

EXPLORE YOUR
**COMMERCIAL VEHICLE
POLICY CHANGES**

Please review this interactive document to explore the main changes to your policy as it transfers from RSA to Intact Insurance. For full details of your coverage, please refer to your insurance policy.



Summary of Key Changes for Commercial Vehicles – Alberta

We previously shared with you that Royal & Sun Alliance Insurance Company of Canada (“RSA”) was acquired by Intact Financial Corporation. As a result, your RSA insurance policy is being transferred to Intact Insurance Company (“Intact Insurance”) on your policy’s renewal date.

As part of the transition to Intact Insurance, certain coverages on your existing policy may have been reduced/removed or enhanced/increased. The main coverage changes are listed below; please read the content carefully.

This is only a summary of the changes that may impact your coverage. Please refer to your insurance policy, which provides the full details of your coverage, including a full list of conditions and exclusions. If you have questions about your policy or these changes, please contact your broker.

Deductible Changes for All Perils, Collision, Comprehensive and Specified Perils

Your deductibles may have changed. If the deductible you had previously at RSA is not available at Intact Insurance, it has been changed to the next lowest available.

Deductibles are based upon vehicle weight and List Price New (LPN). LPN is the Manufacturer’s Suggested Retail Price (MSRP) at the time of purchasing a new vehicle, excluding tax. It also includes the installed cost of any permanently attached equipment.

The minimum deductible requirements are outlined below:

- When LPN is less than \$85,000, minimum deductibles are \$500.
- When LPN is \$85,000 or more, the minimum deductible will be 5% or more of the LPN.

Endorsements

The following endorsements have seen changes in coverage, limits, deductibles, or have been removed. Please review to see how your policy may have been affected.

ENDORSEMENT	CHANGES	
SEF 8A Property Damage Reimbursement for Operation by Named Person (Section A only)	Previous deductible:	New deductible:
	Deductible < \$5,000	\$5,000
	Deductible > \$5,000	\$25,000

