



NORTHWEST TERRITORIES

**EXPLORE YOUR
PERSONAL AUTO
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.



Personal Auto – Northwest Territories

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.

SUMMARY OF KEY CHANGES

Private Passenger Vehicles

SUMMARY OF KEY CHANGES

Snowmobiles

SUMMARY OF KEY CHANGES

Antique and Classic Vehicles

SUMMARY OF KEY CHANGES

ATVs

SUMMARY OF KEY CHANGES

Motorhomes

SUMMARY OF KEY CHANGES

Motorcycles

SUMMARY OF KEY CHANGES

Trailers and Camper Units

Summary of Key Changes for Private Passenger Vehicles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE			
	All Perils	Collision	Comprehensive	Specified Perils
\$100	\$500	\$250	\$500	\$500
\$300	\$500	\$500	\$500	\$500
\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$1,500	\$1,500	\$1,500	\$1,500
\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
\$3,500	\$3,000	\$3,000	\$3,000	\$3,000
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
\$6,000	\$5,000	\$5,000	\$5,000	\$5,000
\$7,000	\$5,000	\$5,000	\$5,000	\$5,000
\$8,000	\$10,000	\$10,000	\$10,000	\$10,000
\$9,000	\$10,000	\$10,000	\$10,000	\$10,000
\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

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 4A Permission to Carry Explosives	This type of coverage is not provided under the Intact Insurance private passenger vehicle policy. Your broker will be able to advise on alternative options.												
SEF 4B Permission to Carry Radioactive Material	This type of coverage is not provided under the Intact Insurance private passenger vehicle policy. Your broker will be able to advise on alternative options.												
SEF 8 Property Damage Reimbursement	This type of coverage is not provided under the Intact Insurance private passenger vehicle policy. Your broker will be able to advise on alternative options.												
SEF 8A Property Damage Reimbursement for Operation by Named Person (Section A Only)	<table> <tr> <th>Previous Deductible</th><th>New Deductible</th></tr> <tr> <td>\$200,000</td><td>\$25,000</td></tr> </table>	Previous Deductible	New Deductible	\$200,000	\$25,000								
Previous Deductible	New Deductible												
\$200,000	\$25,000												
SEF 19A Agreed Value of Automobile	This coverage is not available for private passenger vehicles. Antique and classic vehicles continue to be eligible.												
SEF 20 Loss of Use	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table> <tr> <th>Previous Limit</th><th>New Limit</th></tr> <tr> <td>\$750</td><td>\$750</td></tr> <tr> <td>\$1,000</td><td>\$1,000</td></tr> <tr> <td>\$1,200</td><td>\$1,500</td></tr> <tr> <td>\$1,501 to \$2,500</td><td>\$2,500</td></tr> <tr> <td>\$2,501 or above</td><td>\$5,000</td></tr> </table>	Previous Limit	New Limit	\$750	\$750	\$1,000	\$1,000	\$1,200	\$1,500	\$1,501 to \$2,500	\$2,500	\$2,501 or above	\$5,000
Previous Limit	New Limit												
\$750	\$750												
\$1,000	\$1,000												
\$1,200	\$1,500												
\$1,501 to \$2,500	\$2,500												
\$2,501 or above	\$5,000												

SEF 27 Liability for Damage to Non-Owned Automobiles	<p>This coverage is not available at a policy level for private passenger vehicles. If you carried SEF27 previously on your policy, where eligible it will be added separately to each qualifying private passenger vehicle on the same policy with the limits as follows:</p> <table> <tr> <th>Previous Limit</th><th>New Limit</th></tr> <tr> <td>\$30,000</td><td>\$50,000</td></tr> <tr> <td>\$40,000</td><td>\$50,000</td></tr> <tr> <td>\$50,000</td><td>\$50,000</td></tr> <tr> <td>\$60,000 – \$80,000</td><td>\$75,000</td></tr> <tr> <td>\$90,000 or above</td><td>\$100,000</td></tr> </table>	Previous Limit	New Limit	\$30,000	\$50,000	\$40,000	\$50,000	\$50,000	\$50,000	\$60,000 – \$80,000	\$75,000	\$90,000 or above	\$100,000
Previous Limit	New Limit												
\$30,000	\$50,000												
\$40,000	\$50,000												
\$50,000	\$50,000												
\$60,000 – \$80,000	\$75,000												
\$90,000 or above	\$100,000												
SEF 27 Liability for Damage to Non-Owned Automobiles	<table> <tr> <th>Previous Deductible within SEF 27</th><th>New Deductible within SEF 27</th></tr> <tr> <td>\$500 All Perils</td><td>\$250 Collision and \$250 Comprehensive</td></tr> </table>	Previous Deductible within SEF 27	New Deductible within SEF 27	\$500 All Perils	\$250 Collision and \$250 Comprehensive								
Previous Deductible within SEF 27	New Deductible within SEF 27												
\$500 All Perils	\$250 Collision and \$250 Comprehensive												
SEF 28 Reduction of Coverages as Respects Operation by Named Person(s)	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table> <tr> <th>Previous Limit</th><th>New Limit</th></tr> <tr> <td>\$500,000</td><td>\$200,000</td></tr> </table>	Previous Limit	New Limit	\$500,000	\$200,000								
Previous Limit	New Limit												
\$500,000	\$200,000												
SEF 30 Excluding Coverage for Attached Machinery	<p>This type of coverage is not provided under the Intact Insurance private passenger vehicle policy. Your broker will be able to advise on alternative options.</p>												
SEF 35 Emergency Service Expense	<p>This coverage has been replaced with CAE 26 – Roadside Assistance.</p>												
SEF 43 Limited Waiver of Depreciation SEF 43 Limited Waiver of Depreciation – Leased Vehicles	<table> <tr> <th>Previous Coverage</th><th>New Coverage</th></tr> <tr> <td>Coverage up to 24 months</td><td>Coverage up to 30 months</td></tr> </table>	Previous Coverage	New Coverage	Coverage up to 24 months	Coverage up to 30 months								
Previous Coverage	New Coverage												
Coverage up to 24 months	Coverage up to 30 months												

