MOTORCYCLES, MOPEDS or SNOW VEHICLES for comprehensive and specified perils only. For all other coverages refer to Recreational Section for Seasonal Cancellation tables.