

Certificate Of Automobile Insurance

This Certificate is proof of a contract of insurance between the Named Insured and the Insurer, subject in all respects to the Ontario Automobile Policy (OAP 1). In return for the premium charged and the statements contained in the Application, the contract provides the coverage outlined in this Certificate. You only have a particular coverage for a specific automobile if this Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy remain the same unless stated otherwise in this Certificate. Your Insurer will provide you with a copy of the Policy if you request it. This Certificate is only valid if it is signed by an authorized representative of the Insurer.



Intact Insurance Company,
(Hereinafter Called The Insurer)

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Broker Aon Reed Stenhouse Inc	No. 33571	Billing Method Easipay – Monthly	Policy Number 7J9000220	Reason for Issuance Renewal
Name/Address of Insured Named Insureds as per Schedule 1 311 Richmond Road, Suite 302 Ottawa, Ontario K1Z 5H8		Lessor's Name and Address As per Lessors Schedule (For Vehicle Sharing Ontario) Attached		
Policy Period From 12:01 a.m.	D 29 M 05 YR 2020 To 12:01 a.m.	D 29 M 05 YR 2021	All times are local times at the Named Insured's primary address shown on this Certificate.	

DESCRIBED AUTOMOBILES

Auto No.	Model Year	Trade Name/ Model	Body Type	V.I.N./Serial Number	# of Cyl	C.C.	Gross Vehicle Weight Rating	Price
Described Automobiles as defined in Schedule 1								

Lienholders (to whom loss may be jointly payable)

As per Lienholders (to whom loss may be jointly payable) Schedule (For Vehicle Sharing Ontario) Attached

RATING INFORMATION

Auto No	Class	Driving Record BI PD/DCPD AB COLL/AP	Vehicle Code	Rate Group ACC. BEN DCPD COLL/AP COMP/SP	Territory	Com. Co. Use	At Fault Claims/Convictions Surcharge
As per IPCF 21B1 – Blanket Fleet Coverage for Ontario Vehicle Sharing Endorsement Attached							

INSURANCE COVERAGES:			LIABILITY			OPCF 44R	ACCIDENT BENEFITS	
Perils	Auto No.	Liability Limits	Bodily Injury	Property Damage	Direct Compensation - Property Damage *	Family Protection Endorsement	Standard Benefits	Uninsured Automobile
Limit		\$2,000,000			*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.	Limits are the same as Liability Section unless Otherwise specified.	As stated in Section 4 of Policy.	As stated in Section 5 of Policy.
Deductible	As per IPCF 21B1 – Blanket Fleet Coverage for Ontario Vehicle Sharing Endorsement Attached							
Prem in Doll.		INCL	INCL.	INCL.	INCL.	INCL.	INCL.	INCL.

LOSS OR DAMAGE**

**This policy contains a partial payment of loss clause.
A deductible applies for each claim except as stated in your policy.

Peril s	Auto No.	All Perils	Collision or Upset	Excluding Collision or Upset Comprehensive Specified Perils	Total Loss or Damage Premium	POLICY CHANGE FORMS & OPTIONAL ACCIDENT BENEFITS TOTAL PER AUTOMOBILE	TOTAL PREMIUM PER AUTOMOBILE
Deductible	As per IPCF 21B1 – Blanket Fleet Coverage for Ontario Vehicle Sharing Endorsement Attached					FORM #	As per IPCF 21B1 – Blanket Fleet Coverage for Ontario Vehicle Sharing Endorsement Attached
Prem in Doll.			INCL.	INCL.	INCL.		As per IPCF 21B1 – Blanket Fleet Coverage for Ontario Vehicle Sharing Endorsement Attached

Remarks:

Please read reverse side for additional information on the rating of your policy.
This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices.

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

TOTAL POLICY PREMIUM	\$	INCL
MINIMUM NON-REFUNDABLE PREMIUM	\$	INCL
For 24/7 CLAIMS SERVICE 1-866-235-2425		

AUTHORIZED REPRESENTATIVE
Processed Date: 05/31/19

Broker Aon Reed Stenhouse				No. 33571				Billing Method Easipay – Monthly		Policy Number 7J9000220		Reason for Issuance Renewal	
Named Insured and Primary Address Named Insureds as per Schedule 1 311 Richmond Road, Suite 302 Ottawa, Ontario K1Z 5H8								Lessor's Name and Address As per Lessors Schedule (For Vehicle Sharing Ontario) Attached					
Policy Period From 12:01 a.m.		D 29	M 05	YR 2020	To 12:01 a.m.	D 29	M 05	YR 2021	All times are local times at the Named Insured's primary address shown on this Certificate.				

