

June 2024

Manual of Rules and Rates NEWFOUNDLAND & LABRADOR

2024 Private Passenger CLEAR, 2024 Commercial Rate Group Tables Endorsement Harmonization and Various Rule Changes Effective October 1, 2024 (New Business and Renewals)

Effective October 1, 2024 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- 2024 Private Passenger CLEAR Rate Group Tables having a range of 1-12 for Accident Benefits rate groups;
- 2024 Commercial Rate Group Tables (Tables I and II);
- FA has undertaken a review of the endorsements form across all jurisdictions to ensure proper naming format and coverages;
- There are various rule changes in Private Passenger, Public, and Recreational sections of the manual;
- A summary of the endorsement forms and rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by the Servicing Carriers, to whom all enquiries should be addressed.

**FACILITY ASSOCIATION NEWFOUNDLAND AND LABRADOR RATES & RULE MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBR 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																						
PRIVATE PASSENGER SECTION																										
Table of Contents	Rule 115: Driving Record Chart Error! Bookmark not defined. ... Rule 121: After Market Equipment. Error! Bookmark not defined.	Rule 115: Driving Record Chart Not applicable.. 16 ... Rule 121: After Market Equipment Not applicable 18	To harmonize the wordings across all jurisdictions.	This will not impact premiums																						
Rule 113.B B. Driving Record Entitlement	B. Driving Record Entitlement Refer to Rule 115: Driving Record Chart	B. Driving Record Entitlement Refer to Rule 115: Driving Record Chart Driving record is determined by: <ul style="list-style-type: none"> • Years licensed and type of licence • Number of at-fault accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions 	Removing reference to Rule 115 as chart will be removed. Driving Record determination is missing NF. Adding rule to harmonize across Jurisdiction	This will not impact premiums																						
Rule 115 Driving Record Chart	<table border="1"> <thead> <tr> <th>Years With No At-Fault Accidents</th> <th>Years Licensed in Canada or U.S.</th> <th>Licence Class Regular = Valid Operator's Class 5</th> <th>Driver Training</th> <th>Eligible Rating Classes</th> <th>Driving Record incl Driver Training Credit /New Driver Credit</th> </tr> </thead> <tbody> <tr> <td rowspan="2">5</td> <td rowspan="2">5 years or more</td> <td>Regular</td> <td></td> <td>All excl 10, 11</td> <td>5</td> </tr> <tr> <td>Level 1</td> <td></td> <td>10</td> <td>0</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>05</td> <td>not applicable</td> </tr> </tbody> </table>	Years With No At-Fault Accidents	Years Licensed in Canada or U.S.	Licence Class Regular = Valid Operator's Class 5	Driver Training	Eligible Rating Classes	Driving Record incl Driver Training Credit /New Driver Credit	5	5 years or more	Regular		All excl 10, 11	5	Level 1		10	0					05	not applicable	Rule 115: Driving Record Not Applicable **REMOVE CHART **	Driving Record chart and notes will be removed. Driving Record Chart is centred on driver's years licensed years	This will not impact premiums
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			Regular		05, 11					
		4 years	Level 1			10				0
	Level 1				05	not applicable				
	3	More than 3	Regular		All excl 10	3				
			Regular	yes	05, 11					
			no	10		0				
		3 years	Level 1			05				not applicable
	2		More than 2	Regular		All excl 10				2
		Regular		yes	05, 11	3				
			no	10		3				
		2 years	Level 1			05				0
	1		More than 1	Regular		All				1
		Regular		yes	05, 10	3				
			no	10		2				
		1 years	Level 1			05				0
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Rule 115 Driving Record Chart	0 (due to accident)	Any period	All		All	0		Notes are outlined in various sections of Rule 113 and also Rule 114.C Rule 115 Note #1 removed as outlined under Rule 113.B Note #9 Rule 115 Note #2 removed as outlined under Rule 113.A.c, Rule 113.B Note #6,#7 Rule 115 Note #3 removed as outlined under Rule 114.C	This will not impact premiums
	No accidents	Less than 1 year	Regular	yes no	05, 10 10 05	3 1 0 not applicable			
<p>NOTES:</p> <p>1. Driving experience gained outside Canada or the U.S. will not be recognized.</p> <p>2. Once the driving record is determined, factor in any impact in the following order, from gaps in insurance coverage or no previous insurance, licence suspensions, convictions. Where there are at fault accidents, only gaps in insurance coverage occurring after the most recent at fault accident are factored into the rating. Refer to Rule 113.</p> <p>3. Drivers must maintain a clear driving record (no at fault accidents and no licence suspensions) to be eligible for the Driver Training Credit/New Driver Credit. If any of these occur during the policy term, at the next renewal the credit will be rescinded and the driving record will revert to the actual ' Clear Record'.</p> <p>Example: Driver is licensed 1 year with driver training and Driving Record 3. Acquires 1 conviction with a licence suspension. On upcoming renewal, driver will have Driving Record 2 (actual years licensed). If driver had an at fault accident before the upcoming renewal, Driving Record 0 would apply.</p>							<p>**REMOVE Notes **</p> <p>NOTES:</p> <p>1. Driving experience gained outside Canada or the U.S. will not be recognized.</p> <p>2. Once the driving record is determined, factor in any impact in the following order, from gaps in insurance coverage or no previous insurance, licence suspensions, convictions. Where there are at fault accidents, only gaps in insurance coverage occurring after the most recent at fault accident are factored into the rating. Refer to Rule 113.</p> <p>3. Drivers must maintain a clear driving record (no at fault accidents and no licence suspensions) to be eligible for the Driver Training Credit/New Driver Credit. If any of these occur during the policy term, at the next renewal the credit will be rescinded and the driving record will revert to the actual ' Clear Record'.</p> <p>Example: Driver is licensed 1 year with driver training and Driving Record 3. Acquires 1 conviction with a licence suspension. On upcoming renewal, driver will have Driving Record 2 (actual years licensed). If driver had an at fault accident before the upcoming renewal, Driving Record 0 would apply.</p>		

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<p>Rule 116 Vehicle Rate Group</p>	<p>For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year.</p> <p>If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (it is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide you with the rate group assigned by the IBC's Vehicle Data Services.</p> <p>The presence of after market equipment may affect the rate group.</p> <p>For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing carrier at the insured's expense and END 19 (Limitation of Amount) applied</p> <p>Rate Group "A" The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.</p> <p>If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:</p> <p>If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.</p>	<p>For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year.</p> <p>If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide you with the rate group use rate group assigned by the IBC's Vehicle Data Services.</p> <p>For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables.</p> <p>The presence of after market equipment may affect the rate group.</p> <p>For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing carrier at the Insured's expense and END 19 (Limitation of Amount) applied.</p> <p>Rate Group "A" The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.</p> <p>If estimated value is \$15,000 or more Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:</p> <p>If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.</p>	<p>To harmonize the wordings across all jurisdictions. Also to make minor corrections (letter case use and remove endorsement name)</p> <p>Minor corrections to the layouts of the wordings to harmonize across all jurisdictions.</p>	<p>This will not impact premiums</p>

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<p>Rule 116 Vehicle Rate Group</p>	<p>In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the applicant's expense.</p> <p>END 19 and END 40 Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.</p>	<p>In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Applicant's expense.</p> <p>END 19 and END 40 Where the rate group is shown as 'A' or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides optional physical damage coverage. Where the policy provides only Third Party Liability DCPD, and Accident Benefits, and Uninsured Automobile coverage, attachment of END 19 and END 40 is not required.</p> <p>After Market Equipment If the equipment is sound or electronic equipment, refer to Rule 152: Commonly Used Endorsements.</p> <p>If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the aftermarket equipment.</p> <p>Where a lift kit has been added to the vehicle in addition to other aftermarket equipment, the value of the lift kit must be included in the total value of the aftermarket equipment.</p> <p>Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the aftermarket equipment is less than \$3,000 no additional premium shall be charged.</p> <p>Where the value of the aftermarket equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.</p>	<p>To harmonize the wordings across all jurisdictions. Also removed endorsement name)</p> <p>To harmonize the wordings by moving this section from Rule 121</p>	<p>This will not impact premiums</p>

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Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	<table border="1" data-bbox="401 932 974 1268"> <tr> <td data-bbox="401 932 491 1019"></td> <td data-bbox="491 932 974 1019">Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td data-bbox="401 1019 491 1268">2</td> <td data-bbox="491 1019 974 1268">Providing Coverage When Named Persons Drive Other Automobiles Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the insured and spouse.</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose	2	Providing Coverage When Named Persons Drive Other Automobiles Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the insured and spouse.	<table border="1" data-bbox="1018 932 1598 1289"> <tr> <td data-bbox="1018 932 1108 984"></td> <td data-bbox="1108 932 1598 984">Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td data-bbox="1018 984 1108 1289">2</td> <td data-bbox="1108 984 1598 1289">Providing Coverage When Named Persons Drive Other Automobiles Endorsement Named Person(s)(For Use in the Province of Newfoundland and Labrador) Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose	2	Providing Coverage When Named Persons Drive Other Automobiles Endorsement Named Person(s)(For Use in the Province of Newfoundland and Labrador) Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
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Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose	Rating	Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes, harmonize wording in manual across all jurisdictions	This will not impact premium
38	Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Increased Limit, Automobile Sound and Electronic Communication Equipment (For Use in the Province of Newfoundland and Labrador)		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual update is name change only	This will not impact premium
40	Fire and Theft Deductible		40	Fire and Theft Deductible (For Use in the Province of Newfoundland and Labrador)		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual update is name change only	This will not impact premium
43	Removing Depreciation Deduction		43R	Removing Limited Waiver of Depreciation Deduction (For Use in the Province of Newfoundland and Labrador)		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual update is name change only	This will not impact premium
43A	Removing Depreciation Deduction for Specified Lessee(s)		43AR(L)	Removing Limited Waiver of Depreciation Deduction for (Specified Lessee(s) (For Use in the Province of Newfoundland and Labrador)		
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose		FA manual update is name change only	This will not impact premium
44	Family Protection		4 4	Family Protection (For Use in the Province of Newfoundland and Labrador)		

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The insured's must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.</td> <td></td> <td>Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the-insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:...20% Accident Benefits: 50% Optional Physical Damage:.....100%</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose		Rating	3	Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured's must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.		Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the-insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. 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	6A	Permission to Carry Passengers for Compensation For Private Passenger Vehicles used in car pools : add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section	6A	Permission to Carry Passengers for Compensation (For Use in the Province of Newfoundland and Labrador) For Private Passenger Vehicles used in car pools : add 10% of Liability premium. Attach 6A Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6aA is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6aA would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section				

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Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Non-Owned Equipment (For Use in the Province of Newfoundland and Labrador) Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	32	Recreational Vehicles	32	Recreational Vehicles- (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	35	Emergency Service	35	Emergency Service (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
R Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	36	Commercial Automobiles used exclusively for Pleasure	36	Commercial Automobiles used exclusively for Pleasure (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium

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PUBLIC SECTION												
Rule 323.D.c Accident and Conviction Conviction Definitions	Speeding of 50 kph or more over limit	Speeding in excess of 50 kph or more over limit	Aims to harmonize the wordings across all section of the NL Manual	This will not impact premiums								