ENDORSEMENT COMBINATIONS	CHANGES	
If you had SEF20, SEF35 and SEF43R/43L (if eligible) together on the same private passenger vehicle and carried SEF27 on that same policy with the following limits, the Plus Pac Option B will apply as follows:		
SEF 20 Loss of Use	Previous Limit \$750 – \$2,000	New Limit \$2,500
SEF 27 Liability for Damage to Non-Owned Automobiles	Previous Limit \$30,000 – \$80,000	New Limit \$50,000
SEF 35 Emergency Roadside Expense	Replaced with CAE 26 – Roadside Assistance: \$100 per occurrence, max 4 occurrences per policy year.	
If eligible: SEF 43R Limited Waiver of Depreciation SEF 43L Limited Waiver of Depreciation (Specified Lessee)	Where eligible, SEF 43R or SEF 43L will be added separately.	

Summary of Key Changes for Antique and Classic Vehicles

Deductible Changes

Your deductible may have changed.

PREVIOUS POLICY	CHANGES
Physical damage coverage and deductibles	<p>If you have All Perils coverage or Specific Perils coverage, it will renew with Collision and Comprehensive.</p> <p>Depending on the value of your Antique or Classic vehicle your physical damage coverage deductibles may have changed. Please review your policy documents for details or review with your broker.</p>

Third Party Liability limit	<p>If you previously had a Third Party Liability limit of greater than \$2 million, your policy will renew with this limit set at \$2 million.</p>

Summary of Key Changes for Motorhomes

PREVIOUS POLICY	CHANGES
SEF 19 Limitation of Amount	This endorsement will automatically apply if the motorhome has physical damage coverage.
SEF 40 Fire and Theft Deductible	This endorsement will automatically apply if the motorhome has physical damage coverage.
Physical damage coverage and deductibles	Depending on the value of your motorhome, your physical damage coverage deductibles may have changed. Please review your policy documents for details or review with your broker.

Summary of Key Changes for Trailers and Camper Units

Deductible Changes

Your deductible may have changed. All Perils coverage and deductibles have been replaced with Collision and Comprehensive. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE		
	Collision	Comprehensive	Specified Perils
\$100	\$100	\$100	\$100
\$250 or above	\$250	\$100	\$100

PREVIOUS POLICY	CHANGES
Third Party Liability coverage with Premise Liability	Third Party Liability with Premise Liability has been removed. Third Party Liability coverage is automatically extended from the towing vehicle. Your broker will be able to advise on alternate options for Premise Liability coverage.
Third Party Liability coverage	Third Party Liability has been removed, this coverage is automatically extended from the towing vehicle. Your broker will be able to advise on alternate options for this coverage.
SEF 19 Limitation of Amount	This endorsement has been removed from your trailer.

Summary of Key Changes for Snowmobiles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE			
	All Perils	Collision	Comprehensive	Specified Perils
\$100	\$250	\$250	\$250	\$250
\$250	\$250	\$250	\$250	\$250
\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$2,000	\$2,000	\$2,000	\$2,000

PREVIOUS POLICY	CHANGES
SEF 19 Limitation of Amount	A fire deductible will now automatically apply if the snowmobile has physical damage coverage.
SEF 40 Fire and Theft	This endorsement will automatically apply if the snowmobile has physical damage coverage.

Key Changes for ATVs

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE			
	All Perils	Collision	Comprehensive	Specified Perils
\$100	\$250	\$250	\$250	\$250
\$250	\$250	\$250	\$250	\$250
\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000 or higher	\$2,000	\$2,000	\$2,000	\$2,000

PREVIOUS POLICY	CHANGES
SEF 19 Limitation of Amount	A fire deductible will now automatically apply if the all-terrain vehicle has physical damage coverage.
SEF 32 Recreational Vehicle	This endorsement is automatically applied to all all-terrain vehicles.
SEF 40 Fire and Theft Deductible	This endorsement will automatically apply if the all-terrain vehicle has physical damage coverage.

Summary of Key Changes for Motorcycles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE			
	All Perils	Collision	Comprehensive	Specified Perils
\$100	\$100	\$100	\$100	\$100
\$250	\$250	\$250	\$250	\$250
\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000 or above	\$2,000	\$2,000	\$2,000	\$2,000

PREVIOUS POLICY	CHANGES
CAE 19 Legends Motorcycle Coverage	You will now have access to this coverage , as it was not previously available with RSA. This endorsement is offered at no charge, but is subject to eligibility criteria. This includes coverage for spare parts, emergency services expenses, towing to your residence, and costs for bus or air travel to return to your home when a loss or damage is covered under the policy. Please review your policy documents for details on limits and coverage or review with your broker.
SEF 40 Fire and Theft Deductible	This endorsement will automatically apply if the motorcycle has physical damage coverage