Driver Information					
Driver No.	Driver Name	Assignment To Vehicle			Territory Description
		Principal	Secondary	Occasional	
As known to the insurer					
With limits as stated in Section 4 of Policy, the following Optional Increased Accident Benefits will be listed if purchased: Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation & Attendant Care (\$130,000/\$1,000,000); Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit); Death & Funeral; Dependant Care; Indexation Benefit (Consumer Price Index). Income Replacement (\$600/\$800/\$1000) will be listed with selected limit if purchased.					
Policy Change Forms, Surcharges, Discounts, Other Messages					

The premium for Uninsured Automobile is included and accounts for 5% of the Accident Benefits (Standard Benefits) premium indicated.

The premium for Liability - Property Damage is included and accounts for 5% of the Bodily Injury premium indicated.

Type of Use or Description of Automobiles	Form No.	Limit	Premium per Automobile
As defined in Schedule 1.	OPCF 44R FAMILY PROTECTION COVERAGE	\$2,000,000	INCLUDED
	IPCF 5C VEHICLE SHARING ENDORSEMENT	As per IPCF 5C endorsement attached.	INCLUDED
	IPCF 40 FIRE DEDUCTIBLE	As per IPCF 40 endorsement attached.	INCLUDED
	IPCF 5D CONVERSION COVERAGE FOR VEHICLE SHARING (RENTED OR LEASED AUTOMOBILES)	As per IPCF 5D endorsement attached.	INCLUDED
	IPCF 21B1 BLANKET FLEET COVERAGE FOR ONTARIO VEHICLE SHARING ENDORSEMENT	As per IPCF 21B1 endorsement attached.	INCLUDED

Broker Aon Reed Stenhouse	No. 33571	Billing Method Easipay – Monthly	Policy Number 7J9000220	Reason for Issuance Renewal
Named Insured and Primary Address Named Insureds as per Schedule 1 311 Richmond Road, Suite 302 Ottawa, Ontario K1Z 5H8		Lessor's Name and Address As per Lessors Schedule (For Vehicle Sharing Ontario) Attached		
Policy Period From 12:01 a.m.	D 29	M 05	YR 2020	To 12:01 a.m. D 29 M 05 YR 2021
All times are local times at the Named Insured's postal address shown on this Certificate.				

This is a brief explanation of the insurance outlined in this Certificate.

Liability - Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

Accident Benefits - Your insurance company is obligated to explain details of Accident Benefits coverage to you.

Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits may include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in the policy. The optional benefits your insurance company must offer are: income replacement; medical, rehabilitation and attendant care; optional catastrophic impairment; caregiver, housekeeping and home maintenance; death and funeral; dependant care; and an indexation benefit.

Uninsured Automobile - Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist.

Direct Compensation - Property Damage - Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

Loss or Damage - Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverages:

Specified Perils: Covers the described automobile against loss or damage caused by certain specific perils. They are fire; theft or attempted theft; lightning; windstorm; hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which the described automobile is being transported.

Comprehensive: Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.

Collision or Upset: Covers damage when a described automobile is involved in a collision with another object or tips over.

All Perils: Combines the Collision or Upset and Comprehensive coverages.

THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE.

Warning: The Insurance Act provides that where (a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the insured wilfully makes a false statement in respect of a claim under the contract, a claim by the Insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the Insured to recover indemnity is forfeited.

Warning - Offences

It is an offence under the *Insurance Act* to knowingly make a false or misleading statement or representation to an Insurer in connection with the person's entitlement to a benefit under a contract of insurance, or to wilfully fail to inform the Insurer of a material change in circumstances within 14 days, in connection with such entitlement. The offence is punishable on conviction by a maximum fine of \$250,000 for the first offence and a maximum fine of \$500,000 for any subsequent conviction.

It is an offence under the federal *Criminal Code* for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment.

It is an offence under the federal *Criminal Code* for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company. The offence is punishable, on conviction, by a maximum of 14 years imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.

