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For private passenger vehicles – Quebec

CHANGE IN THE AMOUNT OF THIRD PARTY LIABILITY INSURANCE

Your Liability insurance amount may have changed. If the limit you previously had at RSA is not available at Intact, it has been adjusted to a higher amount.

MODIFICATION TO ALL PERILS PROTECTION








Your All perils protection (section B1) has been replaced by a full protection under section B (B2 and B3).

MODIFICATION TO THE DEDUCTIBLE

Your deductible may have changed. If the deductible you previously had with RSA is not available with Intact, it has been adjusted to the nearest available deductible amount.











ENDORSEMENTS

The following endorsements have been modified or removed. Please see the following table to see how your contract may have been affected.


ENDORSEMENTS	DETAIL OF CHANGE	CHANGE
Q.E.F. N°16 Suspension of Coverage During Vehicle Storage	This storage endorsement is now for an indefinite period. The insured must communicate with his representative to advise of the return of the vehicle on the road in order to reinstate his coverages.	 
Q.E.F. N°20	In the absence of full coverage under Section B (B2 and B3), endorsement Q.E.F. N°20 is removed.	
Travel Costs (Section B)	In the presence of full coverage under Section B (B2 and B3), the insurance amounts may have been changed to the nearest higher amount, either \$1,500 or \$3,000.	
Q.E.F. N°20A Travel Costs (Broad form)(Section B)	This endorsement has been replaced by endorsement Q.E.F. N°20 – Travel Costs (Section B). Other expenses incurred during a trip can no longer be claimed.	
Protection Plus	This endorsement has been replaced by Good Record Protection if the Insured is eligible.	
	Avoids the premium increase related to 2 at fault claims. Per 5-year period.	

This is only a summary of changes that may affect your coverage. Please refer to your contract for more details.

For private passenger vehicles – Quebec (cont'd)

ENDORSEMENTS	DETAIL OF CHANGE	CHANGE 
Q.E.F. N°27 Civil Liability Resulting from Damage Caused to Vehicles of Which Named Insured Is Not Owner (Section A)	The amount of insurance per loss is changed to \$50,000.	
Q.E.F. N°33 Insurance for Roadside Assistance Costs	This endorsement covers:	
	<ul style="list-style-type: none"> Towing in a radius reduced to 50 km. 4 events per policy year \$100 per event \$400 per policy year 	
Q.E.F. N°43 Change to Indemnity (Section B)	The period of coverage has been reduced from 5 years to 4 years.	
Q.E.F. N°43C Change to Indemnity (Section B) Total Loss – Value Agreed in Advance	This endorsement has been removed.	
Liaison form Aladin and Ombrelle Assistance program	The Liaison form and Aladin and Ombrelle Assistance program have been removed.	
	If your home is no longer insured with Intact or RSA, you no longer benefit from these advantages.	
	Intact Assistance has been added to the home policy.	
	This endorsement provides the Insured with free access to a legal information line and home help services.	
Blindé program (Program for 16-24 year olds)	If your home insurance policy has not yet been transferred to Intact but is still in effect with RSA, you are already enjoying the benefits of Intact Assistance.	
	For more information, see the attached wording.	
	This program has been removed.	

For private passenger vehicles – Quebec (cont'd)

ENDORSEMENTS	DETAIL OF CHANGE	CHANGE 
PACTE	In the absence of full coverage under Section B (B2 and B3), the endorsement has been removed.	-
	In the absence of full coverage under Section B (B2 and B3), the amount of daily allowance is increased to \$75.	+
PACTE+	In the absence of full coverage under Section B (B2 and B3), the endorsement has been removed	-
Group Insurance	Deductible reduction to \$300.	-
	No deductible in the event of total loss of the vehicle or hit-and-run.	+
	Travel Costs: <ul style="list-style-type: none"> \$2,250 / loss \$1,125 / travel related expenses 	+
	Increase in the amount of insurance to \$60,000 for damages caused to vehicles of which the named Insured does not own.	+
	Accident Benefits Insurance <ul style="list-style-type: none"> \$15,000 principal sum \$2,000 medical expenses 	-
	Assistance not covered: <ul style="list-style-type: none"> Automobile advice Roadside 	-
Group Insurance (if auto and home are insured at Intact)	Legal fees - \$5,000.	+
	Removal of free coverage against sewer backup of \$15,000.	-
	Damage Caused to Vehicles of Which Named Insured is Not Owner - \$60,000.	-
	Travel Costs: <ul style="list-style-type: none"> \$2,250 / loss \$1,125 / travel related expenses 	-
	Insured persons - \$15,000 for capital sum.	-
	S.O.S. Identity - covered	+

This is only a summary of changes that may affect your coverage. Please refer to your contract for more details.

For Motorcycles

CHANGE IN THE AMOUNT OF THIRD PARTY LIABILITY INSURANCE

Your Liability insurance amount may have changed. If the limit you previously had at RSA is not available at Intact, it has been adjusted to a higher amount.







Liability limit for off-road vehicles has been increased to \$1,000,000.

MODIFICATION TO THE DEDUCTIBLE

Your deductible may have changed. If the deductible you previously had with RSA is not available with Intact, it has been adjusted to the nearest available deductible amount.

ENDORSEMENTS

The following endorsements have been modified or removed. Please see the following table to see how your contract may have been affected.

ENDORSEMENTS	DETAIL OF CHANGE	CHANGE 
Q.E.F. N°20A Travel expenses (Section B1-B2 and B3)	In the absence of full coverage under Section B (B1, B2 and B3), the endorsement is removed.	
Q.E.F. N°33 Insurance for Roadside Assistance Costs	This endorsement covers: <ul style="list-style-type: none">• Towing in a radius reduced to 100 km.• 3 events per policy year• \$50 per event• \$150 per policy year	 
Q.E.F. N°34 Accident Benefits Insurance	The amount for medical expenses has been reduced from \$3,000 to \$2,000.	
Q.E.F. N°43 Change to Indemnity (Section B)	The period of coverage has been reduced from 5 years to 4 years.	

For ATV and Snowmobile Vehicles

CHANGE IN THE AMOUNT OF THIRD PARTY LIABILITY INSURANCE

Your Liability insurance amount may have changed. If the limit you previously had at RSA is not available at Intact, it has been adjusted to a higher amount.




Liability limit for off-road vehicles has been increased to \$1,000,000.

MODIFICATION TO THE DEDUCTIBLE

Your deductible may have changed. If the deductible you previously had with RSA is not available with Intact, it has been adjusted to the nearest available deductible amount.

ENDORSEMENTS

The following endorsements have been modified or removed. Please see the following table to see how your contract may have been affected.

ENDORSEMENTS	DETAIL OF CHANGE	CHANGE 
Q.E.F. N°33 Insurance for Roadside Assistance Costs	This endorsement is automatically added on a snowmobile covered under Section B and covers: <ul style="list-style-type: none">• Towing in a radius of 100 km.• 3 events per policy year• \$100 per event• \$300 per policy year	
Q.E.F. N°34 Accident Benefits Insurance	The amount for medical expenses has been reduced from \$3,000 to \$2,000.	
Q.E.F. No43 Change to Indemnity (Section B)	The period of coverage has been reduced from 5 years to 4 years.	