



Summary of key changes for commercial vehicles – 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, it has been changed to the next lowest available. Please note that a minimum deductible also applies.

A minimum deductible is applied based on the List New Price (LPN) of the vehicle. LPN is the Manufacturer's Suggested Retail Price (MSRP) at the time of purchasing a new vehicle. It also includes the installed cost of any permanently attached equipment including taxes.

LPN	All Perils	Collision	Comprehensive	Specified Perils
\$ 99,999 and less	\$500	\$500	\$250	\$250
\$100,000 and more	\$1,000	\$1,000	\$1,000	\$1,000

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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. 8 Deductible for property damage (Section A)	If the vehicle is used for snow removal, sand and gravel hauling or dangerous goods hauling, the Q.E.F. 8 has been added.										
Q.E.F. 20 Travel expenses (Section B)	Q.E.F. 20 is not available where the vehicle does not have all perils, collision, comprehensive or specified perils coverage.										
Q.E.F. 20A Travel costs (broad form) (Section B)	This endorsement is not available at Intact on a commercial vehicle. The endorsement has been converted to Q.E.F. 20 - Travel expenses (Section B) and now the additional costs covered during a trip can no longer be claimed.										
Enhanced protection	The equivalent form is available at Intact (Good Record Protection) and has been applied if eligible. The period of coverage is five years at Intact instead of six years. In addition, the endorsement may be applied to a maximum of two losses of any kind during that period of five years (instead of one loss at RSA).										
Q.E.F. 33 Insurance for roadside assistance costs	If you had this coverage with RSA, note that our service provider radius of towing included is 50 km instead of 150 km. In addition, four events per year are included instead of two and the limit or assistance charge is \$100 instead of \$50.										
Q.E.F. 34 Accident benefits insurance		<table border="1"> <thead> <tr> <th></th> <th>Previous</th> <th>New</th> </tr> </thead> <tbody> <tr> <td>Medical expenses limit</td> <td>\$3,000</td> <td>\$2,000</td> </tr> <tr> <td><u>Total disability (optional):</u> Duration of benefits may be extended*</td> <td>156 weeks</td> <td>104 weeks</td> </tr> </tbody> </table>		Previous	New	Medical expenses limit	\$3,000	\$2,000	<u>Total disability (optional):</u> Duration of benefits may be extended*	156 weeks	104 weeks
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Endorsements (suite)

Endorsement	Changes		
Q.E.F. 43 A-E Change to indemnity (Section B)		Previous	New
	Duration	5 years	4 years
Q.E.F. 43C Change to indemnity (Section B) Total loss – Value of vehicle agreed in advance	This endorsement is not available at Intact and has been removed.		

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Endorsements (suite)

Endorsement	Changes								
<p>PACTE VU</p>	<p>The endorsement has been replaced with our endorsement:</p> <table border="1" data-bbox="485 695 1495 1589"> <thead> <tr> <th data-bbox="485 695 990 764">Previous PACTE VU</th> <th data-bbox="990 695 1495 764">New INOV VU</th> </tr> </thead> <tbody> <tr> <td data-bbox="485 764 990 1062"> <p>Q.E.F. 20A Travel costs (broad form) (Section B): additional coverage for transportation expenses due to an insured occurrence, up to \$2,250 per vehicle per occurrence, with no daily limit. Additional costs during a trip are covered up to a maximum of 50% of the maximum amount shown.</p> </td> <td data-bbox="990 764 1495 1062"> <p>Endorsement 20p Extension of Coverage under Section B: additional coverage for transportation expenses and/or business interruption loss caused by the unavailability of a vehicle due to an insured occurrence, up to \$3,000 per vehicle per occurrence, with no daily limit.</p> </td> </tr> <tr> <td data-bbox="485 1062 990 1360"> <p>Q.E.F. No. 27 VU – Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) with up to \$75,000 coverage under Section A for the Perils stated in the “Declarations”, and a \$500 deductible per occurrence.</p> </td> <td data-bbox="990 1062 1495 1360"> <p>Q.E.F. No. 27 – Civil liability from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) with up to \$100,000 coverage under Section A protection 1 (All Perils), and a \$500 deductible per occurrence.</p> </td> </tr> <tr> <td data-bbox="485 1360 990 1589"> <p>Q.E.F. No. 34 – Accident Benefits Insurance: if this endorsement is on the policy, the spouse is covered for 100% of the principal sum instead of 50%.</p> </td> <td data-bbox="990 1360 1495 1589"> <p>Q.E.F. No. 34 – Accident Benefits: if this endorsement is on the policy, the principal sum for accident benefits is increased by \$5,000 and the spouse is covered for 100% of that amount instead of 50%.</p> </td> </tr> </tbody> </table>	Previous PACTE VU	New INOV VU	<p>Q.E.F. 20A Travel costs (broad form) (Section B): additional coverage for transportation expenses due to an insured occurrence, up to \$2,250 per vehicle per occurrence, with no daily limit. Additional costs during a trip are covered up to a maximum of 50% of the maximum amount shown.</p>	<p>Endorsement 20p Extension of Coverage under Section B: additional coverage for transportation expenses and/or business interruption loss caused by the unavailability of a vehicle due to an insured occurrence, up to \$3,000 per vehicle per occurrence, with no daily limit.</p>	<p>Q.E.F. No. 27 VU – Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) with up to \$75,000 coverage under Section A for the Perils stated in the “Declarations”, and a \$500 deductible per occurrence.</p>	<p>Q.E.F. No. 27 – Civil liability from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) with up to \$100,000 coverage under Section A protection 1 (All Perils), and a \$500 deductible per occurrence.</p>	<p>Q.E.F. No. 34 – Accident Benefits Insurance: if this endorsement is on the policy, the spouse is covered for 100% of the principal sum instead of 50%.</p>	<p>Q.E.F. No. 34 – Accident Benefits: if this endorsement is on the policy, the principal sum for accident benefits is increased by \$5,000 and the spouse is covered for 100% of that amount instead of 50%.</p>
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<p>Q.E.F. 20A Travel costs (broad form) (Section B): additional coverage for transportation expenses due to an insured occurrence, up to \$2,250 per vehicle per occurrence, with no daily limit. Additional costs during a trip are covered up to a maximum of 50% of the maximum amount shown.</p>	<p>Endorsement 20p Extension of Coverage under Section B: additional coverage for transportation expenses and/or business interruption loss caused by the unavailability of a vehicle due to an insured occurrence, up to \$3,000 per vehicle per occurrence, with no daily limit.</p>								
<p>Q.E.F. No. 27 VU – Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) with up to \$75,000 coverage under Section A for the Perils stated in the “Declarations”, and a \$500 deductible per occurrence.</p>	<p>Q.E.F. No. 27 – Civil liability from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) with up to \$100,000 coverage under Section A protection 1 (All Perils), and a \$500 deductible per occurrence.</p>								
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Endorsements (suite)

Endorsement	Change	
PACTE VU	Previous PACTE VU	New INOV VU
	Q.E.F. No. 41 – Change to deductibles (Section B): deductible is waived for the insured vehicle on claims for damage caused by a hit and run or total loss.	Q.E.F. No. 41 – Change to deductibles (Section B): deductible is waived for the insured vehicle and the temporary replacement vehicle on claims for damage caused by a hit and run or total loss.
		Q.E.F. No. 2 – Vehicles of which named insured is not owner and when driven by named drivers (Section A), extended to apply to any light commercial vehicle (Gross Vehicle Weight (GVW) of 4,500 kg or less), including those used for commercial delivery.
This is not available where the vehicle does not have all perils, collision, comprehensive or specified perils coverage.		

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.