ENDORSEMENT	CHANGES																
<p>SEF 20 Loss of Use</p>	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <tr> <td>Previous limit:</td> <td>New limit:</td> </tr> <tr> <td>\$1,000 and under</td> <td>\$1,000</td> </tr> <tr> <td>\$1,001 – \$2,500</td> <td>\$2,500</td> </tr> <tr> <td>\$2,501 – \$5,000</td> <td>\$5,000</td> </tr> <tr> <td>\$5,001 and greater</td> <td>\$5,000</td> </tr> </table> <p>The daily limit no longer applies.</p> <p>SEF 20 endorsement is no longer available where the vehicle does not have All Perils coverage, Collision and Comprehensive coverage, or Collision and Specified Perils coverage.</p>	Previous limit:	New limit:	\$1,000 and under	\$1,000	\$1,001 – \$2,500	\$2,500	\$2,501 – \$5,000	\$5,000	\$5,001 and greater	\$5,000						
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<p>SEF 27 Legal Liability for Damage to Non-Owned Automobile</p>	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <tr> <td>Previous limit range:</td> <td>New limit:</td> </tr> <tr> <td>Under \$40,000</td> <td>\$40,000</td> </tr> <tr> <td>\$40,001 – \$50,000</td> <td>\$50,000</td> </tr> <tr> <td>\$50,001 – \$60,000</td> <td>\$60,000</td> </tr> <tr> <td>\$60,001 – \$70,000</td> <td>\$70,000</td> </tr> <tr> <td>\$70,001 and greater</td> <td>No change</td> </tr> </table> <table border="0"> <tr> <td>Previous minimum deductible:</td> <td>New minimum deductible:</td> </tr> <tr> <td>\$500</td> <td>\$1,000</td> </tr> </table> <p>SEF 27 endorsement is no longer available where the vehicle does not have All Perils coverage, Collision and Comprehensive coverage, or Collision and Specified perils coverage.</p> <p>If applied to a vehicle with SEF 30/30A <i>excluding attached machinery</i> endorsements, SEF 27 is no longer available and has been removed.</p>	Previous limit range:	New limit:	Under \$40,000	\$40,000	\$40,001 – \$50,000	\$50,000	\$50,001 – \$60,000	\$60,000	\$60,001 – \$70,000	\$70,000	\$70,001 and greater	No change	Previous minimum deductible:	New minimum deductible:	\$500	\$1,000
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<p>SEF 28 Reduction of Coverages as Respects Operation by Named Person(s)</p>	<p>Your limit may have changed. Please review below for your new limit:</p> <table border="0"> <tr> <td>Previous limit:</td> <td>New limit:</td> </tr> <tr> <td>\$200,000 – \$2,000,000</td> <td>\$200,000</td> </tr> </table>	Previous limit:	New limit:	\$200,000 – \$2,000,000	\$200,000												
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<p>SEF 28A Reduction of Coverages as Respects to Operation on Airport Property</p> <p>SEF 28B Reimbursement of Claim Paid on Airport Property</p>	<p>If your policy has SEF 28A attached, it will be removed and amended to SEF 28B with the limits below. Contact your broker for more details.</p> <table> <tr> <td data-bbox="428 457 938 533">Previous limit: \$200,000 – \$5,000,000</td> <td data-bbox="938 457 1503 533">New limit: \$200,000</td> </tr> </table>	Previous limit: \$200,000 – \$5,000,000	New limit: \$200,000
Previous limit: \$200,000 – \$5,000,000	New limit: \$200,000		
<p>SEF 39 Accident Rating Waiver</p>	<p>Depending on your claims history, convictions and vehicle use, SEF 39 may no longer be available. Please review your policy documents for details or review with your broker.</p>		
<p>SEF 43R Limited Waiver of Depreciation</p>	<table> <tr> <td data-bbox="428 898 938 974">Previous coverage: Coverage up to 24 months</td> <td data-bbox="938 898 1503 974">New coverage: Coverage up to 30 months</td> </tr> </table>	Previous coverage: Coverage up to 24 months	New coverage: Coverage up to 30 months
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<p>SEF 44 Family Protection</p>	<p>Your new limit will be equal to the Third Party Liability limit unless otherwise specified in your policy documents.</p>		

Elite Protection Plan	<p>Previous coverage: RSA Elite Protection Plan SEF 20 – Loss of Use (\$2,000 limit per occurrence with no daily limit) SEF 27 – Legal Liability for Damage to Non-Owned Automobile (\$75,000 limit) SEF 39 – Accident Rating Waiver</p>	<p>Replaced with: Intact Plus Pac SEF 20 – Loss of Use (\$2,500 limit per occurrence with no daily limit) SEF 27 – Legal Liability for Damage to Non-Owned Automobile (\$70,000 limit) SEF 39 – Accident Rating Waiver (Please refer to SEF 39 above to confirm eligibility)</p>
Elite Protection Plan Plus	<p>Previous coverage: RSA Elite Protection Plan SEF 20 – Loss of Use (\$2,000 limit per occurrence with no daily limit) SEF 27 – Legal Liability for Damage to Non-Owned Automobile (\$75,000 limit) SEF 39 – Accident Rating Waiver SEF 43R Limited Waiver of Depreciation (24 months coverage)</p>	<p>Replaced with Intact: Intact Plus Pac SEF 20 – Loss of Use (\$2,500 limit per occurrence with no daily limit) SEF 27 – Legal Liability for Damage to Non-Owned Automobile (\$70,000 limit) SEF 39 – Accident Rating Waiver (Please refer to SEF 39 above to confirm eligibility) SEF 43R Limited Waiver of Depreciation (30 months coverage)</p>
CAE 6 One Deductible for Multiple Policies	<p>This endorsement may have been added at no additional charge for multiple policies.</p>	

Higher limits may be available for some endorsements. For more information about these changes or additional benefits that may be available to you, please contact your broker.