



Summary of key changes for garage – Quebec



Menu

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Deductible changes

Your deductible 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 minimum deductible also applies.

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Limits

- **Damage to vehicles of which the named insured is the owner (Section B) All perils other than collision or upset (Protection 3) and Specific perils (Protection 4):** If the previous limit was below \$15,000, it will be increased to our minimum of \$15,000.
- **Civil liability arising from damage to customers' vehicles (Section C) All perils other than collision or upset (Protection 3) and Specific perils (Protection 4):** If the previous limit was below \$15,000, it will be increased to our minimum of \$15,000.

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Endorsements

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

Endorsement	Changes											
Q.E.F. No. 4-20 – Travel expenses (Section B)	<p>Full physical damage coverage is required for this endorsement. If a vehicle does not have All Perils or a combination of Collision/Comprehensive or Collision/Specified Perils coverages, the Q.E.F. 4-20 Travel expenses (Section B) is no longer available and has been removed.</p> <p>The following daily limit will be added to this endorsement:</p> <table border="1" data-bbox="483 947 1495 1276"> <thead> <tr> <th data-bbox="483 947 989 1010">Maximum per loss</th> <th data-bbox="989 947 1495 1010">Daily limit</th> </tr> </thead> <tbody> <tr> <td data-bbox="483 1010 989 1073">\$750</td> <td data-bbox="989 1010 1495 1073">\$25</td> </tr> <tr> <td data-bbox="483 1073 989 1136">\$1,200</td> <td data-bbox="989 1073 1495 1136">\$40</td> </tr> <tr> <td data-bbox="483 1136 989 1199">\$1,500</td> <td data-bbox="989 1136 1495 1199">\$50</td> </tr> <tr> <td data-bbox="483 1199 989 1276">\$3,000</td> <td data-bbox="989 1199 1495 1276">\$100</td> </tr> </tbody> </table>		Maximum per loss	Daily limit	\$750	\$25	\$1,200	\$40	\$1,500	\$50	\$3,000	\$100
Maximum per loss	Daily limit											
\$750	\$25											
\$1,200	\$40											
\$1,500	\$50											
\$3,000	\$100											
Q.E.F. 4-34 – Accident benefits insurance	<p>Please review the following chart to see the changes:</p> <table border="1" data-bbox="483 1409 1495 1675"> <thead> <tr> <th data-bbox="483 1409 922 1472"></th> <th data-bbox="922 1409 1209 1472">Previous</th> <th data-bbox="1209 1409 1495 1472">New</th> </tr> </thead> <tbody> <tr> <td data-bbox="483 1472 922 1535">Medical expenses limit</td> <td data-bbox="922 1472 1209 1535">\$3,000</td> <td data-bbox="1209 1472 1495 1535">\$2,000</td> </tr> <tr> <td data-bbox="483 1535 922 1675">Total disability (optional): Duration of benefits may be extended</td> <td data-bbox="922 1535 1209 1675">156 weeks</td> <td data-bbox="1209 1535 1495 1675">104 weeks</td> </tr> </tbody> </table>			Previous	New	Medical expenses limit	\$3,000	\$2,000	Total disability (optional): Duration of benefits may be extended	156 weeks	104 weeks	
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Medical expenses limit	\$3,000	\$2,000										
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This is only a summary of changes that may affect your coverage. Please refer to your contract for more details.