

DEFINITIONS

Carsharing Program

A peer-to-peer (also known as person-to-person) platform that allows private vehicle owners to rent out their vehicle via an online marketplace.

Ridesharing Program

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

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.

Commercial Vehicle

- A motor vehicle of the truck, tractor, van or utility type used for business of commercial purposes.
- A private passenger type vehicle used for delivery purposes.
- A trailer intended for use with a commercial purpose.

Exceptions:

Vehicles that are:

- a) Rented or leased to others (short or long term);
- b) Used for carrying passengers for compensation;
- c) Used for demonstrating or testing;
- d) Held for sale by an automobile dealer;
- e) Of a private passenger type used exclusively for pleasure purposes and this includes vehicles used in an acceptable* peer-to-peer food delivery program where the vehicle is insured under a commercial fleet policy from the time the driver has logged into the app and while carrying food. *Acceptability is determined based on the corresponding commercial fleet coverage in place.
- f) of a private passenger type and recreational motorhomes and trailers used exclusively for pleasure purposes and this includes vehicles used in an acceptable* peer-to-peer carsharing program where the vehicle is insured under a commercial fleet policy during the delivery and rental period. *Acceptability is determined based on the corresponding commercial fleet coverage in place.

Gross Vehicle Weight

The curb weight of the vehicle plus the maximum capacity load.

Gross Vehicle Weight Classification

Light (L): GVW not in excess of 10,000 lbs or 4,500 kilograms.

Heavy (H): GVW in excess of 10,000 lbs or 4,500 kilograms.

Trailers

A unit not equipped with its own motive power designed to be towed behind a motor vehicle. There are two (2) basic uses for trailers:

- a) **Cargo** – those which supplement the load carrying capacity of the vehicle (i.e. for carrying removable cargo)
- b) **Non-Cargo** – those which Do Not supplement the load carrying capacity of the vehicle. These are units having special purpose and function such as welding units, tar pots, compressors, etc.

Kinds of trailers:

- a) **Common Trailer** – a trailer attached to a straight truck by a tongue.
- b) **Converter Dolly** – a dual wheeled axle with a fifth wheel mounted and a tongue for attachment to a lead or straight truck.
- c) **Pup Trailer** – a trailer which is attached to a semi-trailer, generally by means of a tongue or fifth wheel and converter dolly.
- d) **Tractor-Trailer Train** – tractor with a semi-trailer and one or more pup trailers attached, generally by means of a converter and fifth wheel.
- e) **Semi-Trailer** – a trailer attached to the power unit (a tractor) by a king pin or fifth wheel.
- f) **Gooseneck Trailer (Pick-up Mounted)** – a large utility type trailer most commonly hauled by a pick-up truck. Attachment to the power unit is usually by means of a small fifth wheel mounted on the bed of the pick-up box. Generally used for transporting relatively light cargo.

Note: These are definitions only – we may not write all types of trailers.

Fleets

Risks with at least five vehicles registered in Nova Scotia, which are under common ownership or management and used for business purposes.

Private passenger pleasure use only fleets, synthetic fleets and vehicles subject to seasonal suspensions do not qualify for fleet rating and are not permitted.

Risks qualifying as fleets:

Any fleet of five or more units, provided:

- a) The automobiles are owned by the Insured, registered under the Motor Vehicle Act in the name of the insured, under one operating management; and
- b) A premium for the expiring policy year equivalent to that for five automobiles insured on the full time basis has been received from the risk; or
- c) The insured has owned five automobiles throughout the past year and kept complete and reliable records for all accidents and claims.

RULES

Policy Term

Rates quoted in this manual are for a term of 1 year. All policies will be written for a term of 12 months.

Premium Calculations

Round premiums for each section or subsection to the nearest whole dollar. Premiums of .50 or more are rounded to the next whole dollar.

Minimum Retained Premium

\$25, unless otherwise indicated in this manual.

Proof of Financial Responsibility

A one-time filing fee of \$75 will be charged.

Valid Drivers Licence

Means the applicant holds a valid operator's licence, as defined in the Motor Vehicle Act, to operate the type of vehicle insured.

Years Licensed

Years licensed is based on first date licensed in Canada or the United States of America.

Business and Pleasure Rating

Where a commercial auto with a GVW less than 4500 kg (10,000 lbs) is used for both business and pleasure purposes, the Private Passenger rates will apply for all coverages if such rates are higher than the commercial rates when:

- a) There is no Private Passenger rated vehicle in the household; and
- b) The named insured or principal operator has held a valid drivers licence less than 9 years.

Private Passenger Type Vehicles Used for Commercial or Business-Use

Where a private passenger type vehicle, including a Sport Utility Vehicle, is used for a Commercial or Business Use, personal lines rate - class 07 or the commercial use rates apply, whichever is higher. The vehicle must be written on a Commercial Automobile Policy.

New Drivers to Canada

Drivers must hold a permanent Canadian licence. We will recognize U.S. driving experience as equal to Canadian experience. No credit is granted for experience outside of Canada or the United States of America.

Dual Territory

If the automobile is usually kept in one territory but chiefly used in others, the rate to be applied shall be the rate for the highest rated territory.

Driver Training

Means the driver has graduated from a driver training course approved by the Provincial Government. Please send a facsimile of the graduation certificate when applying for Driver Training rating.

Multiple Uses

Where the use or type of the vehicle falls within two (2) or more commercial classes, the highest rated class applies.