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	23B	Mortgage (Broad Form) 10% of total physical damage premium; minimum net annual \$25.	23Bb	Mortgage (Broad Form) (For Use in the Province of Newfoundland and Labrador) 10% of total optional physical damage premium; minimum net annual \$25.	all jurisdictions	
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	24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	24	Fire Apparatus (For Use in the Province of Newfoundland and Labrador) Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle		
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	25	Alteration Used by Servicing Carrier to record policy changes..	25	Alteration (Endorsement Changing or Correcting Statement(s) in the Application or Changing the Rating Classification) (For Use in the Province of Newfoundland and Labrador) Used by Servicing Carrier to record policy changes.. changes.		
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name change only	This will not impact premium
	26	Disappearing Deductible	26	Disappearing Deductible (All Perils or Collision Upset) (For Use in the Province of Newfoundland and Labrador)		

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies		
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy (Owner's Policy))		Standard Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		Standard Endorsement Form Number, Title and Purpose 38 Increased Limit, Automobile Sound and Electronic Communication Equipment (For Use in the Province of Newfoundland and Labrador)	Rating \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	FA update includes, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose 40 Fire and Theft Deductible			Standard Endorsement Form Number, Title and Purpose 40 Fire and Theft Deductible (For Use in the Province of Newfoundland and Labrador)		FA manual update is name change only	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose 43 Removing Depreciation Deduction			Standard Endorsement Form Number, Title and Purpose 43R Removing Limited Waiver of Depreciation Deduction (For Use in the Province of Newfoundland and Labrador)		FA manual update is name change only	This will not impact premium
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose 43A Removing Depreciation Deduction for Specified Lessee(s)			Standard Endorsement Form Number, Title and Purpose 43AR(L) Removing Limited Waiver of Depreciation Deduction for (Specified Lessee(s)) (For Use in the Province of Newfoundland and Labrador)		FA manual update is name change only	This will not impact premium
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATIONAL SECTION				
Rule 409 Motorcycles & Mopeds C. Rating Notes – Optional Physical Damage	<p>C. Rating Notes – Optional Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle’s rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages.</p> <p>If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the insured.</p> <p>If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions:</p> <p>a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle’s year, make, model, serial number and purchase price.</p> <p>b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant’s expense and must be attached to the application or the change request.</p> <p>2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which physical damage coverage is provided. The endorsement requires the insured’s signature.</p>	<p>C. Rating Notes – DCPD and Optional Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle’s rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages.</p> <p>If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the Insured.</p> <p>If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions:</p> <p>a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle’s year, make, model, serial number and purchase price.</p> <p>b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant’s expense and must be attached to the application or the change request.</p> <p>2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured’s signature</p>	<p>To harmonize the wordings across all jurisdictions. Also to make minor corrections (letter case use and remove endorsement name)</p> <p>Minor corrections to harmonize across all jurisdictions.</p>	<p>This will not impact premium</p>

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Rule 409	3. END 40 – Fire and Theft Deductible This endorsement must be applied to every vehicle on which Comprehensive or Specified Perils coverage is provided. The endorsement requires the insured’s signature.	3. END 40 – Fire and Theft Deductible This endorsement must be applied to every vehicle on which Comprehensive or Specified Perils coverage is provided. The endorsement requires the Insured’s signature.	Minor corrections to harmonize across all jurisdictions.	This will not impact premium												
Rule 425.D.c Accident and Conviction Conviction Definitions	Speeding of 50 kph or more over limit	Speeding in excess of 50 kph or more over limit	Aims to harmonize the wordings across all section of the NL Manual	This will not impact premiums												
Rule 442 Endorsements Applicable to POL 1 (Owner’s Policy)	<table border="1" data-bbox="401 695 989 906"> <thead> <tr> <th data-bbox="401 695 495 764"></th> <th data-bbox="495 695 989 764">Standard Endorsement Form Number, Title and Purpose</th> </tr> </thead> <tbody> <tr> <td data-bbox="401 764 495 906">2</td> <td data-bbox="495 764 989 906">Providing Coverage When Named Persons Drive Other Automobiles Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the insured and spouse.</td> </tr> </tbody> </table>		Standard Endorsement Form Number, Title and Purpose	2	Providing Coverage When Named Persons Drive Other Automobiles Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the insured and spouse.	<table border="1" data-bbox="1018 695 1625 906"> <thead> <tr> <th data-bbox="1018 695 1113 764"></th> <th data-bbox="1113 695 1625 764">Standard Endorsement Form Number, Title and Purpose</th> </tr> </thead> <tbody> <tr> <td data-bbox="1018 764 1113 906">2</td> <td data-bbox="1113 764 1625 906">Providing Coverage When Named Persons Drive Other Automobiles Endorsement Named Person(s)(For Use in the Province of Newfoundland and Labrador) Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the Insured and spouse.</td> </tr> </tbody> </table>		Standard Endorsement Form Number, Title and Purpose	2	Providing Coverage When Named Persons Drive Other Automobiles Endorsement Named Person(s)(For Use in the Province of Newfoundland and Labrador) Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the Insured and spouse.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium				
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Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	23A	Standard Endorsement Form Number, Title and Purpose Mortgage	23Aa	Standard Endorsement Form Number, Title and Purpose Mortgage (For Use in the Province of Newfoundland and Labrador)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	23B	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form) 10% of total physical damage premium; minimum net annual \$25.	23Bb	Standard Endorsement Form Number, Title and Purpose Mortgage (Broad Form) (For Use in the Province of Newfoundland and Labrador) 10% of total optional physical damage premium; minimum net annual \$25.	FA update includes capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	24	Standard Endorsement Form Number, Title and Purpose Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	24	Standard Endorsement Form Number, Title and Purpose Fire Apparatus (For Use in the Province of Newfoundland and Labrador) Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	25	Standard Endorsement Form Number, Title and Purpose Alteration Used by Servicing Carrier to record policy changes..	25	Standard Endorsement Form Number, Title and Purpose Alteration (Endorsement Changing or Correcting Statement(s) in the Application or Changing the Rating Classification) (For Use in the Province of Newfoundland and Labrador) Used by Servicing Carrier to record policy changes.. changes.	FA update includes capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	This will not impact premium

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Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobiles and Providing Other Coverages When Insured Persons Drive Other Automobiles	27	Standard Endorsement Form Number, Title and Purpose Legal Liability for Damage to Non-Owned Automobiles and Providing Other Coverages When Insured Persons Drive Other Automobiles (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium		
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	27B	Standard Endorsement Form Number, Title and Purpose Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Rating Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	27B	Standard Endorsement Form Number, Title and Purpose Business Operations - Legal Liability for Damage to Non-Owned Automobile(s) Endorsement Business Operations for Non-Owned Automobiles in your Care, Custody or Control (For Use in the Province of Newfoundland and Labrador) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non-owned automobiles.	Rating Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

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	Standard Endorsement Form Number, Title and Purpose											
30	Excluding Operation of Attached Machinery (For Use in the Province of Newfoundland and Labrador) Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may END 30 may not be used in conjunction with END 31											
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	<table border="1"> <tr> <td></td> <td>Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td>31</td> <td>Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose	31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	<table border="1"> <tr> <td></td> <td>Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td>31</td> <td>Non-Owned Equipment (For Use in the Province of Newfoundland and Labrador) Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose	31	Non-Owned Equipment (For Use in the Province of Newfoundland and Labrador) Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles- (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	35	Standard Endorsement Form Number, Title and purpose Emergency Service	35	Standard Endorsement Form Number, Title and purpose Emergency Service (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles used exclusively for Pleasure	36	Standard Endorsement Form Number, Title and Purpose Commercial Automobiles used exclusively for Pleasure (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment.	37	Standard Endorsement Form Number, Title and Purpose Limitation to Automobile Sound and Electronic Communication Equipment. (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment (For Use in the Province of Newfoundland and Labrador)	FA update includes, harmonize wording in manual across all jurisdictions	This will not impact premium
		Rating		Rating		
		\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies								
Rule 442 Endorsements Applicable to POL 1(Owner's Policy)	<table border="1"> <tr> <td></td> <td>Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td>40</td> <td>Fire and Theft Deductible</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose	40	Fire and Theft Deductible	<table border="1"> <tr> <td></td> <td>Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td>40</td> <td>Fire and Theft Deductible (For Use in the Province of Newfoundland and Labrador)</td> </tr> </table>		Standard Endorsement Form Number, Title and Purpose	40	Fire and Theft Deductible (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
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	Standard Endorsement Form Number, Title and Purpose											
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies						
GARAGE SECTION										
Rule 637	<p>Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p> <p>New</p>	<p>Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance. 2. This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions. 3. In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met. <p>Liability or (TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation – Property Damage Physical Damage means Optional Coverages – Loss or Damage (All Perils, Collision, Comprehensive, Specified Perils)</p>	FA update includes harmonize format and wordings in manual across all jurisdictions	This will not impact premiums						
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	<p>70: Named Chauffeur This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.</p> <p>Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.</p>	<table border="1"> <thead> <tr> <th data-bbox="1018 963 1096 1036"></th> <th data-bbox="1096 963 1417 1036">Standard Endorsement Form Number, Title and purpose</th> <th data-bbox="1417 963 1638 1036">Rating</th> </tr> </thead> <tbody> <tr> <td data-bbox="1018 1036 1096 1356">70</td> <td data-bbox="1096 1036 1417 1356"> <p>Named Chauffeur (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.</p> </td> <td data-bbox="1417 1036 1638 1356"> <p>Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.</p> </td> </tr> </tbody> </table>		Standard Endorsement Form Number, Title and purpose	Rating	70	<p>Named Chauffeur (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.</p>	<p>Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.</p>	FA update includes formatting and name change	This will not impact premium
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Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies	
<p>Rule 637</p> <p>Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p>	<p>71: Excluding Owned Automobiles The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers.</p>		<p>Standard Endorsement Form Number, Title and purpose</p>	<p>Rating</p>	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
<p>71</p>	<p>Excluding Owned Automobiles (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers.</p>	<p>No charge.</p>				
<p>Rule 637</p> <p>Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p>	<p>72: Multiple Alteration This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.</p>		<p>Standard Endorsement Form Number, Title and purpose</p>	<p>Rating</p>	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
<p>72</p>	<p>Multiple Alteration (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium</p>	<p>No charge.</p>				
<p>Rule 637</p> <p>Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p>	<p>73: Excluding Financed Automobiles This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive /Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.</p>		<p>Standard Endorsement Form Number, Title and purpose</p>	<p>Rating</p>	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
<p>73</p>	<p>Excluding Financed Automobiles (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive /Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.</p>	<p>No charge.</p>				

