



ONTARIO &
ATLANTIC

EXPLORE YOUR
**COMMERCIAL CRIME
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 Crime 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
D0000 Comprehensive Dishonesty, Disappearance and Destruction	C111 Crime 1.0 C112 Crime 2.0	<p>Coverage under Employee Dishonesty is now provided for a loss to customer’s clients by an act committed by the customer’s employees.</p> <p>Coverage under Money Orders and Counterfeit Paper Currency Coverage is no longer restricted to paper currency only.</p> <p>Forgery and Altercation coverage now includes coverage for the forgery of any written instrument required in connection with a credit card and automated teller card forgery, as well as the theft of automated teller cards.</p> <p>Coverage is now provided for:</p> <ul style="list-style-type: none"> a) Computer Fraud b) Funds Transfer Fraud c) Professional Fees d) Medical Expenses e) Computer Data Restoration 	<p>Option for Employee Dishonesty – Form B, a limit provided per employee in the event of any fraudulent or dishonest act committed by such employee, is no longer available.</p>

RSA	INTACT INSURANCE		
Form # and Title	Form # and Title	Broadening of Coverage	Possible Reductions of Coverage
D0000 Comprehensive Dishonesty, Disappearance and Destruction (continued)		Basis of Valuation for the following is: a) Money is face value b) Securities is market value The Exclusion for Gift Cards now has an exception for the first \$1,000 of any loss or damage insured.	
D0044 Customers Interest Bond Coverage	C111 Crime 1.0 or C112 Crime 2.0		Fraudulent or dishonest acts committed by the insured are no longer covered, only the acts of the insured's employees with regard to third-party money, securities or other property. Employee dishonesty coverage outside of Canada or the United States of America is now limited to 90 days.
D0042 Agreement II and III – Reduction in Limit of Insurance	C113 Reduction in amount of insurance – Theft, Robbery or Burglary – Closed premises	Reduction to the limit of insurance while the premises are closed for business does not apply if money or securities are kept within a Class 2 safe or better.	
D0064 Agreement XI – Identity Theft			Identity Theft will no longer be covered.
D0061 Agreement II and III – Medical Expenses	C112 Crime 2.0	This coverage is automatically included in Intact Insurance Crime wording, eliminating the need for an additional endorsement. Expenses are now per occurrence, and therefore are no longer subject to an aggregate limit. Coverage now includes mental health and counselling services.	Medical Expenses will now share a blanket limit with three other extensions.