



NORTHWEST TERRITORIES

**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

Deductibles are based on 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.

Your deductibles at RSA have carried over to your new Intact Insurance policy, except in certain cases as noted below.

Vehicle Classes 61 – 64

Coverage	Previous minimum deductible:	New minimum deductible:
Comprehensive	\$250	\$500

Note: Please review your policy documents to confirm physical damage deductibles.

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										
SEF 8A Property Damage Reimbursement for Operation by Named Person (Section A only)	<table border="0"> <tr> <td>Previous deductible:</td> <td>New deductible:</td> </tr> <tr> <td>Under \$5,000</td> <td>\$5,000</td> </tr> <tr> <td>Over \$5,000</td> <td>\$25,000</td> </tr> </table>	Previous deductible:	New deductible:	Under \$5,000	\$5,000	Over \$5,000	\$25,000				
Previous deductible:	New deductible:										
Under \$5,000	\$5,000										
Over \$5,000	\$25,000										
SEF 20 Loss of Use	<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, or 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
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										
SEF 27 Legal Liability for Damage to Non-Owned Automobile	<p>Your limit and deductible may have changed. Please review the following chart to see your new limit and minimum deductible:</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>Greater than \$40,000</td> <td>Limits rounded up in increments of \$10,000</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>If applied to a vehicle with SEF 30/30A <i>excluding attached machinery</i> endorsements, SEF 27 will be removed.</p> <p>SEF 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:	Under \$40,000	\$40,000	Greater than \$40,000	Limits rounded up in increments of \$10,000	Previous minimum deductible:	New minimum deductible:	\$500	\$1,000
Previous limit range:	New limit:										
Under \$40,000	\$40,000										
Greater than \$40,000	Limits rounded up in increments of \$10,000										
Previous minimum deductible:	New minimum deductible:										
\$500	\$1,000										

SEF 43R Limited Waiver of Depreciation	<table border="0"> <tr> <td data-bbox="404 283 878 348"> Previous coverage: Coverage up to 24 months </td> <td data-bbox="878 283 1531 348"> New coverage: Coverage up to 30 months </td> </tr> </table>	Previous coverage: Coverage up to 24 months	New coverage: Coverage up to 30 months
Previous coverage: Coverage up to 24 months	New coverage: Coverage up to 30 months		
SEF 44 Family Protection	Your new limit will be equal to the Third Party Liability limit unless otherwise specified in your policy documents.		
CAE 6 One Deductible for Multiple Policies	This endorsement may have been added at no additional charge for multiple policies.		

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.