

## Private Passenger Vehicle

You recently received a letter notifying you that The Guarantee Company of North America (“The Guarantee”) joined forces with Intact Insurance Company (“Intact Insurance”). As a result, your insurance policy renewal will be underwritten by Intact Insurance. Your previous policy will continue to be in effect under The Guarantee until your effective date of renewal.

Aspects of your coverage may have changed or removed, so please read the content below carefully. The main changes are listed below. Some of the limits and coverages have been increased or enhanced. In some instances where coverage has been reduced or removed, you may be able to purchase the coverage.

If you have any questions, please contact your insurance broker.

### **Deductible changes**

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

<b>Your previous deductible</b>	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
\$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
\$7,500	\$500	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$500	\$5,000	\$5,000	\$5,000	\$5,000

**(Continued on next page)**

Your policy prevails at all times, please consult it for full coverage details.

## Endorsements

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

Endorsement	Changes												
OPCF 4B Permission to Carry Radioactive Material	This type of coverage <b>is not provided</b> under the Intact private passenger policy. Your broker will be able to advise on alternative options.												
GCNA 16A - Suspension of Coverage	You will now receive coverage under the standard OPCF 16. This coverage does not include collision.												
GCNA 19A - Agreed Value of Automobile	This coverage <b>is not available</b> for private passenger vehicles. Antique and classic vehicles are eligible under the standard OPCF 19A.												
OPCF 19A – Agreed Value of Automobile	This coverage is <b>no longer offered</b> on private passenger vehicles. Antique and classic vehicles continue to be eligible												
OPCF 20 – Transportation Replacement	Your limits may have changed. Please review the following chart to see your new limits: <table border="1" data-bbox="623 835 1416 1045"> <thead> <tr> <th>Previous limit:</th> <th>New limit:</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$1,000</td> </tr> <tr> <td>\$1,500</td> <td>\$1,500</td> </tr> <tr> <td>\$2,500</td> <td>\$3,000</td> </tr> <tr> <td>\$3,000</td> <td>\$3,000</td> </tr> <tr> <td>\$5,000</td> <td>\$5,000</td> </tr> </tbody> </table>	Previous limit:	New limit:	\$900	\$1,000	\$1,500	\$1,500	\$2,500	\$3,000	\$3,000	\$3,000	\$5,000	\$5,000
Previous limit:	New limit:												
\$900	\$1,000												
\$1,500	\$1,500												
\$2,500	\$3,000												
\$3,000	\$3,000												
\$5,000	\$5,000												
OPCF 27 - Liability for Damage to Non-Owned Automobiles	Your limits may have changed. Please review the following chart to see your new limits: <table border="1" data-bbox="623 1199 1416 1339"> <thead> <tr> <th>Previous limit:</th> <th>New limit:</th> </tr> </thead> <tbody> <tr> <td>\$50,000</td> <td>\$75,000</td> </tr> <tr> <td>\$75,000</td> <td>\$75,000</td> </tr> <tr> <td>\$100,000</td> <td>\$100,000</td> </tr> </tbody> </table>	Previous limit:	New limit:	\$50,000	\$75,000	\$75,000	\$75,000	\$100,000	\$100,000				
Previous limit:	New limit:												
\$50,000	\$75,000												
\$75,000	\$75,000												
\$100,000	\$100,000												
GCNA 43/43A – Removing Depreciation Deduction	If you had this endorsement on your policy, the <b>depreciation deduction has been increased</b> to include vehicles aged up to 48 months, up from vehicles aged to 30 months.												
GCNA 43O/43L – Replacement Cost Endorsement	This endorsement is no longer available. You will now be eligible for the OPCF 43 endorsement, for vehicles aged up to 48 months.												
GCNA 6*- Accident Premium Protection	Eligible for Responsible Driver Guarantee. No coverage available for occasional operators.												

Your policy prevails at all times, please consult it for full coverage details.