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Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies	
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	74: Open Lot Pilferage - Owned Automobiles This endorsement is not available for Facility Association business.		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting and name change	This will not impact premium
		74	Open Lot Pilferage - Owned Automobiles (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador)	This endorsement is not available for Facility Association business.		
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	75: Open Lot Pilferage - Customers Automobiles This endorsement is not available for Facility Association business.		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting and name change	This will not impact premium
		75	Open Lot Pilferage – Customers’ Automobiles (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador)	This endorsement is not available for Facility Association business.		
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	76: Additional Insured The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner’s Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END.76.		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premium
		76	Additional Insured Broad Form (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner’s Policy Application form) and the	The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END.76		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	77: Comprehensive Damage - Customer Automobiles (including Open Lot Pilferage) This endorsement is not available for Facility Association business	Standard Endorsement Form Number, Title and purpose Rating	FA update includes formatting and name change	This will not impact premium
		77 Legal Liability For Comprehensive Damage to Customers' Automobiles (Including Open Lot Pilferage) (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is not available for Facility Association business.		
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	78: Reduction of Coverage as Respects Operation by Named Persons This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	Standard Endorsement Form Number, Title and purpose Rating	FA update includes formatting and name change	This will not impact premium
		78 Reduction of Coverage as Respects Operation by Named Persons (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.		
Rule 637 Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	79: Fire and Theft Deductible This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.	Standard Endorsement Form Number, Title and purpose Rating	FA update includes formatting and name change	This will not impact premium
		79 Fire and Theft Deductible (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies						
<p>Rule 637</p> <p>Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p>	<p>80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when Physical Damage coverage is to be provided only to specified automobile(s). Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.</p>	<table border="1"> <thead> <tr> <th data-bbox="1018 305 1094 354"></th> <th data-bbox="1094 305 1436 354">Standard Endorsement Form Number, Title and purpose</th> <th data-bbox="1436 305 1635 354">Rating</th> </tr> </thead> <tbody> <tr> <td data-bbox="1018 354 1094 688">80</td> <td data-bbox="1094 354 1436 688">Specified Owned Automobile Physical Damage Coverage (for attachment only to a Garage Policy NL-SPF No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when Optional Physical Damage coverage is to be provided only to specified automobile(s). Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the</td> <td data-bbox="1436 354 1635 688">The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.</td> </tr> </tbody> </table>		Standard Endorsement Form Number, Title and purpose	Rating	80	Specified Owned Automobile Physical Damage Coverage (for attachment only to a Garage Policy NL-SPF No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when Optional Physical Damage coverage is to be provided only to specified automobile(s). Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the	The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.	<p>FA update includes formatting, name change, harmonize wording in manual across all jurisdictions</p>	<p>This will not impact premium</p>
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<p>Rule 637</p> <p>Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p>	<p>NEW</p>	<table border="1"> <thead> <tr> <th data-bbox="1018 695 1094 743"></th> <th data-bbox="1094 695 1476 743">Standard Endorsement Form Number, Title and purpose</th> <th data-bbox="1476 695 1635 743">Rating</th> </tr> </thead> <tbody> <tr> <td data-bbox="1018 743 1094 1408">81</td> <td data-bbox="1094 743 1476 1408">Garage Family Protection (For Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement provides limited protection to certain persons in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form. The limit in respect of any one accident (i.e. all claimants) is normally the difference between the Third Party Liability limit carried by the other motorist and the Third Party Liability limit applicable to the insured vehicle. The coverage provided by END 81 shall be the same as the Liability limit applicable on the insured vehicle.</td> <td data-bbox="1476 743 1635 1408">Premiums are based on Liability limit.</td> </tr> </tbody> </table>		Standard Endorsement Form Number, Title and purpose	Rating	81	Garage Family Protection (For Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement provides limited protection to certain persons in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form. The limit in respect of any one accident (i.e. all claimants) is normally the difference between the Third Party Liability limit carried by the other motorist and the Third Party Liability limit applicable to the insured vehicle. The coverage provided by END 81 shall be the same as the Liability limit applicable on the insured vehicle.	Premiums are based on Liability limit.	<p>END Missing in NFLD. Manual update to align wording across all jurisdictions</p>	<p>This may impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
81	Garage Family Protection (For Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement provides limited protection to certain persons in the event of bodily injuries caused by another motorist who has less Third Party Liability insurance than the Insured. For a complete description of the coverage, see the actual endorsement form. The limit in respect of any one accident (i.e. all claimants) is normally the difference between the Third Party Liability limit carried by the other motorist and the Third Party Liability limit applicable to the insured vehicle. The coverage provided by END 81 shall be the same as the Liability limit applicable on the insured vehicle.	Premiums are based on Liability limit.								

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies						
<p>Rule 637</p> <p>Standard Endorsement Forms Applicable to POL 4 (Garage Policy)</p>	<p>82: Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles – Named Persons</p> <p>Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils.</p> <p>The premium is \$50 per named person per annum. Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.</p> <p>This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.</p> <p>This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.</p>	<table border="1"> <thead> <tr> <th data-bbox="1016 305 1100 363"></th> <th data-bbox="1100 305 1436 363">Standard Endorsement Form Number, Title and purpose</th> <th data-bbox="1436 305 1638 363">Rating</th> </tr> </thead> <tbody> <tr> <td data-bbox="1016 363 1100 1414">82</td> <td data-bbox="1100 363 1436 1414"> <p>Legal Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles – Named Persons (For Standard Garage Automobile Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador)</p> <p>Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils.</p> <p>Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.</p> <p>This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.</p> </td> <td data-bbox="1436 363 1638 1414"> <p>The premium is \$50 per named person per annum.</p> <p>This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.</p> </td> </tr> </tbody> </table>		Standard Endorsement Form Number, Title and purpose	Rating	82	<p>Legal Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles – Named Persons (For Standard Garage Automobile Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador)</p> <p>Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils.</p> <p>Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.</p> <p>This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.</p>	<p>The premium is \$50 per named person per annum.</p> <p>This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.</p>	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
82	<p>Legal Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles – Named Persons (For Standard Garage Automobile Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador)</p> <p>Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils.</p> <p>Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.</p> <p>This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.</p>	<p>The premium is \$50 per named person per annum.</p> <p>This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.</p>								

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies		
DRIVER POLICY SECTION								
Rule 731 Endorsements Applicable to POL 2(Driver's Policy)		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual needs change capital letter to small letter	This will not impact premium		
	4A	Permission to Carry Explosives	4Aa	Permission to Carry Explosives				
Rule 731 Endorsements Applicable to POL 2(Driver's Policy)		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual needs change capital letter to small letter	This will not impact premium		
	4B	Permission to Carry Radioactive Material	4Bb	Permission to Carry Radioactive Material				
Rule 731 Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
	6A	<p>Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible</p>	<p>For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of insured's job</p>	6A	<p>Permission to Carry Passengers for Compensation (For Use in the Province of Newfoundland and Labrador) Use to modify Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger</p>	<p>For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses</p>		

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies								
	in respect of other vehicles. Also see END 22.	and employer reimburses employee for expenses - then 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the manual.	Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	employee for expenses - then 07 rates apply. Attach 6A ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section of the manual.										
Rule 731 Endorsements Applicable to POL 2(Driver's Policy)	<table border="1"> <tr> <td data-bbox="390 906 478 979"></td> <td data-bbox="478 906 1003 979">Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td data-bbox="390 979 478 1052">25</td> <td data-bbox="478 979 1003 1052">Alteration Used by Servicing Carrier to record policy changes.</td> </tr> </table>			Standard Endorsement Form Number, Title and Purpose	25	Alteration Used by Servicing Carrier to record policy changes.	<table border="1"> <tr> <td data-bbox="1003 906 1092 979"></td> <td data-bbox="1092 906 1644 979">Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td data-bbox="1003 979 1092 1052">25</td> <td data-bbox="1092 979 1644 1052">Alteration (Endorsement changing or Correcting Statement(s) in the Application or Changing the Rating Classification) (For Use in the Province of Newfoundland and Labrador) Used by Servicing Carrier to record policy changes.</td> </tr> </table>			Standard Endorsement Form Number, Title and Purpose	25	Alteration (Endorsement changing or Correcting Statement(s) in the Application or Changing the Rating Classification) (For Use in the Province of Newfoundland and Labrador) Used by Servicing Carrier to record policy changes.	FA manual update is name change only	This will not impact premium
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Rule 731 Endorsements Applicable to POL 2(Driver's Policy)	<table border="1"> <tr> <td data-bbox="390 1141 478 1214"></td> <td data-bbox="478 1141 1003 1214">Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td data-bbox="390 1214 478 1287">60</td> <td data-bbox="478 1214 1003 1287">Legal Liability for Damage to Non-Owned Automobile</td> </tr> </table>			Standard Endorsement Form Number, Title and Purpose	60	Legal Liability for Damage to Non-Owned Automobile	<table border="1"> <tr> <td data-bbox="1003 1141 1092 1214"></td> <td data-bbox="1092 1141 1644 1214">Standard Endorsement Form Number, Title and Purpose</td> </tr> <tr> <td data-bbox="1003 1214 1092 1287">60</td> <td data-bbox="1092 1214 1644 1287">Legal Liability for Damage to Non-Owned Automobile (For Attachment Only to a Driver's Policy NL-S.P.F. No. 2) (For Use in the Province of Newfoundland and Labrador)</td> </tr> </table>			Standard Endorsement Form Number, Title and Purpose	60	Legal Liability for Damage to Non-Owned Automobile (For Attachment Only to a Driver's Policy NL-S.P.F. No. 2) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
	Standard Endorsement Form Number, Title and Purpose													
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
NON-OWNED AUTOMOBILE SECTION						
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	90: Limitation to Operation of Automobiles by Partners Officers and Employees Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting and name change	This will not impact premium
		90	Limitation to Operation of Automobiles by Partners, Officers and Employees (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	No charge.		
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	91: Limitation to Operation of Automobiles by Named Persons Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting and name change	This will not impact premium
		91	Limitation to Operation of Automobiles by Named Persons (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	No charge.		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies						
<p>Rule 822</p> <p>Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)</p>	<p>92: Limitation to Hired Automobiles and Automobiles Operated Under Contract Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.</p>	<table border="1"> <tr> <td data-bbox="1018 305 1102 365"></td> <td data-bbox="1102 305 1480 365">Standard Endorsement Form Number, Title and purpose</td> <td data-bbox="1480 305 1635 365">Rating</td> </tr> <tr> <td data-bbox="1018 365 1102 592">92</td> <td data-bbox="1102 365 1480 592">Limitation to Hired Automobiles and Automobiles Operated Under Contract (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.</td> <td data-bbox="1480 365 1635 592">No charge.</td> </tr> </table>		Standard Endorsement Form Number, Title and purpose	Rating	92	Limitation to Hired Automobiles and Automobiles Operated Under Contract (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	No charge.	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
92	Limitation to Hired Automobiles and Automobiles Operated Under Contract (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	No charge.								
<p>Rule 822 Endorsements</p> <p>Applicable to POL 6 (Non-Owned Automobile Policy)</p>	<p>93: Limitation to Automobiles Owned by Named Persons Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.</p>	<table border="1"> <tr> <td data-bbox="1018 613 1102 673"></td> <td data-bbox="1102 613 1480 673">Standard Endorsement Form Number, Title and purpose</td> <td data-bbox="1480 613 1635 673">Rating</td> </tr> <tr> <td data-bbox="1018 673 1102 950">93</td> <td data-bbox="1102 673 1480 950">Limitation to Automobiles Owned by Named Persons (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.</td> <td data-bbox="1480 673 1635 950">No charge.</td> </tr> </table>		Standard Endorsement Form Number, Title and purpose	Rating	93	Limitation to Automobiles Owned by Named Persons (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	No charge.	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
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<p>Rule 822</p> <p>Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)</p>	<p>94: Legal Liability for Damage to Hired Automobiles Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified-Perils. See Rule 811: Rating..</p>	<table border="1"> <tr> <td data-bbox="1018 997 1102 1057"></td> <td data-bbox="1102 997 1480 1057">Standard Endorsement Form Number, Title and purpose</td> <td data-bbox="1480 997 1635 1057">Rating</td> </tr> <tr> <td data-bbox="1018 1057 1102 1333">94</td> <td data-bbox="1102 1057 1480 1333">Legal Liability for Damage to Hired Automobiles (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified-Perils. See Rule 811: Rating..</td> <td data-bbox="1480 1057 1635 1333">Refer to additional rules within the manual for further information</td> </tr> </table>		Standard Endorsement Form Number, Title and purpose	Rating	94	Legal Liability for Damage to Hired Automobiles (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to be extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified-Perils. See Rule 811: Rating..	Refer to additional rules within the manual for further information	<p>FA update includes formatting, name change, harmonize wording in manual across all jurisdiction</p>	<p>This will not impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	95: Limitation to Business Conducted at Specified Locations Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.	Standard Endorsement Form Number, Title and purpose Rating	FA update includes formatting and name change	This will not impact premium
		95 Limitation to Business Conducted at Specified Locations (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to the use of automobiles in connection with the Insured's specified business locations.		
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	96: Contractual Liability Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating.	Standard Endorsement Form Number, Title and purpose Rating	FA update includes formatting, name change, harmonize wording in manual across all jurisdiction	This will not impact premium
		96 Contractual Liability (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating		
Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)	97: Operation by Individual Named Insured Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94. If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	Standard Endorsement Form Number, Title and purpose Rating	FA update includes formatting and name change	This will not impact premium
		97 Operation by Individual Named Insured (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates. The endorsement also extends the coverage provided by END 94.		