Cancellation Request (To be filled out and sign in the event of cancellation).

In consideration of the return of unearned premium, to follow if any, this policy is hereby cancelled and surrendered, and the term and renewal certificate, if any, for same, acknowledged to be of no effect.

Time _____ a.m.

_____ p.m.

Effective Date of Cancellation

Signature of Insured

Signature of Lienholder/Mortgagee/Lessor

IPCF 5C VEHICLE SHARING ENDORSEMENT

Issued To	Effective Date of Change Year Month Day	Policy Number
Named Insureds as per Schedule 1	2020 05 29	7J9000220
See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

1. Purpose of This Change

This change is part of your policy. It removes the limitation in section 1.8.3 of your policy, "Rented or Leased Automobile" and permission is hereby given for the automobile(s) to be rented or leased but only with respect to Vehicle Sharing during the Delivery Period and Rental Period and provided that any period of any such renting or leasing to any one person does not exceed thirty (30) consecutive days.

2. What We Will Cover

(a) Section 3.2 of the Policy ("Who is Covered") is amended to read as follows:

"you are covered when you, or anyone else in the possession of the automobile during the Rental Period and Delivery Period with your consent, uses or operates it or rents or leases it from you while in the course of Vehicle Sharing. We will consider these other people insured persons under this policy but

- the coverage provided by this policy is excess to any third party liability coverage available to the other insured people, including the Vehicle Sharing Lessee and driver, under any other automobile liability policy, but shall provide primary coverage to the Vehicle Sharing Lessor,
- the policy to which this endorsement is attached shall at all times respond prior to the Vehicle Sharing Lessor's policy,
- except for you, this policy does not provide any defence for the other insured people if they are entitled to a defence under any other automobile policy."

(b) Section 3.5.1 of the Policy ("Property Not Covered") is amended to read as follows: Under this Section, we will not cover claims for damage to property carried in or upon the automobile, or claims for damages to other property owned or rented by, or in the care, custody or control of the Vehicle Sharing Lessee or other insured persons.

3. Coverage Priorities

(a) For the purposes of determining priority in respect of claims made for Statutory Accident Benefits by a Vehicle Sharing Lessee, driver, passenger, pedestrian or cyclist, pursuant to s.268 of the *Insurance Act*, this Policy will respond subsequent to the insurer of an automobile in respect of which such claimants are an insured but this policy shall respond prior to any other automobile liability policy available to a Vehicle Sharing Lessor.

(b) For the purposes of determining the order in which third party liability provisions of any policies respond under s.277(1.1) of the *Insurance Act*, in respect of a claim made for loss or damage for bodily injury or death arising directly or indirectly from the use or operation of the automobile that is leased by the Vehicle Sharing Lessor for the business of Vehicle Sharing during the Rental Period and Delivery Period, this policy shall respond prior to any other policy under which the Vehicle Sharing Lessor, or the person to whom the Vehicle Sharing Lessor leases the automobile, is entitled to indemnity as an insured under a contract of insurance.

- (c) For the purposes of s.267.12 (1) (a) of the *Insurance Act* (Ontario), this policy shall be deemed to have been issued only to the Vehicle Sharing Lessee of the automobile, and not to the Vehicle Sharing Lessor.

4. What We Will Not Cover

We will not cover the automobile while used for any other purpose other than for the business of Vehicle Sharing during the Rental Period and Delivery Period.

Definitions

1. "Rental Period"

In this endorsement "Rental Period" means:

The Rental Period would start at the earliest of:

- (a) The start of the Reservation Time on the Vehicle Sharing System; or
- (b) When the Vehicle Sharing Lessor of an automobile provides the Vehicle Sharing Lessee with the care, custody and control of the rented automobile which may be evidenced with the delivery of the keys, but only if the care custody and control is provided on the same calendar day as the start of the Reservation Time on the Vehicle Sharing System.

