



WESTERN ASSURANCE – ONTARIO

**EXPLORE YOUR
PERSONAL AUTO
POLICY CHANGES**

Please review this interactive document to explore the main changes to your policy as it transfers from RSA to Intact Insurance. For full details of your coverage, please refer to your insurance policy.



Personal Auto – Ontario

We previously shared with you that Western Assurance was acquired by Intact Financial Corporation. As a result, your Western Assurance 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.

SUMMARY OF KEY CHANGES

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Summary of Key Changes for Private Passenger Vehicles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$50	\$0	\$300	\$300	\$300	\$300
\$100	\$0	\$300	\$300	\$300	\$300
\$250	\$0	\$300	\$300	\$300	\$300
\$300	\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500	\$500
\$1,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$500	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$3,000	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$3,500	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$4,000	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$4,500	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$5,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$6,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$7,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$8,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$9,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000

Endorsements

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

ENDORSEMENT	CHANGES										
OPCF 19 Amount Limiting the Amount Paid for Loss or Damage Coverages	This coverage is not available for private passenger vehicles.										
OPCF 19A Agreed Value of Automobile	This coverage is no longer offered on private passenger vehicles.										
OPCF 20 Coverage for Transportation Replacement	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="1"> <thead> <tr> <th>Previous limit</th> <th>New limit</th> </tr> </thead> <tbody> <tr> <td>\$1,000 or Less</td> <td>\$1,000</td> </tr> <tr> <td>\$1,001 – \$1,500</td> <td>\$1,500</td> </tr> <tr> <td>\$1,501 – \$3,000</td> <td>\$3,000</td> </tr> <tr> <td>\$3,001 – \$10,000</td> <td>\$5,000</td> </tr> </tbody> </table>	Previous limit	New limit	\$1,000 or Less	\$1,000	\$1,001 – \$1,500	\$1,500	\$1,501 – \$3,000	\$3,000	\$3,001 – \$10,000	\$5,000
Previous limit	New limit										
\$1,000 or Less	\$1,000										
\$1,001 – \$1,500	\$1,500										
\$1,501 – \$3,000	\$3,000										
\$3,001 – \$10,000	\$5,000										
OPCF 27 Legal Liability for Damage to Non-Owned Automobiles	<p>Your limits may have changed. Please review the following chart to see your new limits: Subject to a \$500 All Perils deductible</p> <table border="1"> <thead> <tr> <th>Previous limit</th> <th>New limit</th> </tr> </thead> <tbody> <tr> <td>\$75,000 or Less</td> <td>\$75,000</td> </tr> <tr> <td>\$75,001 – \$100,000</td> <td>\$100,000</td> </tr> </tbody> </table>	Previous limit	New limit	\$75,000 or Less	\$75,000	\$75,001 – \$100,000	\$100,000				
Previous limit	New limit										
\$75,000 or Less	\$75,000										
\$75,001 – \$100,000	\$100,000										
OPCF 35 Emergency Service Expense	This coverage has been replaced with the Roadside Assistance endorsement.										
OPCF 43/43A Removing Depreciation Deduction – Owned Vehicles – 60-month option	If your vehicle had coverage for 60 months, it will be replaced with the 48-month option if the vehicle still qualifies. If the vehicle is older than 48 months, this coverage will be removed.										
OPCF 44R Family Protection	If you had this endorsement on your policy and the limits differ from the Third Party Liability limit, your renewal will match the Third Party Liability limit.										

ENDORSEMENT	CHANGES
Claims Protection Waiver	This coverage will be replaced with the Responsible Driver Guarantee, if you qualify. This coverage is not available for occasional operators and will be removed.
PCF 5 CS Permission to Rent or Lease the Vehicle for Carsharing	This endorsement will be removed, as this coverage is automatically provided under your Intact Insurance automobile policy.
PCF 6 Permission to Drive for a Transportation Network Company with Insurance Car	This endorsement will be removed, as this coverage is automatically provided under your Intact Insurance automobile policy.
Western Advantage	This endorsement will be removed. If your vehicle qualifies, OPCF 43 with the 48-month option will be added. With OPCF 43, the option to request a cash settlement equivalent to the cost of repairs is not available.
Western Coverage Plus	This coverage will be replaced with OPCF 27 with a limit of \$100,000, subject to a \$500 All Perils deductible, when your vehicle carries physical damage coverage. The Uninsured Automobile deductible will increase to \$300.