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<p>Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)</p>	<p>98: Excluding Automobiles Driven by Named Persons Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.</p>	<table border="1"> <tr> <td data-bbox="1018 305 1094 358"></td> <td data-bbox="1094 305 1509 358">Standard Endorsement Form Number, Title and purpose</td> <td data-bbox="1509 305 1623 358">Rating</td> </tr> <tr> <td data-bbox="1018 358 1094 563">98</td> <td data-bbox="1094 358 1509 563"> <p>Excluding Automobiles Personally Driven by Named Person(s) (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.</p> </td> <td data-bbox="1509 358 1623 563">No charge.</td> </tr> </table>		Standard Endorsement Form Number, Title and purpose	Rating	98	<p>Excluding Automobiles Personally Driven by Named Person(s) (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.</p>	No charge.	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
98	<p>Excluding Automobiles Personally Driven by Named Person(s) (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.</p>	No charge.								
<p>Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)</p>	<p>99: Excluding Long Term Leased Vehicle Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions.</p>	<table border="1"> <tr> <td data-bbox="1018 570 1094 623"></td> <td data-bbox="1094 570 1509 623">Standard Endorsement Form Number, Title and purpose</td> <td data-bbox="1509 570 1623 623">Rating</td> </tr> <tr> <td data-bbox="1018 623 1094 969">99</td> <td data-bbox="1094 623 1509 969"> <p>Excluding Long Term Leased Vehicle (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions. Refer to additional rules within manual for further information.</p> </td> <td data-bbox="1509 623 1623 969">No charge</td> </tr> </table>		Standard Endorsement Form Number, Title and purpose	Rating	99	<p>Excluding Long Term Leased Vehicle (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions. Refer to additional rules within manual for further information.</p>	No charge	<p>FA update includes formatting, name change, harmonize wording in manual across all jurisdictions</p>	<p>This will not impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
99	<p>Excluding Long Term Leased Vehicle (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased without drivers for periods not exceeding 30 days. See Rule 805: Definitions. Refer to additional rules within manual for further information.</p>	No charge								
<p>Rule 822 Endorsements Applicable to POL 6 (Non-Owned Automobile Policy)</p>	<p>100: Alteration Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.</p>	<table border="1"> <tr> <td data-bbox="1018 997 1094 1050"></td> <td data-bbox="1094 997 1509 1050">Standard Endorsement Form Number, Title and purpose</td> <td data-bbox="1509 997 1623 1050">Rating</td> </tr> <tr> <td data-bbox="1018 1050 1094 1338">100</td> <td data-bbox="1094 1050 1509 1338"> <p>Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.</p> </td> <td data-bbox="1509 1050 1623 1338">No charge</td> </tr> </table>		Standard Endorsement Form Number, Title and purpose	Rating	100	<p>Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.</p>	No charge	<p>FA update includes formatting and name change</p>	<p>This will not impact premium</p>
	Standard Endorsement Form Number, Title and purpose	Rating								
100	<p>Alteration (endorsement changing or correcting statement(s) in the application or changing the rating classification) (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.</p>	No charge								

March 2024

Manual of Rules and Rates Newfoundland & Labrador

Various Rule Changes Effective June 1, 2024 (New Business and Renewals)

Effective June 1, 2024 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- FA has undertaken a review of the FARM Commercial Rules in an effort to simplify, streamline and harmonize underwriting rules across all jurisdictions. The successful completion of this allows for the ease of use for all users.
- During the review, changes to General, Private Passenger, Public and Recreational sections of the manual where harmonization was required were also identified. These changes are included in this update.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SECTION				
Policy Term	NEW	<p>Policy Term</p> <p>Every policy (New Business or Renewal) shall be issued for a term of either one year or six months.</p> <p>A short-term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A.</p> <p>In all jurisdictions except Alberta, a short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.</p> <p>The Servicing Carrier may accept an application for a short-term policy and issue the policy accordingly or accept an application for a 6 or 12-month term and a cancellation voucher signed to provide coverage for only the shortened term.</p> <p>The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short-term table in this manual, subject always to the minimum retained policy premium.</p> <p>Fleet and Garage policies are only available on a one year term.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p> <p>This section was moved to the General Section</p>	This will not impact premiums
Commission	The commission rates are: Experience Rated Individually Rated	The commission rates are: Experience Rated (Fleet) Individually Rated	Aims to harmonize in all jurisdictions.	This will not impact premiums
PRIVATE PASSENGER SECTION				
Rule 123 Commonly Used Endorsements	<p>A. Loss of Use Coverage</p> <p>END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for Private Passenger Vehicles.</p>	<p>REMOVE AS THE SAME INFORMATION IS LISTED UNDER</p> <p>RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)</p> <p>This is how it will be labelled in the manual after approval: Rule 123: Not applicable</p>	<p>FA is reviewing rules in the Commercial Section. This section is a duplication</p>	This will not impact premiums

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 123</p> <p>Commonly Used Endorsements</p>	<p>This endorsement is not available on: Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p>Amount Payable The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.</p> <p>Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy.</p> <p>B. Legal Liability for Damage to Non-owned Automobiles END 27 may be added to cover the insured's legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the insured or any other person residing in the same dwelling premises.</p> <p>The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries Collision and Comprehensive on his/her own vehicle insured on the policy.</p> <p>Amount Payable The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is \$40,000 subject to a deductible of \$500.</p> <p>Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee per policy term and is not pro-rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p>C. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed</p>	<p>REMOVE AS THE SAME INFORMATION IS LISTED UNDER</p> <p>RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)</p> <p>This is how it will be labelled in the manual after approval: Rule 123: Not applicable</p>	<p>FA is reviewing rules in the Commercial Section. This section is a duplication</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 123</p> <p>Commonly Used Endorsements</p>	<p>equipment, application of either END 37 or END 38 is mandatory.</p> <p>END 37 This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the insured does not wish to purchase additional coverage.</p> <p>END 38 Where a vehicle is insured for Comprehensive or Specified Perils and the insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement.</p> <p>For example: If END 38 has a limit of \$4,300, the premium shall be \$90.</p> <p>Signature Required Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.</p> <p>D. Deletion of Glass Coverage The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13C to delete coverage for damage to glass except when caused by Specified Perils. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.</p> <p>Where the deductible is \$1000 or higher, there is no premium reduction.</p> <p>Signature Required This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.</p>	<p>REMOVE AS THE SAME INFORMATION IS LISTED UNDER</p> <p>RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)</p> <p>This is how it will be labelled in the manual after approval: Rule 123: Not applicable</p>	<p>FA is reviewing rules in the Commercial Section. This section is a duplication</p>	<p>This will not impact premiums</p>

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 141</p> <p>Suspension and Reinstatement of Coverages – END 16/17</p>	<p>Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.</p> <p>No refund is allowed in respect of Comprehensive and Specified Perils.</p> <p>If Liability, DCPD and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p> <p>END 16/17 is not available for the following:</p> <ol style="list-style-type: none"> 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer’s lot. <p>Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.</p>	<p>Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>), Accident Benefits, Uninsured Automobile (<i>not available in Alberta, Northwest Territories, Nunavut and Yukon</i>) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.</p> <p>No refund is allowed in respect of Comprehensive and Specified Perils.</p> <p>If Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p> <p>END 16/17 is not available for the following:</p> <ol style="list-style-type: none"> 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Vehicle Section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer’s lot. <p>Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below (<i>except for Ontario</i>):</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																										
<p>Rule 141</p> <p>Suspension and Reinstatement of Coverages – END 16/17</p>	<p>In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.</p>	<table border="1" data-bbox="972 337 1619 716"> <thead> <tr> <th>Period of Suspension/Cancellation</th> <th>% of Annual Premium</th> </tr> </thead> <tbody> <tr> <td>Less than 45 days**</td> <td>Nil</td> </tr> <tr> <td>Less than 2 months</td> <td>Nil</td> </tr> <tr> <td>45 days and less than 2 ½ months**</td> <td>15%</td> </tr> <tr> <td>2 months and less than 2 ½ months</td> <td>15%</td> </tr> <tr> <td>2 ½ months and less than 3 months</td> <td>19%</td> </tr> <tr> <td>3 months and less than 3 ½ months</td> <td>22%</td> </tr> <tr> <td>3 ½ months and less than 4 months</td> <td>26%</td> </tr> <tr> <td>4 months and less than 4 ½ months</td> <td>30%</td> </tr> <tr> <td>4 ½ months and less than 5 months</td> <td>34%</td> </tr> <tr> <td>5 months and less than 5 ½ months</td> <td>38%</td> </tr> <tr> <td>5 ½ months and less than 6 months</td> <td>41%</td> </tr> <tr> <td>6 months or more</td> <td>45%</td> </tr> </tbody> </table> <p><i>**Applies to Alberta Only</i></p> <p>In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days (<i>Applies to Alberta and Ontario only</i>) or sixty (60) consecutive days.</p>	Period of Suspension/Cancellation	% of Annual Premium	Less than 45 days**	Nil	Less than 2 months	Nil	45 days and less than 2 ½ months**	15%	2 months and less than 2 ½ months	15%	2 ½ months and less than 3 months	19%	3 months and less than 3 ½ months	22%	3 ½ months and less than 4 months	26%	4 months and less than 4 ½ months	30%	4 ½ months and less than 5 months	34%	5 months and less than 5 ½ months	38%	5 ½ months and less than 6 months	41%	6 months or more	45%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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<p>Rule 149.D.7</p> <p>Fleet, New Applications, Premium Calculation</p>	<p>7. Premium Calculation</p> <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages.</p>	<p>7. Premium Calculation</p> <p>Note:</p> <ul style="list-style-type: none"> Refer to Rule 124 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply</p>	<p>Refer to Rule 124 on rating of experience (fleet) rated risk.</p> <p>This information is listed in other sections of the manual.</p> <p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>																										