The Rental Period would end at the latest of:

- (a) The end of the Reservation Time indicated on the Vehicle Sharing System; or
- (b) The intent to terminate the reservation is expressly communicated to the Vehicle Sharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Vehicle Sharing System; or
- (c) The automobile is:
 - (i) returned to a location specified by the Vehicle Sharing Lessor of the rented automobile or the Vehicle Sharing Company;
 - (ii) retrieved by the Vehicle Sharing Lessor of the rented automobile (or their designee);

but only if (i) or (ii) occur within twenty-four hours of the end of the Reservation Time as indicated on the Vehicle Sharing System unless there are circumstances beyond the Vehicle Sharing Lessee's control which impede their ability to return the automobile prior to the Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Vehicle Sharing System, the Vehicle Sharing Lessee must have the express consent from the Vehicle Sharing Lessor or the Vehicle Sharing Company to maintain care, custody and control of the rented automobile, otherwise coverage under this policy will cease to apply.

2. "Vehicle Sharing"

In this endorsement "Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

3. "Delivery Period"

In this endorsement the "Delivery Period" means the period of time between the Vehicle Sharing Lessor's departure location to the delivery address as specified in the Vehicle Sharing System for the purpose of Vehicle Sharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Vehicle Sharing Lessor's control that impede his/her ability to deliver the automobile, in which case the delivery of the automobile shall not exceed twenty-four (24) hours.

4. "Vehicle Sharing Lessee"

In this endorsement "Vehicle Sharing Lessee" means a person who rents the automobile from a Vehicle Sharing Lessor through the business of Vehicle Sharing facilitated by the named insured. The Vehicle Sharing Lessee shall include any person who with the consent of the Vehicle Sharing Lessee is in possession of or who operates the automobile.

5. "Vehicle Sharing Lessor"

In this endorsement "Vehicle Sharing Lessor" means a person who by agreement, rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

6. "Vehicle Sharing System"

In this endorsement "Vehicle Sharing System" means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Vehicle Sharing.

7. "Vehicle Sharing Company"

In this endorsement "Vehicle Sharing Company" means a business entity that uses a Vehicle Sharing System to connect Vehicle Sharing Lessors with Vehicle Sharing Lessees for the purpose of Vehicle Sharing.

8. "Reservation Time"

In this endorsement "Reservation Time" means the time agreed to by the Vehicle Sharing Lessor and Vehicle Sharing Lessee for pick up and drop off an automobile through the Vehicle Sharing System.

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

**Conversion Coverage for Vehicle Sharing
(rented or leased automobiles)
IPCF 5D**

Issued To	Effective Date of Change			Policy Number
	Year	Month	Day	
Named Insureds as per Schedule 1	2020	05	29	7J9000220
See your Certificate of Automobile Insurance for which automobile(s) this change applies to.				

In consideration of a premium as stated in the Certificate of Automobile Insurance, it is agreed that while the automobile is rented by the Vehicle Sharing Lessor for the purpose of Vehicle Sharing during the Delivery Period and/or the Rental Period, the exclusion under 7.2.1 of Section 7, "Loss or Damage Coverages" of the Policy to which this change form is attached is amended so that the first bullet point after the example reads as follows:

We won't pay for loss or damage:

resulting from a dishonest claim of ownership, illegal disposal, or theft of the automobile by anyone who has legal possession of it under a written agreement (a mortgage, conditional sale or other similar agreement) except a lease;

Each dishonest claim of ownership, illegal disposal or theft with respect to which indemnity is provided by this change form shall give rise to a separate claim in respect of which the insurer's liability shall be limited to the amount of loss or damage in excess of \$1,000 during the Delivery Period and \$10,000 during the Rental Period, payable by the named insured.

"Vehicle Sharing Lessor" means a person who by agreement, rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

"Vehicle Sharing Lessee" means a person who rents the automobile from a Vehicle Sharing Lessor through the business of Vehicle Sharing facilitated by the named insured. The Vehicle Sharing Lessee shall include any person who with the consent of the Vehicle Sharing Lessee is in possession of or who operates the automobile.

"Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

"Vehicle Sharing System" means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Vehicle Sharing.

"Vehicle Sharing Company" means a business entity that uses a Vehicle Sharing System to connect Vehicle Sharing Lessors with Vehicle Sharing Lessees for the purpose of Vehicle Sharing.

"Delivery Period" means the period of time between the Vehicle Sharing Lessor's departure location to the delivery address as specified in the Vehicle Sharing System for the purpose of Vehicle Sharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Vehicle Sharing Lessor's control that impede his/her ability to deliver the automobile, in which case the delivery of the automobile shall not exceed twenty-four (24) hours.

