



NEW BRUNSWICK

**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

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

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 value. The minimum deductible requirements are outlined below:

- If your previous deductible was below \$500 for All Perils or Collision, it is now a minimum of \$500 or more.
 - If your previous deductible was below \$250 for Comprehensive or Specified Perils, it is now a minimum of \$250 or more.
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Endorsements

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

ENDORSEMENT	CHANGES															
<p>NBEF 20 Coverage for Transportation Replacement</p>	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <thead> <tr> <th data-bbox="428 426 610 453">Previous limit:</th> <th data-bbox="964 426 1094 453">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 468 643 495">\$1,000 and under</td> <td data-bbox="964 468 1052 495">\$1,000</td> </tr> <tr> <td data-bbox="428 510 623 537">\$1,001 – \$1,500</td> <td data-bbox="964 510 1052 537">\$1,500</td> </tr> <tr> <td data-bbox="428 552 623 579">\$1,501 – \$3,000</td> <td data-bbox="964 552 1052 579">\$3,000</td> </tr> <tr> <td data-bbox="428 594 623 621">\$3,001 – \$5,000</td> <td data-bbox="964 594 1052 621">\$5,000</td> </tr> <tr> <td data-bbox="428 636 659 663">\$5,001 and greater</td> <td data-bbox="964 636 1110 663">No changes</td> </tr> </tbody> </table> <p>The daily limit no longer applies.</p> <p>NBEF 20 is not available where the vehicle does not have All Perils, Collision, Comprehensive or Specified Perils coverage.</p>	Previous limit:	New limit:	\$1,000 and under	\$1,000	\$1,001 – \$1,500	\$1,500	\$1,501 – \$3,000	\$3,000	\$3,001 – \$5,000	\$5,000	\$5,001 and greater	No changes			
Previous limit:	New limit:															
\$1,000 and under	\$1,000															
\$1,001 – \$1,500	\$1,500															
\$1,501 – \$3,000	\$3,000															
\$3,001 – \$5,000	\$5,000															
\$5,001 and greater	No changes															
<p>NBEF 27 Liability for Damage to Non-Owned Automobile(s)</p>	<p>Your limits or deductible may have changed. Please review the following charts to see your new limits and deductibles:</p> <table border="0"> <thead> <tr> <th data-bbox="428 930 691 957">Previous limit range:</th> <th data-bbox="964 930 1094 957">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 972 659 999">\$75,000 and under</td> <td data-bbox="964 972 1068 999">\$75,000</td> </tr> <tr> <td data-bbox="428 1014 672 1041">\$75,001 and greater</td> <td data-bbox="964 1014 1068 1041">\$75,000</td> </tr> </tbody> </table> <table border="0"> <thead> <tr> <th data-bbox="428 1077 691 1104">Previous deductible:</th> <th data-bbox="964 1077 1175 1104">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1119 623 1146">\$500 and under</td> <td data-bbox="964 1119 1036 1146">\$500</td> </tr> <tr> <td data-bbox="428 1161 639 1188">\$501 and greater</td> <td data-bbox="964 1161 1036 1188">\$500</td> </tr> </tbody> </table> <p>NBEF 27 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 range:	New limit:	\$75,000 and under	\$75,000	\$75,001 and greater	\$75,000	Previous deductible:	New deductible:	\$500 and under	\$500	\$501 and greater	\$500			
Previous limit range:	New limit:															
\$75,000 and under	\$75,000															
\$75,001 and greater	\$75,000															
Previous deductible:	New deductible:															
\$500 and under	\$500															
\$501 and greater	\$500															
<p>NBEF 27B Business Operations – Liability for Damage to Non-Owned Automobile(s)</p>	<p>Your limits may have changed for light commercial vehicles. Please review the following chart to see your new limits and deductibles:</p> <table border="0"> <thead> <tr> <th data-bbox="428 1402 691 1430">Previous limit range:</th> <th data-bbox="786 1402 915 1430">New limit:</th> <th data-bbox="1143 1402 1354 1430">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1444 659 1472">\$50,000 and under</td> <td data-bbox="786 1444 889 1472">\$50,000</td> <td data-bbox="1143 1444 1214 1472">\$500</td> </tr> <tr> <td data-bbox="428 1486 659 1514">\$50,001 – \$75,000</td> <td data-bbox="786 1486 889 1514">\$75,000</td> <td data-bbox="1143 1486 1214 1514">\$500</td> </tr> <tr> <td data-bbox="428 1528 672 1556">\$75,001 – \$100,000</td> <td data-bbox="786 1528 909 1556">\$100,000</td> <td data-bbox="1143 1528 1234 1556">\$1,000</td> </tr> <tr> <td data-bbox="428 1570 688 1598">\$100,001 and greater</td> <td data-bbox="786 1570 909 1598">\$100,000</td> <td data-bbox="1143 1570 1234 1598">\$1,000</td> </tr> </tbody> </table> <p>There is no change for heavy commercial vehicles.</p>	Previous limit range:	New limit:	New deductible:	\$50,000 and under	\$50,000	\$500	\$50,001 – \$75,000	\$75,000	\$500	\$75,001 – \$100,000	\$100,000	\$1,000	\$100,001 and greater	\$100,000	\$1,000
Previous limit range:	New limit:	New deductible:														
\$50,000 and under	\$50,000	\$500														
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\$75,001 – \$100,000	\$100,000	\$1,000														
\$100,001 and greater	\$100,000	\$1,000														

NBEF 43R /43R(L) Limited Waiver of Depreciation	This endorsement is no longer available where the vehicle does not have All Perils coverage, Collision and Comprehensive coverage, or Collision and Specified Perils coverage.
NBEF 44 Family Protection	Your new limit will be equal to the Third Party Liability limit unless otherwise specified in your policy documents.
Shock Waiver Plan	This plan has been replaced with the Responsible Driver Guarantee endorsement for commercial vehicles.

Higher limits may be available on Fleet-rated policies. For more information about these changes or additional benefits that may be available to you, please contact your broker.