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 149.D.7</p> <p>Fleet, New Applications, Premium Calculation</p>	<p>If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p> <p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p>Optional Physical Damage</p> <p>All Perils</p> <p>a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under</p>	<p>for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p> <p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>e) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p>Optional Physical Damage</p> <p>All Perils</p> <p>a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and</p>	<p>This information is listed in other sections of the manual.</p> <p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 149.D.7</p> <p>Fleet, New Applications, Premium Calculation</p>	<p>Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p> <p><u>Premium Totals</u> Liability</p> <p>a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)</p> <p>b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.</p> <p>c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.</p> <p>d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p>	<p>Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p> <p><u>Premium Totals</u> Liability</p> <p>a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)</p> <p>b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.</p> <p>c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.</p> <p>d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p>	<p>This information is listed in other sections of the manual.</p>	<p>This will not impact premiums</p>
<p>Rule 152</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p>	<p>END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.</p>	<p>END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.</p> <p>Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage.</p> <p>This endorsement must be signed by the Insured.</p>	<p>Information has been moved from section with Commonly Used Endorsements</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
COMMERCIAL SECTION				
<p>Rule 200</p> <p>Filed Underwriting Rules</p>	<p>A. The insurer’s rules for declining to issue, terminating or refusing to renew a contract are:</p> <ol style="list-style-type: none"> 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. 2. The Named Insured does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. <p>For example: The vehicle is registered in Newfoundland but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Newfoundland must complete and submit the application for coverage in Newfoundland.</p> <p>Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.</p> <ol style="list-style-type: none"> 4. The driver of the vehicle does not hold a valid operator’s licence, based on the class of vehicle insured. 5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or 	<p>A. The insurer’s rules for declining to issue, terminating or refusing to renew a contract are:</p> <ol style="list-style-type: none"> 1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance. 2. The Named Insured does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. <p>For example: The vehicle is registered in Newfoundland but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Newfoundland must complete and submit the application for coverage in Newfoundland.</p> <p>Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.</p> <ol style="list-style-type: none"> 4. The driver of the vehicle does not hold a valid operator’s licence, based on the class of vehicle insured. 5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker. 6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p> <p>If examples are not needed will be removing.</p>	<p>This will not impact premiums</p>

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	<p>underwriting information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration.</p> <p>7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.</p> <p>8. Non-payment of premium for the current policy period (for purposes of termination only).</p> <p>9. A Private Passenger or Commercial risk with the sole reason for entry into Facility Association of a prior lapse in insurance coverage of 24 months or more will be non-renewed after 1 term (6 or 12 months).</p> <p>NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Conditions; b) Issued without the endorsement; c) Removed and policy re-rated accordingly.</p> <p>See Rule 213: Endorsement Forms/Wordings</p> <p>B. Rules for refusing to provide or continue a coverage are:</p> <p>1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months:</p> <p>1. When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or</p> <p>2. Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;</p> <p>* Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for</p>	<p>information is incomplete, or underwriting information received is outside the 'oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration.</p> <p>7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.</p> <p>8. Non-payment of premium for the current policy period (for purposes of termination only).</p> <p>9. A Private Passenger or Commercial risk with the sole reason for entry into Facility Association of a prior lapse in insurance coverage of 24 months or more will be non-renewed after 1 term (6 or 12 months). (<i>Newfoundland & Labrador only</i>).</p> <p>NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be: a) Cancelled in accordance with the Statutory Conditions; b) Issued without the endorsement; c) Removed and policy re-rated accordingly.</p> <p>See Rule 213: Endorsement Forms/Wordings</p> <p>B. Rules for refusing to provide or continue a coverage are:</p> <p>1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months:</p> <p>1. When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; or</p> <p>2. Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;</p> <p>* Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 200</p> <p>Filed Underwriting Rules</p>	<p>material misrepresentation or has had a claim denied for material misrepresentation.</p> <p>or</p> <p>3. Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;</p> <p>or</p> <p>4. Wilfully made a false statement in respect of a claim.</p> <p>Will be subject to the following coverage limitations:</p> <p>i) Maximum \$1 million Third Party Liability (Bodily Injury and Property Damage) limit;</p> <p>ii) Optional physical damage coverage shall not be provided;</p> <p>iii) Completion of U.S. Filings shall not be provided.</p> <p>2. Physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.</p> <p>NOTE: No policy shall be written for vehicles branded 'nonrepairable'.</p> <p>3. Where a vehicle is licensed for highway/road use and is used on roads as well as for race or speed tests, physical damage coverage shall not be provided. For DCPD coverage, establish the rate group according to Rule 211: Vehicle Rate Group.</p> <p>C. Non Residents and Vehicles Not Registered in Jurisdiction</p> <p>These vehicles may be operated for 90 days at which point they must be registered and plated in this jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed 90 days to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is registered in this jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled</p>	<p>misrepresentation or has had a claim denied for material misrepresentation.</p> <p>or</p> <p>3. Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;</p> <p>or</p> <p>4. Wilfully made a false statement in respect of a claim.</p> <p>Will be subject to the following coverage limitations:</p> <p>i) Maximum \$1 million Third Party Liability (Bodily Injury and Property Damage) limit <i>(Not applicable in Alberta)</i>;</p> <p>ii) Optional physical damage coverage shall not be provided;</p> <p>iii) Completion of U.S. Filings shall not be provided.</p> <p>2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.</p> <p>NOTE: No policy shall be written for vehicles branded 'nonrepairable'.</p> <p>3. Where a vehicle is licensed for road use and is used on roads as well as used for race or speed tests, optional physical damage coverage shall not be provided. For DCPD <i>(Not available in Northwest Territories, Nunavut and Yukon)</i> coverage establish the rate group according to Rule 211:Vehicle Rate Group</p> <p>C. Non Residents and Vehicles Not Registered in Jurisdiction</p> <p>As per the chart below, these vehicles may be operated for certain number of days at which point they must be registered and plated in that jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed the time frame indicated in the chart below to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is registered in that jurisdiction prior to the expiry of the short</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 200 Filed Underwriting Rules	<p>pro rata and a new POL 1 will be issued for a 6 or 12 month term.</p> <p>D. Supplementary Underwriting Documents</p> <p>The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the following may result in policy cancellation, in accordance with Rule 200.A.6.</p> <table border="1" data-bbox="317 849 900 1469"> <thead> <tr> <th>Document Type</th> <th>Oldest Report date permitted</th> <th>Frequency required</th> </tr> </thead> <tbody> <tr> <td>Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.</td> <td>Date of last revision</td> <td>New Business</td> </tr> <tr> <td>FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.</td> <td>90 days from date report was generated</td> <td>New Business*, Renewals</td> </tr> </tbody> </table>	Document Type	Oldest Report date permitted	Frequency required	Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.	90 days from date report was generated	New Business*, Renewals	<p>term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.</p> <table border="1" data-bbox="976 412 1577 651"> <thead> <tr> <th>Time frame to Register and Plate Vehicle</th> <th>Jurisdiction</th> </tr> </thead> <tbody> <tr> <td>60 days</td> <td>Ontario and Yukon</td> </tr> <tr> <td>90 days</td> <td>Alberta, Newfoundland & Labrador, Northwest Territories, Nova Scotia and Nunavut</td> </tr> <tr> <td>4 months</td> <td>Prince Edward Island</td> </tr> <tr> <td>6 months</td> <td>New Brunswick</td> </tr> </tbody> </table> <p>D. Supplementary Underwriting Documents</p> <p>The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the following may result in policy cancellation, in accordance with Rule 200.A.6.</p> <table border="1" data-bbox="976 849 1560 1469"> <thead> <tr> <th>Document Type</th> <th>Oldest Report date permitted</th> <th>Frequency required</th> </tr> </thead> <tbody> <tr> <td>Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.</td> <td>Date of last revision</td> <td>New Business</td> </tr> <tr> <td>FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.</td> <td>90 days from date report was generated</td> <td>New Business*, Renewals</td> </tr> </tbody> </table>	Time frame to Register and Plate Vehicle	Jurisdiction	60 days	Ontario and Yukon	90 days	Alberta, Newfoundland & Labrador, Northwest Territories, Nova Scotia and Nunavut	4 months	Prince Edward Island	6 months	New Brunswick	Document Type	Oldest Report date permitted	Frequency required	Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.	90 days from date report was generated	New Business*, Renewals	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
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FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.	Prior four (4) quarters, including any reassessments, immediately preceding the effective date of the policy.	New Business*, Renewals	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.	Prior four (4) quarters, including any reassessments, immediately preceding the effective date of the policy.	New Business*, Renewals	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals		
	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on	30 days from date report/letter was generated	New Business	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on	30 days from date report/letter was generated	New Business		

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Rule 200 Filed Underwriting Rules	Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies			Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies			This reports seems unnecessary due to other reports received that have the same information	This will not impact premiums
	Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	365 days from date report was generated	New Business, Vehicle Additions	Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	365 days from date report was generated	New Business, Vehicle Additions		
	Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	Date of last revision	New Business, Vehicle Additions	Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	Date of last revision	New Business, Vehicle Additions		
	*For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.			*For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.				