This would not be applicable when travel at the higher class is within the maximum of five (5) trips per year and within 5% overall total trips at the higher class.

Radius of Operation

The total round-trip distance divided by two.

Attached Machinery

Where the described automobile is equipped with machinery or apparatus (i.e.: well drilling, spraying, welding, excavating) for use in an operation other than the primary function for which the vehicle was designed, S.E.F. 30 (Excluding Operation of Attached Machinery) shall be applied where it is desired to exclude liability under Liability and Accident Benefit sections.

Such machinery is not excluded under Section "C" - Physical Damage coverages.

Vehicles with Snowplows

Vehicles equipped with a snowplow is subject to \$200 flat annual charge for TPL, and for physical damage coverages, the rate group is to be increased by one to reflect value of equipment.

Pleasure Use

Light Commercial Vehicles used for pleasure purposes only, rate and code in Private Passenger section.

Exposure Outside Province

If the vehicle is regularly operated outside the province where garaged, apply to Company giving details of extent of use and territories where the vehicle is operated.

Exposure Outside Canada (non-truckmen)

If the vehicle is operated in the United States, apply to company giving details and extent of use. We do not write vehicles registered or domiciled in the USA.

Propane Powered Vehicles

We will insure propane fuelled vehicles provided the vehicle is equipped with a Stop Fill Valve which has been professionally installed (CSA/ULC approved). This valve restricts the amount the fuel to 80% of tank capacity allowing 20% for fuel expansion.

Loss

An accident or occurrence resulting in (a) loss or damage to any property; (b) to the vehicle insured or one it replaced; or (c) the death of or injury to any person.

ACCIDENT AND DRIVING RECORD**Chargeable At Fault Accident**

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

- An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements; or
- A loss remains unsettled or unpaid; or
- A civil suit has been commenced against the applicant, insured or operator.

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

1. Damage to the vehicle if,
 - It occurred while the vehicle was legally parked and is reported to police authorities within 24 hours of the occurrence;
 - It was caused by a hit-and-run driver and is reported to police authorities within 24 hours of the occurrence;
 - An uninsured party is responsible, and
 - The repair cost was paid under the Uninsured Motorist portion of the policy; or
 - The deductible is recovered in full from an Unsatisfied Judgement or similar fund.
2. It is a single vehicle accident. No third party was involved and there were no injuries. No payments for damages/injuries were made by the insurer.
3. An occurrence in which the insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanisms.
4. Impact with an animal.

Accident Rating

If the driver, responsible for the accident is deleted from the policy, the accident will continue to apply to a vehicle on the policy unless evidence is received that the deleted driver has coverage under another policy and is being rated for the accident.

If the driver responsible for the accident, is assigned to more than one automobile, the accident will only affect the rating of the automobile involved in the accident, or its substitute.

Accident Forgiveness

The following applies to Driving Record six (6) without Responsible Driver Guarantee protection:

A first chargeable at fault accident not associated with a major or serious traffic violation or criminal code offence will modify the driving record to a driving record 2 on renewal. The insured will remain at driving record two (2) for two (2) renewal terms. As long as there are no further chargeable losses, then the insured may re-earn advanced driving records with subsequent renewals.

Two or more losses in a six-year rating period, or single loss associated with a major or criminal code offence, Intact will underwrite for acceptability.

Responsible Driver Guarantee

The Responsible Driver Guarantee protects drivers who qualify for a driving record six (6) from the consequence of a first chargeable at fault accident. To qualify for Responsible Driver Guarantee protection, all eligibility and conditions outlined must be met.

For full details on the Responsible Driver Guarantee driving record protection option, eligibility and pricing refer to Section G – Endorsements.

DRIVING RECORD**Driving Record**

The number of years with a “clear record”.

Clear Record

Throughout the period concerned:

- there has been no accident involving the described vehicle or one for which it has been substituted.
- there has been no accident arising out of the use or operation of any other vehicle by the insured or operator.
- the insured or operator has continuously held a valid operator's licence (as defined). Suspension due to a lapse of an operator's licence for a period less than four (4) months will not invalidate the Clear Record.

Driving Record 6 Eligibility

- Clear record for 6 previous consecutive years for all operator's; and
- For heavy commercial vehicles, continuous documented experience operation vehicles of similar type, weight and class is provided for 6 previous consecutive years for all operators.

Driving Record 5 Eligibility

- Clear record for 5 previous consecutive years for all operator's; and
- For heavy commercial vehicles, continuous documented experience operation vehicles of similar type, weight and class is provided for 5 previous consecutive years for all operators.

Driving Record 4 Eligibility

- Clear record for 4 previous consecutive years for all operator's; and
- For heavy commercial vehicles, continuous documented experience operation vehicles of similar type, weight and class is provided for 4 previous consecutive years for all operators.

Driving Record 3 Eligibility

- Clear record for 3 previous consecutive years for all operator's; and
- For heavy commercial vehicles, documented experience operation vehicles of similar type, weight and class is provided for 3 years for all operators.

Driving Record 2 Eligibility

- Clear record for 2 previous consecutive years for all operators; and
- For heavy commercial vehicles, documented experience operating vehicles of similar type, weight and class is provided for 2 years for all operators.

Driving Record 1 Eligibility

- Clear record for 1 year for all operators; and
- For heavy commercial vehicles, documented experience operating vehicles of similar type, weight and class is provided for 1 year for all operators.

Driving Record 0

Risk not eligible for any of the above driving records.