

EXPLORE YOUR
**COMMERCIAL VEHICLE
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.



Summary of Key Changes for Commercial Vehicles

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.

Deductible Changes

Your deductibles may have changed. If the deductible you had previously at RSA is not available at Intact Insurance, it has been changed to the next lowest available. Deductibles are based upon vehicle weight and value with minimum requirements.

For Light Commercial Vehicles

- If your previous deductible was below \$500 for All Perils or Collision, it is now a minimum of \$500.
- If your previous deductible was below \$300 for Comprehensive or Specified Perils, it is now a minimum of \$300.

For Heavy Commercial Vehicles

- If your previous deductible was below \$1,000 for All Perils, Collision, Comprehensive or Specified Perils, it is now a minimum of \$1,000.
- For heavy commercial vehicles, List Price New (LPN) is also used to determine minimum deductible requirements. LPN is the Manufacturer’s Suggested Retail Price (MSRP) at the time of purchasing a new vehicle, excluding tax. It also includes the installed cost of any permanently attached equipment.
 - Vehicles with an LPN greater than \$100,000 will have a deductible equal to 5% of the LPN – excluding rating Class 61, 62, 63 and 64 units.
 - Vehicles in rating Classes 61, 62, 63 and 64 with an LPN of \$100,000 to \$200,000 will have a minimum deductible of \$5,000.
 - Vehicles with an LPN greater than \$200,000 will have a deductible equal to 5% of the LPN.

Endorsements

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

ENDORSEMENT	CHANGES																		
OPCF 8 Property Damage Reimbursement	If a snow plough is attached to your vehicle, the OPCF 8 will be applied to the vehicle with a minimum \$500 reimbursement limit.																		
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="0"> <thead> <tr> <th data-bbox="428 667 610 695">Previous limit:</th> <th data-bbox="964 667 1094 695">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 709 643 737">\$1,000 and under</td> <td data-bbox="964 709 1052 737">\$1,000</td> </tr> <tr> <td data-bbox="428 751 623 779">\$1,001 – \$1,500</td> <td data-bbox="964 751 1057 779">\$1,500</td> </tr> <tr> <td data-bbox="428 793 623 821">\$1,501 – \$3,000</td> <td data-bbox="964 793 1057 821">\$3,000</td> </tr> <tr> <td data-bbox="428 835 623 863">\$3,001 – \$3,500</td> <td data-bbox="964 835 1057 863">\$3,500</td> </tr> <tr> <td data-bbox="428 877 623 905">\$3,501 – \$4,000</td> <td data-bbox="964 877 1057 905">\$4,000</td> </tr> <tr> <td data-bbox="428 919 623 947">\$4,001 – \$4,500</td> <td data-bbox="964 919 1057 947">\$4,500</td> </tr> <tr> <td data-bbox="428 961 623 989">\$4,501 – \$5,000</td> <td data-bbox="964 961 1057 989">\$5,000</td> </tr> <tr> <td data-bbox="428 1003 659 1031">\$5,001 and greater</td> <td data-bbox="964 1003 1110 1031">No changes</td> </tr> </tbody> </table> <p>The daily limit no longer applies.</p> <p>OPCF 20 is not available where the vehicle does not have All Perils, Collision, Comprehensive or Specified Perils coverage.</p>	Previous limit:	New limit:	\$1,000 and under	\$1,000	\$1,001 – \$1,500	\$1,500	\$1,501 – \$3,000	\$3,000	\$3,001 – \$3,500	\$3,500	\$3,501 – \$4,000	\$4,000	\$4,001 – \$4,500	\$4,500	\$4,501 – \$5,000	\$5,000	\$5,001 and greater	No changes
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OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles	<p>Your limits or deductible may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <thead> <tr> <th data-bbox="428 1297 691 1325">Previous limit range:</th> <th data-bbox="964 1297 1094 1325">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1339 659 1367">\$75,000 and under</td> <td data-bbox="964 1339 1068 1367">\$75,000</td> </tr> <tr> <td data-bbox="428 1381 672 1409">\$75,001 – \$100,000</td> <td data-bbox="964 1381 1084 1409">\$100,000</td> </tr> <tr> <td data-bbox="428 1423 688 1451">\$100,001 and greater</td> <td data-bbox="964 1423 1084 1451">\$100,000</td> </tr> </tbody> </table> <table border="0"> <thead> <tr> <th data-bbox="428 1486 691 1514">Previous deductible:</th> <th data-bbox="964 1486 1175 1514">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1528 623 1556">\$500 and under</td> <td data-bbox="964 1528 1036 1556">\$500</td> </tr> <tr> <td data-bbox="428 1570 639 1598">\$501 and greater</td> <td data-bbox="964 1570 1036 1598">\$500</td> </tr> </tbody> </table> <p>OPCF 27 is not available where the vehicle does not have All Perils coverage, Collision and Comprehensive coverage, or Collision and Specified Perils coverage.</p>	Previous limit range:	New limit:	\$75,000 and under	\$75,000	\$75,001 – \$100,000	\$100,000	\$100,001 and greater	\$100,000	Previous deductible:	New deductible:	\$500 and under	\$500	\$501 and greater	\$500				
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OPCF 27B – Business Operations – Liability for Damage to Non-Owned Automobile(s)	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <thead> <tr> <th data-bbox="428 1766 691 1793">Previous limit range:</th> <th data-bbox="964 1766 1094 1793">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1808 659 1835">\$50,000 and under</td> <td data-bbox="964 1808 1068 1835">\$50,000</td> </tr> <tr> <td data-bbox="428 1850 675 1877">\$50,001 and greater</td> <td data-bbox="964 1850 1094 1877">No change</td> </tr> </tbody> </table>	Previous limit range:	New limit:	\$50,000 and under	\$50,000	\$50,001 and greater	No change												
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OPCF 40 Fire Deductible	If a light commercial vehicle has two or more fire claims in the past three years, OPCF 40 will be applied to the vehicle.										
OPCF 44 Family Protection	Your new limit will be equal to the third party liability limit unless otherwise specified in your policy documents.										
Claims Protection Plan	Replaced with the Responsible Driver Guarantee endorsement for commercial vehicles.										
Elite Protection Plan	<p>Coverages under this package are now provided as individual endorsements:</p> <table border="0"> <tr> <td data-bbox="427 646 938 678"> Previous offering: </td> <td data-bbox="963 646 1502 678"> New offering: </td> </tr> <tr> <td data-bbox="427 699 938 802"> OPCF 20 Coverage for Transportation Replacement, \$1,600 limit </td> <td data-bbox="963 699 1502 802"> OPCF 20 Coverage for Transportation Replacement, \$3,000 limit </td> </tr> <tr> <td data-bbox="427 835 938 1039"> OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible </td> <td data-bbox="963 835 1502 1039"> OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible </td> </tr> <tr> <td data-bbox="427 1073 938 1104"> Claims Protection Plan </td> <td data-bbox="963 1073 1502 1104"> Responsible Driver Guarantee </td> </tr> </table>	Previous offering:	New offering:	OPCF 20 Coverage for Transportation Replacement, \$1,600 limit	OPCF 20 Coverage for Transportation Replacement, \$3,000 limit	OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible	OPCF 27 Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles, \$75,000 limit and \$500 deductible	Claims Protection Plan	Responsible Driver Guarantee		
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Higher limits may be available on Fleet-rated policies. For more information about these changes or additional benefits that may be available to you, please contact your broker.