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<p>Rule 201</p> <p>Coverages Available and Minimum Deductibles</p>	<p>A. Liability</p> <p>Not more than \$2,000,000 except:</p> <ul style="list-style-type: none"> When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. <p>The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.</p> <p>NOTE: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000. If the policy is issued for a Liability limit greater than \$1,000,000 and proof of insurance is issued, the amounts shown on the proof of insurance may not exceed those required by the authority concerned. The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit. If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is required and permissible to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.</p>	<p>A. Liability</p> <p>Not more than \$2,000,000 except:</p> <ul style="list-style-type: none"> When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required. Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms. <p>The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.</p> <p>NOTE: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.</p> <p>If the policy is issued for a Liability limit greater than \$1,000,000 and proof of insurance is issued, the amounts shown on the proof of insurance may not exceed those required by the authority concerned.</p> <p>The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.</p> <p>If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 201</p> <p>Coverages Available and Minimum Deductibles</p>	<p>B. Accident Benefits As prescribed by statute.</p> <p>C. Optional Physical Damage Coverage and Deductibles All Perils coverage is no longer available.</p> <p>No optional physical damage coverage shall be provided or offered for commercial vehicles valued at \$1,000,000 or more.</p> <p>Optional physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.</p> <p>Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.</p> <p>a) Minimum Deductibles Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)</p> <p>The deductibles are to be no less than:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Rate Groups</th> <th style="text-align: left;">Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 - 18</td> <td>\$1,000</td> </tr> <tr> <td>19 - 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire claims within the past 60 months</td> </tr> </tbody> </table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 - 18	\$1,000	19 - 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire claims within the past 60 months	<p>Where it is required and permissible to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.</p> <p>B. Accident Benefits As prescribed by statute. Optional increased benefits are available in Ontario only.</p> <p>C. Uninsured Automobile As provided in the policy. The premium for this coverage is shown on the rate page. Where no premium is shown charge \$6. Uninsured Automobile applicable to all jurisdictions except in Alberta Northwest Territories, Nunavut, and Yukon where Uninsured Automobile coverage is not available.</p> <p>D. Direct Compensation Property Damage (DCPD) No deductibles are applicable. Deductibles are available in Ontario only.</p> <p>DCPD applicable to all jurisdictions except in Northwest Territories, Nunavut, and Yukon where DCPD coverage is not available.</p> <p>E. Optional Physical Damage Coverage and Deductibles All Perils coverage is no longer available. Comprehensive coverage is not available on logging vehicles in Alberta, Northwest Territories, Nunavut, and Yukon.</p> <p>No optional physical damage coverage shall be provided or offered for commercial vehicles valued at \$1,000,000 or more. Optional physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.</p> <p>Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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<p>Rule 201</p> <p>Coverages Available and Minimum Deductibles</p>	<p>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)</p> <p>The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than:</p> <table border="1" data-bbox="317 540 913 1016"> <thead> <tr> <th>List Price New</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>Vehicle Make and Model listed in Commercial Rate Group Table I</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>< \$50,001</td> <td>\$2,500</td> </tr> <tr> <td>\$50,001-\$65,000</td> <td>\$3,500</td> </tr> <tr> <td>\$65,001 - \$80,000</td> <td>\$4,000</td> </tr> <tr> <td>\$80,000 - \$100,000</td> <td>\$5,000</td> </tr> <tr> <td>\$100,001 and Over</td> <td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on all Heavy Commercial Vehicle with Physical Damage Coverage.</td> </tr> </tbody> </table> <p>Example: If list price new of Class 42 Sand & Gravel truck is \$122,000, 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.</p> <p>c) Minimum Deductibles based on Prior Loss Experience</p> <p>For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.</p> <table border="1" data-bbox="317 1328 894 1430"> <thead> <tr> <th>Number of Automobile Insurance claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)</th> <th>Deductible amount applicable</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> </tbody> </table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	< \$50,001	\$2,500	\$50,001-\$65,000	\$3,500	\$65,001 - \$80,000	\$4,000	\$80,000 - \$100,000	\$5,000	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000).	END 40	END 40 is mandatory on all Heavy Commercial Vehicle with Physical Damage Coverage.	Number of Automobile Insurance claims under each coverage (All Perils, Collision, Comprehensive, Specified Perils)	Deductible amount applicable			<p>a) Minimum Deductibles Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)</p> <p>The deductibles are to be no less than:</p> <table border="1" data-bbox="974 444 1575 789"> <thead> <tr> <th>Rate Groups</th> <th>Minimum Deductible</th> </tr> </thead> <tbody> <tr> <td>15 and under</td> <td>\$500</td> </tr> <tr> <td>16 - 18</td> <td>\$1,000</td> </tr> <tr> <td>19 - 21</td> <td>\$2,500</td> </tr> <tr> <td>22 and over</td> <td>5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td> </tr> <tr> <td>END 40</td> <td>END 40 is mandatory on any vehicles with prior fire claims within the past 60 months</td> </tr> </tbody> </table> <p>b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)</p> <p>The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. 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Rule 201 Coverages Available and Minimum Deductibles	In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	to the coverage under which the claims were made*	END 40 Example: If list price new of Class 42 Sand & Gravel truck is \$122,000 \$123,000, 5% is \$6,100 \$6,150. The deductible shall be \$6,000 \$6,250 and the rating factor for \$2,500 or more applies. c) Minimum Deductibles based on Prior Loss Experience For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.	END 40 is mandatory on all Heavy Commercial Vehicle with Physical Damage Coverage.			FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums																									
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 201</p> <p>Coverages Available and Minimum Deductibles</p>	<p>necessary to remove the license plate from the vehicle while coverage is removed or suspended. If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business.</p> <p>D. Uninsured Automobile</p> <p>As provided in the policy. The premium for this coverage is shown on the rate page. Where no premium is shown charge \$6.</p> <p>E. Family Protection Coverage (END 44)</p> <p>For a brief description refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.</p> <p>For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.</p> <p>END 44 is not available for vehicles that are subject to the Public Section of this manual.</p> <p>F: Minimum Coverage</p> <p>Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage.</p> <p>Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'.</p> <p>The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall</p>	<p>*Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive. Any higher minimum deductibles provided for in this manual shall override these amounts. Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage.</p> <p>d) Vehicles Insured for Comprehensive or Specified Perils Coverage Only</p> <p>If Statutory coverages (Liability, Accident Benefits, DCPD, and Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended. NOTE: Uninsured Automobile is applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon. DCPD is available in all jurisdiction except in Northwest Territories, Nunavut, and Yukon.</p> <p>If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy.</p> <p>Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business</p> <p>E. F. Family Protection Coverage END 44 / END 44R(Ontario Only)</p> <p>For a brief description please see the Endorsement Section. The premium varies with the Liability limit applicable to the</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 201</p> <p>Coverages Available and Minimum Deductibles</p>	<p>a refund be granted for any suspension of less than sixty (60) consecutive days.</p> <p>Suspended coverages are reinstated by means of END 17.</p> <p>Note: END 44R may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks.</p> <p>For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. <i>Refer to Rule 201.E.d: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions.</i></p> <p>Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44R must be deleted as well.</p> <p>Statutory Minimum coverage is to be maintained at all times on policies where the following conditions exist:</p> <ul style="list-style-type: none"> • Vehicles for which proof of insurance is issued or filed; • Recreational vehicles to which the Recreational Section applies; • Vehicles that were never intended to be driven (e.g. vehicles in a collection); • Vehicles held for sale whether or not on an auto dealer's lot; • Experience rated risks <p>Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request.</p>	<p>vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.</p> <p>For example: If the vehicle is insured with a Liability limit of \$2,000,000, the END 44 /END 44R will also have a limit of \$2,000,000.</p> <p>END 44 is not available for vehicles that are subject to the Public Section of this manual.</p> <p>F- G. Minimum Coverage</p> <p>Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage.</p> <p>Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'.</p> <p>The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any suspension of less than forty five (45) consecutive days in Ontario and Alberta; less than sixty (60) consecutive days in New Brunswick, Newfoundland, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island and Yukon.</p> <p>Suspended coverages are reinstated by means of END 17.</p> <p>Note: END 44/ 44R (<i>Ontario only</i>) may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks.</p> <p>For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rule 201.E.d: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 201</p> <p>Coverages Available and Minimum Deductibles</p>	<p>Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers.</p> <p>In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.</p> <p>G: Direct Compensation – Property Damage (DCPD)</p> <p>No deductibles are applicable.</p>	<p>Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44 / 44R (<i>Ontario only</i>) must be deleted as well.</p> <p>Statutory Minimum coverage is to be maintained at all times on policies (including all listed vehicles) where the following conditions exist:</p> <ul style="list-style-type: none"> • Vehicles for which proof of insurance is issued or filed; • Recreational vehicles to which the Recreational Section applies; • Vehicles that were never intended to be driven (e.g. vehicles in a collection, vehicles registered as Antique under the Traffic Safety Act); • Vehicles held for sale whether or not on an auto dealer’s lot; • Experience rated risks <p>Definitions:</p> <p>Temporarily: May be defined as ‘a limited time only, as distinguished from that which is perpetual or indefinite in duration’. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request.</p> <p>Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers.</p> <p>In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 203</p> <p>Binding Coverage – New Policies</p>	<p>A. Requirements/Procedures for binding new policies</p> <p>1) The Agent/Broker must have a fully completed application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk.</p> <p>Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver’s permission to obtain a driver record abstract, that written authorization must accompany the application.</p> <p>Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance.</p> <p>2) Before binding coverage the Agent/Broker must either:</p> <p style="margin-left: 20px;">a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating)</p> <p style="text-align: center;">or</p> <p style="margin-left: 20px;">b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.</p> <p>3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12.01 a.m. of a future date, the policy shall be shown as effective at 12.01 a.m. on the day the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p style="margin-left: 20px;">a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p style="margin-left: 20px;">b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>A. Requirements/Procedures for binding new policies</p> <p>1) The Agent/Broker must have a fully completed application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk.</p> <p>Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver’s permission to obtain a driver record abstract, that written authorization must accompany the application.</p> <p>Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance.</p> <p>2) Before binding coverage the Agent/Broker must either:</p> <p style="margin-left: 20px;">a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating)</p> <p style="text-align: center;">or</p> <p style="margin-left: 20px;">b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.</p> <p>3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12.01 a.m. of a future date, the policy shall be shown as effective at 12.01 a.m. on the day the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p style="margin-left: 20px;">a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p style="margin-left: 20px;">b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 203 Binding Coverage – New Policies	<p>4) If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.</p> <p>5) The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.</p> <p>6) Before physical damage coverage can be bound on a vehicle branded as ‘salvage’ or ‘rebuilt’ a valid vehicle registration and at the Servicing Carrier’s discretion, a current safety certificate must be provided to the Servicing Carrier with the application.</p> <p>B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.</p>	<p>4) If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.</p> <p>5) The Servicing Carrier shall normally issue the policy within 30 days of the received date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.</p> <p>6) Before optional physical damage coverage can be bound on a vehicle branded as ‘salvage’ or ‘rebuilt’ a valid vehicle registration and at the Servicing Carrier’s discretion, a current safety certificate must be provided to the Servicing Carrier with the application.</p> <p>B. Term of binding new policies The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 204 New Policies	<p>A. Name of the Insured and Who may Apply for Insurance</p> <p>The contract of Insurance may be in the name of:</p> <p>a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated).</p> <p>Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest.</p>	<p>A. Name of the Insured and Who may Apply for Insurance</p> <p>The contract of Insurance may be in the name of:</p> <p>a) An Individual; OR b) Partnership (unincorporated); OR c) Limited Liability Company (incorporated); OR d) Non-government organization (incorporated or unincorporated). <i>(Applicable to Alberta Only)</i>.</p> <p>Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 204</p> <p>New Policies</p>	<p>The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration.</p> <p>Two or More Names as Named Insured:</p> <p>Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation.</p> <p>Where an application is received for vehicle(s) registered in two or more limited liability companies, separate policies may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership.</p> <p>The Servicing Carrier reserves the right to require separate applications for policies where common ownership cannot be established.</p> <p>Two or more limited liability companies linked by common management will require separate policies if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated.</p> <p>Separate policies may not be required if the policy insures a combination of owned and leased vehicles. Refer to Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.</p> <p>Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.</p> <p>B. Application Form</p> <p>Every application for insurance must be made on the current approved Standard Application Form and must be</p>	<p>The Name of Insured must reflect the full name, including all "operating as" and/or "Trade" names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration.</p> <p>Two or More Names as Named Insured:</p> <p>Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured's request, all parties are required to sign the request for cancellation.</p> <p>Where an application is received for vehicle(s) registered in two or more limited liability companies, separate policies may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership.</p> <p>The Servicing Carrier reserves the right to require separate applications for policies where common ownership cannot be established.</p> <p>Two or more limited liability companies linked by common management will require separate policies if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated.</p> <p>Separate policies may not be required if the policy insures a combination of owned and leased vehicles subject to a long-term lease (leased over 30 days). The Lessee must be the same individual or entity as the registered owner of any owned vehicles. (Refer to Rule 237). Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.</p> <p>Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.</p> <p>B. Application Form</p> <p>Every application for insurance must be made on a current approved Facility Association or Standard Application Form</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 204 New Policies	<p>fully completed and signed by both the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.</p> <p>A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.</p> <p>C. Owners Policy (APP 1)</p> <p>A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound.</p> <p>D. Faxed Applications</p> <p>Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.</p> <p>E. Computer Generated Application Forms</p> <p>These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required</p>	<p>and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.</p> <p>On the current standard approved application form (<i>Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island</i>) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application. For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the application.</p> <p>A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.</p> <p>C. Owners Policy (APP 1)</p> <p>Only a current approved Facility Association or Standard Application Form (APP 1) may be used. The Agent/Broker must indicate the time and date that coverage is bound.</p> <p>D. Faxed Applications</p> <p>Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.</p> <p>D. Computer Generated Application Forms</p> <p>These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p> <p>This part will be removed as faxed application do not seem to apply anymore</p>	<p>This will not impact premiums</p>

