

EXPLORE YOUR
**COMMERCIAL LIABILITY
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.



Policy Changes for Commercial Liability Coverage

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.

RSA		INTACT INSURANCE	
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
57700 Commercial General Liability Form (GSL)	LR20 Commercial General Liability Max	<p>Full employers’ liability to Canadian resident employees.</p> <p>Automobile exception provides coverage for the use of snow vehicles and trailers used for the business.</p> <p>Property Damage exclusion for premises the customer sells, gives away or abandons no longer applies if the premises are the customer’s work and were occupied, rented or held for rental by the customer for a period not exceeding 12 months.</p> <p>Coverage territory is now worldwide for suits brought into Canada or the United States of America, or for out-of-court settlements to which we have agreed.</p> <p>Broader definition of insured automatically includes those with whom the customer has contracted to provide liability insurance.</p>	<p>Introduction of two exclusions:</p> <ol style="list-style-type: none"> 1. Privacy Breach 2. Unsolicited Communication

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55355 Commercial Umbrella Liability Form	UL01 Commercial Umbrella Coverage U369 Abuse Exclusion Endorsement ** New Form Wrongful Employment Practices Exclusion Endorsement ** G021 Commercial Policy Conditions and Statutory Conditions	<p>Aircraft exclusion now has an exception for work or operations conducted at airport premises when work is not in a restricted area as designated by Transport Canada.</p> <p>Exclusion for Workers' Compensation and Similar Laws now has an exception for liability of others assumed by the insured under a contract or agreement.</p> <p>Exclusion for Damage to Your Product now has a modified, less-restrictive exclusion that is applicable to operations involving automobile sales, repairs or service. Coverage is excluded for existing defects at the time the product was sold or transferred.</p> <p>The exception to the Pollution exclusion for hostile fire now has an additional exception for Bodily Injury and Property Damage arising from heat, smoke, fumes or fire-extinguishing substances used to fight a hostile fire.</p>	<p>Exclusion for Interactive Websites, Electronic Chatrooms, Interactive Forums or Bulletin Boards now also excludes coverage for interactive websites and interactive forums.</p> <p>Exclusions now apply to:</p> <ul style="list-style-type: none"> a) Privacy Breach b) Unsolicited Communication c) Pyrite <p>The exception to the Pollution exclusion for escape of fuel, lubricants or other operating fluids from mobile equipment now requires the escape to be from a permanent and integral part of the equipment.</p>
57158 Innkeepers' Liability Extension	L420 Innkeepers' Legal Liability	<p>Exclusion due to loss from Dishonest Acts or Mysterious Disappearance no longer applies.</p>	<p>Property held by a guest as samples, for sale or for delivery after sale is now excluded.</p>
57137 Elevator Collision Extension	L172 Elevator, Escalator or Lift Collision Extension	<p>Property carried in an elevator is no longer excluded.</p>	