"Rental Period" means:

The Rental Period would start at the earliest of:

(a) The start of the Reservation Time on the Vehicle Sharing System; or

(b) When the Vehicle Sharing Lessor of an automobile provides the Vehicle Sharing Lessee with the care, custody and control of the rented automobile which may be evidenced with the delivery of the keys, but only if the care custody and control is provided on the same calendar day as the start of the Reservation Time on the Vehicle Sharing System.

The Rental Period would end at the latest of:

(a) The end of the Reservation Time indicated on the Vehicle Sharing System; or

(b) The intent to terminate the reservation is expressly communicated to the Vehicle Sharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Vehicle Sharing System; or

(c) The automobile is:

(i) returned to a location specified by the Vehicle Sharing Lessor of the rented automobile or the Vehicle Sharing Company;

(ii) retrieved by the Vehicle Sharing Lessor of the rented automobile (or their designee);

but only if (i) or (ii) occur within twenty-four hours of the end of the Reservation Time as indicated on the Vehicle Sharing System unless there are circumstances beyond the Vehicle Sharing Lessee's control which impede their ability to return the automobile prior to the Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Vehicle Sharing System, the Vehicle Sharing Lessee must have the express consent from the Vehicle Sharing Lessor or the Vehicle Sharing Company to maintain care, custody and control of the rented automobile otherwise coverage under this policy will cease to apply.

"Reservation Time" means the time agreed to by the Vehicle Sharing Lessor and Vehicle Sharing Lessee for pick up and drop off an automobile through the Vehicle Sharing System.

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

IPCF 21B1

Blanket Fleet Coverage for Ontario Vehicle Sharing Endorsement

Insurer: Intact Insurance Company		
Issued to: Named Insureds as per Schedule 1	Effective Date of Change: Day Month Year 29 05 2020	Policy Number: 7J9000220

Please sign and keep a copy for your records.

1. Purpose of This Change

This change is part of your policy. For automobile fleets, it provides an alternate method for identifying what automobiles are covered and calculating the premium for the policy period.

2. What We Will Cover

2.1 We will provide coverage for all automobiles licensed or required to be licensed in Ontario that are:

- (i) owned by and licensed in the name of the insured, and rented for a period of not more than 30 days from a Vehicle Sharing Lessor, as defined in Schedule 1;
- (ii) leased from the following lessor(s) for a period in excess of 30 days where the insured as lessee is required to provide insurance under a written lease agreement;

Lessor(s) Name(s) and Address(es)
As per the Lessors Schedule (For Vehicle Sharing-Ontario) attached.

- (iii) leased by you for more than 30 days under a written lease agreement from a lessor other than those listed above if you provide the name and address of the lessor to us within 14 days of the delivery of the first leased automobile;

2.2 We will provide, only for automobiles described in 2.1 (i), (ii), and (iii) of this change form, Liability, Accident Benefits and Uninsured Automobile Coverages for the limits shown on your Certificate of Automobile Insurance, together with Direct Compensation - Property Damage Coverage as provided in Section 6 of your policy, but subject to any deductible(s) for a particular type of use or description of automobiles shown below.

2.3 We will also provide, only for automobiles described in 2.1 (i), (ii), and (iii) of this change form, Loss or Damage Coverages as provided in Section 7 of your policy, but only when a deductible is shown below for a particular type of use or description of automobiles.

Type of Use or Description of Automobiles	Direct Compensation - Property Damage Deductible \$	Loss or Damage Coverages			
		Specified Perils	Comprehensive	Collision or Upset	All Perils
		Deductible \$	Deductible \$	Deductible \$	Deductible \$
Described Automobiles as Defined in Schedule 1	\$0		\$1000 Delivery Period \$10000 Rental Period	\$1000 Delivery Period \$10000 Rental Period	
Any type of use or description of automobiles not listed.					
Change Forms attached to the policy. IPCF 5C, IPCF 5D, IPCF 40, OPCF 44R					

3. Conditions Applying to This Coverage

3.1 There is no coverage for automobiles owned or leased by you before the effective date of your policy or renewal if they are not included as Described Automobiles as defined in Schedule 1 filed with us. For coverage to be provided for these automobiles, you must file a request for coverage.