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<p>Rule 204</p> <p>New Policies</p>	<p>to be provided on the current approved Standard Application Form.</p> <p>The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker.</p> <p>F. Named Insured(s) Signature</p> <p>The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible.</p> <p>If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.</p> <p>If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.</p> <p>G. No Prior Insurance with Out of Province including U.S. Exposure</p> <p>In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business.</p> <p>Where required supplementary underwriting information is unavailable when binding a new risk, as the Named Insured has not previously traveled outside of the</p>	<p>be provided on the current approved Standard Application Form.</p> <p>The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/Broker where required.</p> <p>E. Named Insured(s) Signature</p> <p>The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible.</p> <p>If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.</p> <p>If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.</p> <p>F. No Prior Insurance with Out of Province including U.S. Exposure</p> <p>In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business.</p> <p>When binding a new risk with no prior insurance or where the Named Insured has not previously traveled outside of the Province/Territory and/or U.S.; the vehicle(s) will be treated as if they are traveling outside of the Province/Territory</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 204</p> <p>New Policies</p>	<p>Province or into the U.S., the vehicle(s) shall be underwritten with 75% U.S. Exposure.</p> <p>If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted.</p> <p>H. Other Insurance</p> <p>If there is any other insurance in force in respect of a risk:</p> <p>a) Binding shall not be made effective before the expiry of that other insurance.</p> <p>b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.</p> <p>I. Variation in Coverage</p> <p>To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application.</p> <p>If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.</p> <p>J. Verification of Driving History</p> <p>In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:</p>	<p>and/or U.S. 75% of the time. Refer to Rule 228 to determine the applicable out of Province/Territory and/or U.S. surcharge.</p> <p>If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted.</p> <p>G. Other Insurance</p> <p>If there is any other insurance in force in respect of a risk:</p> <p>c) Binding shall not be made effective before the expiry of that other insurance.</p> <p>d) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.</p> <p>H. Variation in Coverage</p> <p>To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application.</p> <p>If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.</p> <p>I. Verification of Driving History</p> <p>In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>






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<p>Rule 204</p> <p>New Policies</p>	<p>a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.</p> <p>b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.</p> <p>If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.</p> <p>Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or applicants with only an international licence. See special instructions under Fleets and the Garage section.</p> <p>See special instructions under Rule 239: Fleets.</p>	<p>a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.</p> <p>b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.</p> <p>If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.</p> <p>Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or Named Insured(s) with only an International licence. See special instructions under Fleets and the Garage section.</p> <p>See special instructions under Rule 239: Fleets</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 205</p> <p>Definitions</p>	<p>A. Commercial Vehicle</p> <p>A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.</p> <p>Commercial vehicle does not include vehicles:</p> <p>a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.</p>	<p>A. Commercial Vehicle</p> <p>A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.</p> <p>Commercial vehicle does not include vehicles:</p> <p>a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public section.</p>	<p>Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>




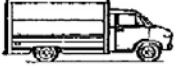
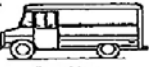
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<p>Rule 205</p> <p>Definitions</p>	<p>b) Held for sale, demonstration and/or testing, in which case see the Garage section.</p> <p>B. Vehicle For the purposes of this section of the manual, the unqualified word “vehicle” shall include “trailer” unless otherwise indicated.</p> <p>C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.</p> <p>D. Owned/Leased The expression “owned by” (as in a vehicle owned by the applicant) includes “leased to” if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to “owns, ownership”, etc.</p> <p>E. Rating Information The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory. When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.</p> <p><i>For Example:</i> A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius).</p>	<p>b) Held for sale, demonstration and/or testing. Refer to the Garage section.</p> <p>B. Vehicle For the purposes of this section of the manual, the unqualified word “vehicle” shall include “trailer” unless otherwise indicated.</p> <p>C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.</p> <p>D. Owned/Leased The expression “owned by” (as in a vehicle owned by the applicant) includes “leased to” if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to “owns, ownership”, etc.</p> <p>E. Rating Information If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.</p> <p>The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory.</p> <p>When a commercial vehicle is operated from different locations where required by different contracts, the territory shall be that of the highest rated location and the radius shall be determined from that location.</p> <p><i>For Example:</i> A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius).</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>


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<p>Rule 205</p> <p>Definitions</p>	<p>F. Types of Commercial Vehicles</p> <p>Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I.</p> <p>Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.</p>  <p align="center">Standard Pickup</p>  <p align="center">Extended, Crew or Super Cab</p> <p>Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).</p>  <p align="center">Multi-purpose Vehicle</p> <p>Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.</p>  <p align="center">Van</p>  <p align="center">Window Van</p>	<p>F. Types of Commercial Vehicles</p> <p>Standard Production The following truck types are generally light and, if standard production models are rated from Rate Group Table I.</p> <p>Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.</p> <p>Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).</p> <p>Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 205 Definitions</p>	<p>Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).</p>  <p style="text-align: center;">Wagon</p> <p>Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.</p>  <p style="text-align: center;">Chassis</p>  <p style="text-align: center;">Chassis & Cab</p> <p>The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.</p>  <p style="text-align: center;">Van</p>  <p style="text-align: center;">Step Van</p> <p>Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.</p>	<p>Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).</p> <p>Non Standard Production Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.</p> <p>The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.</p> <p>Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 205</p> <p>Definitions</p>	<div style="text-align: center;">  <p>Road Tractor</p> </div> <p>In addition, a Commercial vehicle:</p> <p>a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II.</p> <p>b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II.</p> <p>c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II.</p> <p>d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II.</p> <p>G. Gross Vehicle Weight (“GVW”)</p> <p>The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer’s specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 on pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes).</p> <p>H. Machinery or Apparatus</p> <p>Commercial vehicles are often equipped with machinery or apparatus. There are two types:</p> <p>1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which</p>	<p>In addition, a commercial vehicle using Rate Group Table II:</p> <p>a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis.</p> <p>b) is a Snow Vehicle with a GVW in excess of 1000 KG or a snow groomer regardless of weight.</p> <p>c) may be another specialized vehicle such as road machinery (for example, graders).</p> <p>e) is a Motorcycle designed and used for commercial purposes.</p> <p>G. Gross Vehicle Weight (“GVW”)</p> <p>The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle registration (permit) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer’s specification and all truck data books. The GVW is not to be confused with load capacity such as a 3000 KG (3 ton) van or 500 KG (1/2 ton) pickup – the GVW for 500 KG (1/2 ton) pickup will range from 1400 to about 3000 KG (1.4 to 3.5 metric tonnes).</p> <p>H. Machinery or Apparatus</p> <p>Commercial vehicles are often equipped with machinery or apparatus. There are two types:</p> <p>1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 205</p> <p>Definitions</p>	<p>excludes coverage under Liability, DCPD and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section.</p> <p>2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.</p> <p>Some equipment owned by others may be attached to the vehicle. E.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-owned Equipment). The physical damage coverage may only be the same as that provided on the vehicle.</p> <p>END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.</p>	<p>the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy).</p> <p>2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.</p> <p>Some equipment owned by others may be attached to the vehicle. E.g. the Applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-Owned Equipment). The optional physical damage coverage may only be the same as that provided on the vehicle.</p> <p>END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 206</p> <p>Rating Territory</p>	<p>Commercial vehicles registered and used in Newfoundland and Labrador are rated using Newfoundland and Labrador premiums.</p> <p>If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory.</p> <p>The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the</p>	<p>The rating territories are described in the Territory section of this manual.</p> <p>If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory.</p> <p>The applicable rating territory is that in which the vehicle 'is and will be chiefly used'. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. This applies to all classes in the Commercial Section including Truckmen.</p> <p>For vehicles used in other jurisdictions, refer to Rules 228: Outside Province Exposure and 234: Vehicles Used Outside</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 206 Rating Territory	work is performed, shall be charged at the higher rated territory. This applies to all classes in the Commercial section including Truckmen. U.S. Exposure and Currency Differential Surcharge are to be applied where required. Where the vehicle is operated in the U.S. see Rule 228 U.S. Exposure.	Jurisdiction of Registration. Surcharge and U.S currency differential surcharge are to be applied where required. Where the vehicle is operated in the U.S. see Rule 228 U.S. Exposure.	Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums																												
Rule 207 Rating Class	<p>A. Load Classification</p> <table border="1" style="width: 100%;"> <tr> <td>Vehicles with a Gross Vehicle Weight not in excess of 4,500kg tonnes (10,000 lbs)</td> <td style="text-align: center;">Light (L)</td> </tr> <tr> <td>Vehicles with a Gross Vehicle Weight of more than 4,500kg tonnes (10,000 lbs.)</td> <td style="text-align: center;">Heavy (H)</td> </tr> <tr> <td>Road Tractors used to haul trailers</td> <td style="text-align: center;">Heavy (H)</td> </tr> </table> <p>B. Radius</p> <p>Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.</p> <p>Note: A vehicle used for more than 12 trips per year (6 trips on a six month policy) beyond a radius of 80 km (50 miles) is to be rated:</p> <table style="width: 100%; margin-left: 40px;"> <tr> <td>Radius 81-160 km (100 miles)</td> <td style="text-align: right;">Class 61</td> </tr> <tr> <td>Radius 161- 400km</td> <td style="text-align: right;">Class 62</td> </tr> <tr> <td>Radius 401-750km</td> <td style="text-align: right;">Class 63</td> </tr> <tr> <td>Radius over 750km</td> <td style="text-align: right;">Class 64</td> </tr> </table> <p>Special Increased Limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications are to be used if the vehicle is transporting Dangerous Goods. Refer to Interurban Rate Pages for classification and rates.</p>	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg tonnes (10,000 lbs)	Light (L)	Vehicles with a Gross Vehicle Weight of more than 4,500kg tonnes (10,000 lbs.)	Heavy (H)	Road Tractors used to haul trailers	Heavy (H)	Radius 81-160 km (100 miles)	Class 61	Radius 161- 400km	Class 62	Radius 401-750km	Class 63	Radius over 750km	Class 64	<p>A. Load Classification</p> <table border="1" style="width: 100%;"> <tr> <td>Vehicles with a Gross Vehicle Weight not in excess of 4,500kg tonnes (10,000 lbs)</td> <td style="text-align: center;">Light (L)</td> </tr> <tr> <td>Vehicles with a Gross Vehicle Weight of more than 4,500kg tonnes (10,000 lbs.)</td> <td style="text-align: center;">Heavy (H)</td> </tr> <tr> <td>Road Tractors used to haul trailers</td> <td style="text-align: center;">Heavy (H)</td> </tr> </table> <p>B. Radius</p> <p>Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.</p> <p>Note: A vehicle used for more than 12 trips per year (6 trips on a six month policy) beyond a radius of 80 km (50 miles) is to be rated:</p> <table style="width: 100%; margin-left: 40px;"> <tr> <td>Radius 81-160 km (100 miles)</td> <td style="text-align: right;">Class 61</td> </tr> <tr> <td>Radius 161- 400km</td> <td style="text-align: right;">Class 62</td> </tr> <tr> <td>Radius 401-750km</td> <td style="text-align: right;">Class 63</td> </tr> <tr> <td>Radius over 750km</td> <td style="text-align: right;">Class 64</td> </tr> </table> <p>Special Increased Limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications are to be used if the vehicle is transporting Dangerous Goods. Refer to Interurban Rate Pages for classification and rates.</p>	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg tonnes (10,000 lbs)	Light (L)	Vehicles with a Gross Vehicle Weight of more than 4,500kg tonnes (10,000 lbs.)	Heavy (H)	Road Tractors used to haul trailers	Heavy (H)	Radius 81-160 km (100 miles)	Class 61	Radius 161- 400km	Class 62	Radius 401-750km	Class 63	Radius over 750km	Class 64	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
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<p>Rule 207 Rating Class</p>	<p>For example: A vehicle hauling dangerous goods is used 13 times a year to transport those goods within a 100 km radius. Class 61B rates are applicable.</p> <p>For policies issued for less than 6 months, the use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period, exceeds 5%.</p> <p>The use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.</p> <p>C. Exclusive Contract</p> <p>A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.</p> <p><i>For example:</i> Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.</p> <p>D. Road Tractor Without Trailer</p> <p>When a road tractor not used in connection with a farm is insured it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability and DCPD premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described.</p> <p>For tractors used in connection with a Farm, refer to Rule 207.H: Farm Trucks.</p>	<p>For example: A vehicle hauling dangerous goods is used 13 times a year to transport those goods within a 100 km radius. Class 61B rates are applicable.</p> <p>For policies issued for less than 6 months, the use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period, exceeds 5%.</p> <p>The use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.</p> <p>C. Exclusive Contract</p> <p>A truckman's vehicles that are operated under contract exclusively for one party (other than for mail or milk transportation) may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.</p> <p><i>For example:</i> Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.</p> <p>D. Road Tractor Without Trailer</p> <p>When a road tractor insured, it is presumed that it will be used with one or more trailers. Note: The semi-trailer Liability premium must be charged even if no specific trailer is described. (See Rule 212: Rating of Trailers).</p> <p>For tractors used in connections with a Farm, refer to Rule 207.H: Farm Trucks.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 207</p> <p>Rating Class</p>	<p>E. Vehicles in Transit</p> <p>A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle “not specifically classified”.</p> <p><i>For example:</i> The insured lives in Labrador and purchases a road tractor in Ontario which is now driven back to Labrador to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).</p> <p>F. Electrically Powered Vehicles</p> <p>The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 50%.</p> <p>G. Farm Trucks</p> <p>The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part-time workers may not be rated as farm trucks. Class 33 is permissible only when the applicant owns both a commercial and private passenger vehicle and is a listed driver on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a private</p>	<p>E. Vehicles in Transit</p> <p>A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle ‘not specifically classified’.</p> <p><i>For example:</i> The Insured lives in one jurisdiction and purchases a road tractor in a different jurisdiction. The tractor is now being driven back to Alberta to be registered in the jurisdiction that the Insured resides in. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).</p> <p>F. Electrically Powered Vehicles</p> <p>Discount is no longer available in Alberta, New Brunswick, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward island and Yukon.</p> <p>The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 50%. <i>(Applicable in Newfoundland & Labrador only).</i></p> <p>G. Commercial Vehicles and Underage Operators</p> <p><i>Not applicable in New Brunswick, Newfoundland & Labrador and Nova Scotia.</i></p> <p>H. Farm Trucks</p> <p>The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part-time workers may not be rated as farm trucks.</p> <p>Class 33 is permissible only when the Applicant owns both a commercial and private passenger vehicle and is a listed driver on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the Applicant owns and insures a private</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 207</p> <p>Rating Class</p>	<p>passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified. Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day to day operation of a farm.</p> <p>For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicle e.g. tractor trailers may be rated as farm vehicles.</p> <p>Maximum annual mileage of any vehicle rated Class 33 or 34 may not exceed 10,000 km.</p> <p>H. Artisan Class 35</p> <p>This class is permissible for a commercial purpose vehicle that is largely immobile i.e. parked during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.</p>	<p>passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified. Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day-to-day operation of a farm.</p> <p>For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicle e.g. tractor trailers may be rated as farm vehicles.</p> <p>Maximum annual mileage of any vehicle rated Class 33 or 34 may not exceed 10,000 km.</p> <p>I. Artisan Class 35</p> <p>This class is permissible only for those vehicles that is largely immobile i.e. parked during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The Applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.</p> <p>J. Rating Class Table</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 208</p> <p>Rating for More Than One Use</p>	<p>Whenever there are two or more uses of a vehicle, or it is possible to rate the use or type of risk in two or more ways, rate for the use with the highest percentage of exposure. It should be noted that commercial classes anticipate a certain percentage of personal use. Where specific instructions are given elsewhere in this manual concerning rating of vehicles in these circumstances, those instructions shall take precedence.</p> <p>Exception: Vehicles carrying hazardous goods are always rated for hazardous exposure regardless of percentage of use.</p> <p>Note: With Slip Tanks (removable tanks to carry combustible fuel), if the principal use of the vehicle is not the carriage of petroleum products, the vehicle must be rated according to its principal use and Class 48 may not be used.</p> <p>How to calculate premium</p> <p>Where it is necessary to calculate premium for comparison purposes it shall be done in the following manner. The</p>	<p>If a vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure.</p> <p>Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>There will be an impact to premiums on vehicles that are used for more than one use as these vehicles will be rated in accordance with the class that generates the highest premium.</p>

