

Policy Changes for Commercial Liability Coverage

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.

RSA		Intact Insurance			
Form #	Form Title	Form #	Form Title	Broadening of Coverage	Possible Reductions of Coverage
57700	Commercial General Liability Form (GSL)	LR20	Commercial General Liability Max	• Full employers’ liability to Canadian resident employees. • Automobile exception provides coverage for the use of snow vehicles and trailers used for the business. • Property Damage exclusion to premises the customer sells, gives away or abandons does not apply if the premises are the customer’s work and were occupied, rented or held for rental by the customer for a period not exceeding 12 months. • Coverage territory is worldwide for suits brought into Canada or the United States of America or out of court settlements to which we have agreed to. • Broader definition of insured to automatically include those with whom the customer has contracted to provide liability insurance.	• Introduction of two exclusions: 1. Privacy Breach 2. Unsolicited Communication exclusion
57300	Commercial General Liability Form	LR20	Commercial General Liability Max	• Full employers’ liability to Canadian resident employees. • Automobile exception provides coverage for the use of snow vehicles and trailers used for the business. • Property Damage exclusion to premises the customer sells, gives away or abandons does not apply if the premises are the customer’s work and were occupied, rented or held for rental by the customer for a period not exceeding 12 months. • Coverage territory is worldwide for suits brought into Canada or the United States of America or out of court settlements to which we have agreed to. • Broader definition of insured to automatically include those with whom the customer has contracted to provide liability insurance.	• Introduction of two exclusions: 1. Privacy Breach 2. Unsolicited Communication exclusion

55355	Commercial Umbrella Liability Form	UL01 U369 ** New Form ** G021	Commercial Umbrella Coverage Abuse Exclusion Endorsement ** New Form - Wrongful Employment Practices Endorsement ** Commercial Policy Conditions and Statutory Conditions	• Aircraft exclusion has an exception for work or operations conducted at airport premises when work is not in a restricted area as designated by Transport Canada. • Exclusion for Workers' Compensation and Similar Laws has an exception for liability of others assumed by the insured under a contract or agreement. • Exclusion for Damage to Your Product has a modified less restrictive exclusion that is applicable to operations involving automobile sales, repair or service. Coverage is excluded for existing defects at the time the product was sold or transferred. • The exception to the Pollution exclusion for hostile fire also has an additional exception for Bodily Injury and Property Damage arising from heat, smoke, fumes or from fire extinguishing substances used to fight a hostile fire.	• Exclusion for Interactive Websites, Electronic Chatrooms, Interactive Forums or Bulletin Boards also excludes coverage for interactive websites and interactive forums. • Exclusions now apply to: a) Privacy Breach b) Unsolicited Communication c) Pyrite • The exception to the Pollution exclusion for escape of fuel, lubricants or other operating fluids from mobile equipment now requires the escape to be from a permanent and integral part of the equipment.
57158	Innkeepers' Liability Extension	L420	Innkeepers' Legal Liability	• Exclusion due to loss from Dishonest Acts or Mysterious Disappearance no longer applies.	• Property held by a guest as samples or for sale or for delivery after sale is excluded.
57137	Elevator Collision Extension	L172	Elevator, Escalator or Lift Collision Extension	• Property carried in an elevator is no longer excluded.	