3.2 The total premium stated in your policy is an advance premium and is due on the effective date of your policy.

3.3 The advance premium is subject to adjustment at the end of the policy period. You must deliver a written statement at the end of the policy period with the effective dates of all automobiles added to or deleted from the Described Automobiles as defined in Schedule 1 during the policy period. We will calculate the premium for these automobiles on the basis shown below:

☒ on a pro rata basis of the rates specified for each type of use or description of automobiles,

or

☐ on a 50/50 basis charging or refunding 50% of the rate specified for the net increase or decrease for each type of use or description of automobiles.

If the calculated premium results in an additional premium, you must pay that amount. If the calculated premium results in a return premium, we will refund that amount.

If we provide coverage on automobiles of a type or classification which are not summarized below, our manual book rate, adjusted by the application of the experience credits or debits on which your policy was written, will apply.

3.4 The following is a summary of the automobiles on the basis of which your policy is issued.

Number of Units	Type of Use or Description of Automobile	Location	Unit Rate	Advance Premium Excluding Provincial Sales Tax
	Described Automobiles as Defined in Schedule 1	Ontario	Included.	Included.

3.5 You must make all books and records that relate to the premium basis or the subject matter of your policy available for our examination whenever we wish.

All other terms and conditions of your policy remain the same.

Date	
YYYY MM DD	Signature of Insured

IPCF 40 – Fire Deductible

Insurer: Intact Insurance Company			
Issued to: Named Insureds as per Schedule 1	Effective Date of Change: Day Month Year 29 05 2020		Policy Number: 7J9000220

☒ This change applies to ALL automobile(s) indicated on your Certificate of Automobile Insurance.

☐ See your Certificate of Automobile Insurance for which automobile(s) this change applies to.

1. **Purpose of This Change** - This change is part of your policy. It makes loss caused by fire subject to a deductible.
2. **What You Agree To** - In return for the premium charged, you agree that the deductible shown on your Certificate of Automobile Insurance under Specified Perils, Comprehensive or All Perils will apply to each claim under Section 7 of your policy for loss caused by fire while the automobile is rented by the Vehicle Sharing Lessor for the purpose of Vehicle Sharing during the Delivery Period and/or the Rental Period.

“Vehicle Sharing Lessor” means a person who by agreement, rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

“Vehicle Sharing Lessee” means a person who rents the automobile from a Vehicle Sharing Lessor through the business of Vehicle Sharing facilitated by the named insured. The Vehicle Sharing Lessee shall include any person who with the consent of the Vehicle Sharing Lessee is in possession of or who operates the automobile.

“Vehicle Sharing” means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“Vehicle Sharing System” means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Vehicle Sharing.

“Vehicle Sharing Company” means a business entity that uses a Vehicle Sharing System to connect Vehicle Sharing Lessors with Vehicle Sharing Lessees for the purpose of Vehicle Sharing.

“Delivery Period” means the period of time between the Vehicle Sharing Lessor’s departure location to the delivery address as specified in the Vehicle Sharing System for the purpose of Vehicle Sharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Vehicle Sharing Lessor’s control that impede his/her ability to deliver the automobile, in which case the delivery of the automobile shall not exceed twenty-four (24) hours.

“Rental Period” means:

The Rental Period would start at the earliest of:

- (a) The start of the Reservation Time on the Vehicle Sharing System; or
- (b) When the Vehicle Sharing Lessor of an automobile provides the Vehicle Sharing Lessee with the care, custody and control of the rented automobile which may be evidenced with the delivery of the keys, but only if the care custody and control is provided on the same calendar day as the start of the Reservation Time on the Vehicle Sharing System.

The Rental Period would end at the latest of:

- (a) The end of the Reservation Time indicated on the Vehicle Sharing System; or
- (b) The intent to terminate the reservation is expressly communicated to the Vehicle Sharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Vehicle Sharing System; or
- (c) The automobile is:
 - (i) returned to a location specified by the Vehicle Sharing Lessor of the rented automobile or the Vehicle Sharing Company;
 - (ii) retrieved by the Vehicle Sharing Lessor of the rented automobile (or their designee);

but only if (i) or (ii) occur within twenty-four hours of the end of the Reservation Time as indicated on the Vehicle Sharing System unless there are circumstances beyond the Vehicle Sharing Lessee's control which impede their ability to return the automobile prior to the Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Vehicle Sharing System, the Vehicle Sharing Lessee must have the express consent from the Vehicle Sharing Lessor or the Vehicle Sharing Company to maintain care, custody and control of the rented automobile otherwise coverage under this policy will cease to apply.

