

SUMMARY OF KEY CHANGES FOR GARAGE POLICIES – Northwest Territories

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.

Limit change

Section E Legal Liability for damage to customer’s automobiles held in the care, custody, or control of the applicant.

E1 – Collision	
Previous Limit:	New Limit:
Under \$50,000	\$50,000
Over \$50,000	No Change

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
SEF 71 – Excluding Owned Automobiles	This endorsement has been added unless your policy has coverage for owned automobiles (Section C).
SEF 77 – Legal Liability for Comprehensive Damage to Customers’ Automobiles	If the policy is covering a tow truck business, the SEF 77 endorsement has been added to your policy with a minimum \$100 deductible. For car wash operations, the SEF 77 endorsement is not available and has been removed from the policy.