

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 weight and value with minimum requirements.

For Light Commercial Vehicles

- 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 \$300 for Comprehensive or Specified Perils, it is now a minimum of \$300.

For Heavy Commercial Vehicles

- If your previous deductible was below \$1,000 for All Perils, Collision, Comprehensive or Specified Perils, it is now a minimum of \$1,000.
- For heavy commercial vehicles, List Price New (LPN) is also used to determine minimum deductible requirements. 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.
 - Vehicles with an LPN greater than \$100,000 will have a deductible equal to 5% of the LPN – excluding rating Class 61, 62, 63 and 64 units.
 - Vehicles in rating Classes 61, 62, 63 and 64 with an LPN of \$100,000 to \$200,000 will have a minimum deductible of \$5,000.
 - Vehicles with an LPN greater than \$200,000 will have a deductible equal to 5% of the LPN.

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																		
OPCF 8 Property Damage Reimbursement	If a snow plough is attached to your vehicle, the OPCF 8 will be applied to the vehicle with a minimum \$500 reimbursement limit.																		
OPCF 20 Coverage for Transportation Replacement	<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="430 667 609 697">Previous limit:</th> <th data-bbox="966 667 1096 697">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="430 709 641 739">\$1,000 and under</td> <td data-bbox="966 709 1047 739">\$1,000</td> </tr> <tr> <td data-bbox="430 751 625 781">\$1,001 – \$1,500</td> <td data-bbox="966 751 1047 781">\$1,500</td> </tr> <tr> <td data-bbox="430 793 625 823">\$1,501 – \$3,000</td> <td data-bbox="966 793 1047 823">\$3,000</td> </tr> <tr> <td data-bbox="430 835 625 865">\$3,001 – \$3,500</td> <td data-bbox="966 835 1047 865">\$3,500</td> </tr> <tr> <td data-bbox="430 877 625 907">\$3,501 – \$4,000</td> <td data-bbox="966 877 1047 907">\$4,000</td> </tr> <tr> <td data-bbox="430 919 625 949">\$4,001 – \$4,500</td> <td data-bbox="966 919 1047 949">\$4,500</td> </tr> <tr> <td data-bbox="430 961 625 991">\$4,501 – \$5,000</td> <td data-bbox="966 961 1047 991">\$5,000</td> </tr> <tr> <td data-bbox="430 1003 657 1033">\$5,001 and greater</td> <td data-bbox="966 1003 1112 1033">No changes</td> </tr> </tbody> </table> <p>The daily limit no longer applies.</p> <p>OPCF 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 – \$3,500	\$3,500	\$3,501 – \$4,000	\$4,000	\$4,001 – \$4,500	\$4,500	\$4,501 – \$5,000	\$5,000	\$5,001 and greater	No changes
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OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles	<p>Your limits or deductible may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <thead> <tr> <th data-bbox="430 1297 690 1327">Previous limit range:</th> <th data-bbox="966 1297 1096 1327">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="430 1339 657 1369">\$75,000 and under</td> <td data-bbox="966 1339 1063 1369">\$75,000</td> </tr> <tr> <td data-bbox="430 1381 673 1411">\$75,001 – \$100,000</td> <td data-bbox="966 1381 1079 1411">\$100,000</td> </tr> <tr> <td data-bbox="430 1423 690 1453">\$100,001 and greater</td> <td data-bbox="966 1423 1079 1453">\$100,000</td> </tr> </tbody> </table> <table border="0"> <thead> <tr> <th data-bbox="430 1486 690 1516">Previous deductible:</th> <th data-bbox="966 1486 1177 1516">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="430 1528 625 1558">\$500 and under</td> <td data-bbox="966 1528 1031 1558">\$500</td> </tr> <tr> <td data-bbox="430 1570 641 1600">\$501 and greater</td> <td data-bbox="966 1570 1031 1600">\$500</td> </tr> </tbody> </table> <p>OPCF 27 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 – \$100,000	\$100,000	\$100,001 and greater	\$100,000	Previous deductible:	New deductible:	\$500 and under	\$500	\$501 and greater	\$500				
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OPCF 27B – Business Operations – Liability for Damage to Non-Owned Automobile(s)	<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="430 1764 690 1793">Previous limit range:</th> <th data-bbox="966 1764 1096 1793">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="430 1806 657 1835">\$50,000 and under</td> <td data-bbox="966 1806 1063 1835">\$50,000</td> </tr> <tr> <td data-bbox="430 1848 673 1877">\$50,001 and greater</td> <td data-bbox="966 1848 1096 1877">No change</td> </tr> </tbody> </table>	Previous limit range:	New limit:	\$50,000 and under	\$50,000	\$50,001 and greater	No change												
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OPCF 40 Fire Deductible	If a light commercial vehicle has two or more fire claims in the past three years, OPCF 40 will be applied to the vehicle.										
OPCF 44 Family Protection	Your new limit will be equal to the third party liability limit unless otherwise specified in your policy documents.										
Claims Protection Plan	Replaced with the Responsible Driver Guarantee endorsement for commercial vehicles.										
Elite Protection Plan	<p>Coverages under this package are now provided as individual endorsements:</p> <table border="0"> <tr> <td data-bbox="428 646 938 676"> Previous offering: </td> <td data-bbox="964 646 1474 676"> New offering: </td> </tr> <tr> <td data-bbox="428 701 938 802"> OPCF 20 Coverage for Transportation Replacement, \$1,600 limit </td> <td data-bbox="964 701 1474 802"> OPCF 20 Coverage for Transportation Replacement, \$3,000 limit </td> </tr> <tr> <td data-bbox="428 835 938 1037"> OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible </td> <td data-bbox="964 835 1474 1037"> OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible </td> </tr> <tr> <td data-bbox="428 1071 938 1100"> Claims Protection Plan </td> <td data-bbox="964 1071 1474 1100"> Responsible Driver Guarantee </td> </tr> </table>	Previous offering:	New offering:	OPCF 20 Coverage for Transportation Replacement, \$1,600 limit	OPCF 20 Coverage for Transportation Replacement, \$3,000 limit	OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible	OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible	Claims Protection Plan	Responsible Driver Guarantee		
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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.