"Reservation Time" means the time agreed to by the Vehicle Sharing Lessor and Vehicle Sharing Lessee for pick up and drop off an automobile through the Vehicle Sharing System.

EXCEPT AS OTHERWISE PROVIDED IN THIS CHANGE FORM, ALL LIMITS, TERMS, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS OF THE POLICY SHALL HAVE FULL FOR FORCE AND EFFECT.

Signature of Insured

Date (Day/Month/Year)

Lessors Schedule (For Vehicle Sharing Ontario)

Attached to the Certificate of Automobile
Insurance (Ontario) and forming part of Policy

No.: 7J9000220

Named Insured: Named Insureds as per Schedule 1

Effective Date: 29-05-2020

It is hereby declared and agreed that the name of the Lessor in the Certificate of Automobile Insurance shall include all Lessors leasing an automobile to the Vehicle Sharing Lessor.

“**Lessor**” means in respect of an automobile, a person who is leasing or renting an automobile to the Vehicle Sharing Lessor for any period of time and “leased” has the corresponding meaning.

“**Vehicle Sharing Lessor**” means a person who by agreement, rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

“**Vehicle Sharing Lessee**” means a person who rents the automobile from a Vehicle Sharing Lessor through the business of Vehicle Sharing facilitated by the named insured. The Vehicle Sharing Lessee shall include any person who with the consent of the Vehicle Sharing Lessee is in possession of or who operates the automobile.

“**Vehicle Sharing**” means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“**Described Automobiles**” means automobiles rented by the Vehicle Sharing Lessors for the purpose of Vehicle Sharing, which are licensed, plated and originating from the province of Ontario.

Lienholders (to whom loss may be jointly payable) Schedule (For Vehicle Sharing Ontario)

Attached to the Certificate of Automobile Insurance (Ontario) and forming part of Policy No.:

7J9000220

Named Insured: Named Insureds as per Schedule 1

Effective Date: 29-05-2020

It is hereby declared and agreed that the name of the Lienholder in the Certificate of Automobile Insurance shall include all Lienholders who have a registered lien on an automobile owned or leased by a Vehicle Sharing Lessor.

“**Lienholders**” mean in respect of an automobile, any persons who have a registered lien on an automobile owned or leased by a Vehicle Sharing Lessor.

“**Vehicle Sharing Lessor**” means a person who by agreement, rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

“**Vehicle Sharing Lessee**” means a person who rents the automobile from a Vehicle Sharing Lessor through the business of Vehicle Sharing facilitated by the named insured. The Vehicle Sharing Lessee shall include any person who with the consent of the Vehicle Sharing Lessee is in possession of or who operates the automobile.

“**Vehicle Sharing**” means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“**Described Automobiles**” means automobiles rented by the Vehicle Sharing Lessors for the purpose of Vehicle Sharing, which are licensed, plated and originating from the province of Ontario.

SCHEDULE 1
(ATTACHED TO THE CERTIFICATE OF AUTOMOBILE INSURANCE)

Issued To	Effective Date	Policy Number
RVezy Inc. and any Vehicle Sharing Lessor	<div> <div>Year</div> <div>Month</div> <div>Day</div> </div> <div> <div>2020</div> <div>05</div> <div>29</div> </div>	7J9000220

It is hereby declared and agreed that:

- (i) The Name of the Insured appearing in the Certificate of Automobile Insurance shall read: RVezy Inc. and any Vehicle Sharing Lessor.

“Vehicle Sharing Lessor” means a person who by agreement, rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

“Vehicle Sharing Lessee” means a person who rents the automobile from a Vehicle Sharing Lessor through the business of Vehicle Sharing facilitated by the named insured. The Vehicle Sharing Lessee shall include any person who with the consent of the Vehicle Sharing Lessee is in possession of or who operates the automobile.

“Vehicle Sharing” means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“Described Automobiles” means automobiles rented by the Vehicle Sharing Lessors for the purpose of Vehicle Sharing, which are licensed, plated and originating from the province of Ontario.

TO BE READ IN CONJUNCTION WITH THE “IPCF 5C- VEHICLE SHARING ENDORSEMENT” WHICH FORMS PART OF THE POLICY TO WHICH THIS SCHEDULE 1 IS ATTACHED.