Summary of Key Changes for Antique and Classic Vehicles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE			
	Direct Compensation/ Property Damage	Collision	Comprehensive	Specified Perils
\$0	\$0	\$300	\$100	\$100
\$100	\$0	\$300	\$100	\$100
\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$2,000	\$2,000	\$2,000	\$2,000
\$3,500	\$2,000	\$2,000	\$2,000	\$2,000
\$5,000	\$2,000	\$2,000	\$2,000	\$2,000
\$6,000	\$2,000	\$2,000	\$2,000	\$2,000
\$7,000	\$2,000	\$2,000	\$2,000	\$2,000
\$8,000	\$2,000	\$2,000	\$2,000	\$2,000
\$9,000	\$2,000	\$2,000	\$2,000	\$2,000
\$10,000	\$2,000	\$2,000	\$2,000	\$2,000

PREVIOUS POLICY	CHANGES
Third Party Liability limit	If you previously had a Third Party Liability limit greater than \$2 million, your policy will renew with a \$2 million limit.

ENDORSEMENT	CHANGES
OPCF 19 Limiting the Amount Paid for Loss of Damage or Coverages	This coverage will be replaced with OPCF 19A – Agreed Value of Automobile (Antique vehicles only).

Summary of Key Changes for Motorhomes

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$0	\$0	N/A	N/A	N/A	N/A
\$100	\$0	\$100	\$100	\$100	\$100
\$200	\$0	\$100	\$100	\$100	\$100
\$300	\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500	\$500
\$1,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$2,500	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$3,500	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$5,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$6,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$7,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$8,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$9,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$10,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000

PREVIOUS POLICY	CHANGES
Physical damage deductible for motorhomes valued over \$50,000	If you previously had a physical damage deductible other than \$1,000, your new deductible is \$1,000.
OPCF 20 Transportation Replacement	You will now have access to this endorsement, as it was not previously available with Western Assurance. This endorsement is offered at no charge, but is subject to eligibility criteria. Coverage for Transportation Replacement is \$50 per day / \$1,200 per accident.
OPCF 40 Fire Deductible	A fire deductible will now apply if the motorhome has physical damage coverage.

COVERAGE	Changes
Third Party Liability limit	If you previously had a Third Party Liability limit greater than \$2 million, your policy will renew with this limit set at \$2 million.

Summary of Key Changes for Trailers and Camper Units

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$0	\$0	N/A	N/A	N/A	N/A
\$100	\$0	\$100	\$100	\$100	\$100
\$200	\$0	\$100	\$100	\$100	\$100
\$300	\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500	\$500
\$1,000	\$500	\$500	\$500	\$500	\$500
\$1,500	\$500	\$500	\$500	\$500	\$500
\$2,000	\$500	\$500	\$500	\$500	\$500
\$2,500	\$500	\$500	\$500	\$500	\$500
\$3,500	\$500	\$500	\$500	\$500	\$500
\$5,000	\$500	\$500	\$500	\$500	\$500
\$6,000	\$500	\$500	\$500	\$500	\$500
\$7,000	\$500	\$500	\$500	\$500	\$500
\$8,000	\$500	\$500	\$500	\$500	\$500
\$9,000	\$500	\$500	\$500	\$500	\$500
\$10,000	\$500	\$500	\$500	\$500	\$500

Summary of Key Changes for Snowmobiles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$0	\$0	N/A	N/A	N/A	N/A
\$100	\$0	N/A	N/A	N/A	N/A
\$200	\$0	N/A	N/A	N/A	N/A
\$300	\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500 or higher	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

Summary of Key Changes for ATVs

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$0	\$0	N/A	N/A	N/A	N/A
\$100	\$0	N/A	N/A	N/A	N/A
\$200	\$0	N/A	N/A	N/A	N/A
\$300	\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500 or higher	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

Summary of Key Changes for Motorcycles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$0	\$0	\$300	\$300	\$300	\$300
\$100	\$0	\$300	\$300	\$300	\$300
\$300	\$300	\$300	\$300	\$300	\$300
\$500	\$500	\$500	\$500	\$500	\$500
\$1,000	\$500	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$500	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$3,500	\$500	\$2,500	\$2,500	\$2,500	\$2,500
\$5,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$6,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$7,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$8,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$9,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000