

EXPLORE YOUR
**GARAGE 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 Garage Policies

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 and Limit Changes

Your deductible and limit may have changed. If the deductible that you previously had at RSA is not available at Intact Insurance, it has been changed to the next lowest available. Please note that a minimum deductible and limit applies.

Deductibles

- **Loss of or Damage to Owned Automobiles – Collision, Comprehensive and Specified Perils, Sections 5.1.1, 5.1.2, 5.1.3 and 5.1.4:** If the previous deductible was below \$300, it will be increased to our minimum limit of \$300.
- **Liability Damage to Customer’s Automobile While in the Care, Custody or Control of The Insured – Collision and Specified Perils, Sections 6.1 and 6.4:** If the previous deductible was below \$300, it will be increased to our minimum limit of \$300.

Limits

- **Loss of or Damage to Owned Automobiles – Comprehensive and Specified Perils, Sections 5.1.2, 5.1.3 and 5.1.4:** If the previous limit was below \$25,000, it will be increased to our minimum limit of \$25,000.
- **Liability Damage to Customer’s Automobile While in the Care, Custody or Control of The Insured – Specified Perils, Section 6.4:** If the previous limit was below \$25,000, it will be increased to our minimum of \$25,000.

Endorsements

The following endorsements have seen changes in coverage, limits or deductibles. Please review to see how your policy may have been affected.

ENDORSEMENT	CHANGES
OEF 71 Excluding Owned Automobiles	This endorsement has been added unless your policy has coverage for owned automobiles (Section 5).
OEF 74 Open Lot Theft – Owned Automobiles	The deductible and limit on this endorsement are now equal to the deductible and limit under section 5 of the policy.
OEF 75 Open Lot Theft – Customers’ Automobiles	The deductible and limit on this endorsement are now equal to the deductible and limit under section 6.4 of the policy.
OEF 77 Liability for Comprehensive Damage to a Customer’s Automobile (including Open Lot Theft)	The deductible and limit on this endorsement are now equal to the deductible and limit under section 6.4 of the policy.