

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

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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.

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### Deductible Changes

Your deductible 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.
  - If your previous deductible was below \$250 for Comprehensive or Specified Perils, it is now a minimum of \$250.
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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															
<b>NSEF 20</b> <b>Coverage for Transportation Replacement</b>	<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="428 415 610 443">Previous limit:</th> <th data-bbox="964 415 1094 443">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 457 643 485">\$1,000 and under</td> <td data-bbox="964 457 1052 485">\$1,000</td> </tr> <tr> <td data-bbox="428 499 623 527">\$1,001 – \$1,500</td> <td data-bbox="964 499 1052 527">\$1,500</td> </tr> <tr> <td data-bbox="428 541 623 569">\$1,501 – \$3,000</td> <td data-bbox="964 541 1052 569">\$3,000</td> </tr> <tr> <td data-bbox="428 583 623 611">\$3,001 – \$5,000</td> <td data-bbox="964 583 1052 611">\$5,000</td> </tr> <tr> <td data-bbox="428 625 659 653">\$5,001 and greater</td> <td data-bbox="964 625 1110 653">No changes</td> </tr> </tbody> </table> <p>The daily limit no longer applies.</p> <p><b>NSEF 20</b> 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															
<b>NSEF 27</b> <b>Liability for Damage to Non-Owned Automobile(s)</b>	<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="428 919 691 947">Previous limit range:</th> <th data-bbox="964 919 1094 947">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 961 659 989">\$75,000 and under</td> <td data-bbox="964 961 1068 989">\$75,000</td> </tr> <tr> <td data-bbox="428 1003 672 1031">\$75,001 and greater</td> <td data-bbox="964 1003 1068 1031">\$75,000</td> </tr> </tbody> </table> <table border="0"> <thead> <tr> <th data-bbox="428 1066 691 1094">Previous deductible:</th> <th data-bbox="964 1066 1175 1094">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1108 623 1136">\$500 and under</td> <td data-bbox="964 1108 1036 1136">\$500</td> </tr> <tr> <td data-bbox="428 1150 639 1178">\$501 and greater</td> <td data-bbox="964 1150 1036 1178">\$500</td> </tr> </tbody> </table> <p><b>NSEF 27</b> is not 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:															
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\$75,001 and greater	\$75,000															
Previous deductible:	New deductible:															
\$500 and under	\$500															
\$501 and greater	\$500															
<b>NSEF 27B</b> <b>Business Operations – Liability for Damage to Non-Owned Automobile(s)</b>	<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 1390 691 1417">Previous limit range:</th> <th data-bbox="786 1390 915 1417">New limit:</th> <th data-bbox="1143 1390 1354 1417">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1432 659 1459">\$50,000 and under</td> <td data-bbox="786 1432 889 1459">\$50,000</td> <td data-bbox="1143 1432 1214 1459">\$500</td> </tr> <tr> <td data-bbox="428 1474 659 1501">\$50,001 – \$75,000</td> <td data-bbox="786 1474 889 1501">\$75,000</td> <td data-bbox="1143 1474 1214 1501">\$500</td> </tr> <tr> <td data-bbox="428 1516 672 1543">\$75,001 – \$100,000</td> <td data-bbox="786 1516 909 1543">\$100,000</td> <td data-bbox="1143 1516 1234 1543">\$1,000</td> </tr> <tr> <td data-bbox="428 1558 688 1585">\$100,001 and greater</td> <td data-bbox="786 1558 909 1585">\$100,000</td> <td data-bbox="1143 1558 1234 1585">\$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
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<b>NSEF 43R /43R(L)</b> <b>Limited Waiver of Depreciation</b>	<p>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.</p>															
<b>NSEF 44</b> <b>Family Protection</b>	<p>Your new limit will be equal to the Third Party Liability limit unless otherwise specified in your policy documents.</p>															

<b>Shock Waiver Plan</b>	<p>This plan has been replaced with the Responsible Driver Guarantee endorsement for commercial vehicles.</p>										
<b>Elite Protection Plan</b>	<p>This plan has been replaced with the following individual endorsements:</p> <table border="0"> <tr> <td data-bbox="427 457 933 489"> <b>Previous offering:</b> </td> <td data-bbox="963 457 1469 489"> <b>New offering:</b> </td> </tr> <tr> <td data-bbox="427 512 933 611"> <b>NSEF 20</b>            Coverage for Transportation Replacement, \$1,600 limit         </td> <td data-bbox="963 512 1469 611"> <b>NSEF 20</b>            Coverage for Transportation Replacement, \$3,000 limit         </td> </tr> <tr> <td data-bbox="427 646 933 783"> <b>NSEF 27</b>            Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible         </td> <td data-bbox="963 646 1469 783"> <b>NSEF 27</b>            Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible         </td> </tr> <tr> <td data-bbox="427 816 933 848">           Shock Waiver Plan         </td> <td data-bbox="963 816 1469 884">           Responsible Driver Guarantee for commercial vehicles         </td> </tr> </table>	<b>Previous offering:</b>	<b>New offering:</b>	<b>NSEF 20</b> Coverage for Transportation Replacement, \$1,600 limit	<b>NSEF 20</b> Coverage for Transportation Replacement, \$3,000 limit	<b>NSEF 27</b> Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible	<b>NSEF 27</b> Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible	Shock Waiver Plan	Responsible Driver Guarantee for commercial vehicles		
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Shock Waiver Plan	Responsible Driver Guarantee for commercial vehicles										
<b>Elite Protection Plan Plus</b>	<p>This plan has been replaced with the following individual endorsements:</p> <table border="0"> <tr> <td data-bbox="427 959 933 991"> <b>Previous offering:</b> </td> <td data-bbox="963 959 1469 991"> <b>New offering:</b> </td> </tr> <tr> <td data-bbox="427 1014 933 1113"> <b>NSEF 20</b>            Coverage for Transportation Replacement, \$1,600 limit         </td> <td data-bbox="963 1014 1469 1113"> <b>NSEF 20</b>            Coverage for Transportation Replacement, \$3,000 limit         </td> </tr> <tr> <td data-bbox="427 1148 933 1285"> <b>NSEF 27</b>            Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible         </td> <td data-bbox="963 1148 1469 1285"> <b>NSEF 27</b>            Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible         </td> </tr> <tr> <td data-bbox="427 1320 933 1383"> <b>NSEF 43R/43R(L)</b>            Limited Waiver of Depreciation         </td> <td data-bbox="963 1320 1469 1383"> <b>NSEF 43R/43R(L)</b>            Limited Waiver of Depreciation         </td> </tr> <tr> <td data-bbox="427 1419 933 1451">           Shock Waiver Plan         </td> <td data-bbox="963 1419 1469 1486">           Responsible Driver Guarantee for commercial vehicles         </td> </tr> </table>	<b>Previous offering:</b>	<b>New offering:</b>	<b>NSEF 20</b> Coverage for Transportation Replacement, \$1,600 limit	<b>NSEF 20</b> Coverage for Transportation Replacement, \$3,000 limit	<b>NSEF 27</b> Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible	<b>NSEF 27</b> Liability for Damage to Non-Owned Automobile(s), \$75,000 limit and \$500 deductible	<b>NSEF 43R/43R(L)</b> Limited Waiver of Depreciation	<b>NSEF 43R/43R(L)</b> Limited Waiver of Depreciation	Shock Waiver Plan	Responsible Driver Guarantee for commercial vehicles
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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.