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<p>Rule 208</p> <p>Rating for More Than One Use</p>	<p>total premium for each use or method of rating must be calculated separately and then compared and the highest total premium will be used.</p> <p>Examples</p> <p>a) The insured has a light pickup truck used for courier purposes. The insured has no other vehicle. The vehicle is used 60% for courier purposes and 40% for pleasure. Rate the vehicle as though used for courier delivery.</p> <p>b) The insured has a light pickup truck. During the day he uses it to make business calls to clients of the company he works for as a salesman. During the night he works for another company delivering pizza. The vehicle is used 60% for business calls, 30% for pizza delivery and 10% for pleasure. Rate the vehicle as though used for business calls.</p> <p>c) The vehicle is used 80% of the time for driver training and 20% of the time for pizza delivery. Rate the vehicle as though used for driver training.</p> <p>d) The insured has a light van and no other vehicle. Insured and son (licenced less than 3 years) are the only drivers. The van is used in the insured's painting business - commercial class 35. The vehicle is used 55% for pleasure and 45% of the time in the painting business. Rate the vehicle as though used for pleasure.</p> <p>It should be noted in example d), that were the insured to have another vehicle and be rated as the principal operator for pleasure use, insured through FA or elsewhere, then the commercial rate class would automatically be used. The name of the insuring company and policy number for the pleasure use vehicle must be provided to the Servicing Carrier at the time of new business and on subsequent renewals as required by the Servicing Carrier.</p>	<p>Example 1: The Insured has a mini van used for courier purposes and for pleasure. Rate the vehicle for courier delivery.</p> <p>Example 2: The Insured has a light pickup truck. During the day, the Insured makes business calls to clients of the company he working s-for as a salesman. During the night the Insured works for another company delivering pizza. Rate the vehicle for pizza delivery.</p> <p>Example 3: The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods.</p> <p>Slip Tanks <u>not</u> carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used.</p>	<p>Only the remarks in the proposing wording will be added to the manual, the remaining from the current will be removed</p>	<p>There will be an impact to premiums on vehicles that are used for more than one use as these vehicles will be rated in accordance with the class that generates the highest premium.</p>

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Rule 209 Driving Record	<p>Driving record for individually rated policies are the number of years of verified 'Clear Record'. This rule does not apply to coverages that are experience (fleet) rated.</p> <p>See special instructions under Rule 239: Fleets.</p> <p>All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.</p> <p>If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the re-rating shall then be backdated appropriately.</p> <p>A. Clear Record</p> <p>Through out the period concerned:</p> <ol style="list-style-type: none"> 1. There has been no accident involving the described vehicle or one for which it has been substituted; and 2. The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted. <p>Ownership is established from the date on which the Applicant takes possession of the vehicle.</p> <p>There is no requirement that drivers be accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.</p> <p>B. Driving Record Entitlement</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Period of confirmed claims free experience and vehicle ownership immediately preceding the commencement date of the period of insurance</th> <th style="text-align: center;">Driving Record Entitlement</th> </tr> </thead> <tbody> <tr> <td>Less than 1 year</td> <td style="text-align: center;">0</td> </tr> <tr> <td>At least 1 year</td> <td style="text-align: center;">1</td> </tr> <tr> <td>At least 2 years</td> <td style="text-align: center;">2</td> </tr> <tr> <td>At least 3 years</td> <td style="text-align: center;">3</td> </tr> </tbody> </table>	Period of confirmed claims free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement	Less than 1 year	0	At least 1 year	1	At least 2 years	2	At least 3 years	3	<p>Driving record for individually rated policies are the number of years of verified 'Clear Record'. This rule does not apply to coverages that are experience (fleet) rated.</p> <p>See special instructions under Rule 239: Fleets.</p> <p>All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.</p> <p>If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the re-rating shall then be backdated appropriately.</p> <p>A. Clear Record</p> <p>Through out the period concerned:</p> <ol style="list-style-type: none"> 1. There has been no accident involving the described vehicle or one for which it has been substituted; and 2. The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted. <p>Ownership is established from the date on which the Applicant takes possession of the vehicle.</p> <p>There is no requirement that drivers be accident free on other vehicles. The rating is determined from the vehicle history not the driver's history.</p> <p>B. Driving Record Entitlement</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Period of confirmed claims free experience and vehicle ownership immediately preceding the commencement date of the period of insurance</th> <th style="text-align: center;">Driving Record Entitlement</th> </tr> </thead> <tbody> <tr> <td>Less than 1 year</td> <td style="text-align: center;">0</td> </tr> <tr> <td>At least 1 year</td> <td style="text-align: center;">1</td> </tr> <tr> <td>At least 2 years</td> <td style="text-align: center;">2</td> </tr> <tr> <td>At least 3 years</td> <td style="text-align: center;">3</td> </tr> </tbody> </table>	Period of confirmed claims free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement	Less than 1 year	0	At least 1 year	1	At least 2 years	2	At least 3 years	3	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 209</p> <p>Driving Record</p>	<p>Notes:</p> <ol style="list-style-type: none"> 1. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages. 2. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record. <p><i>For example:</i> There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), vehicle 2 is rated Driving Record 1 and vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to vehicle 3 and the rating will be amended to Driving Record 0.</p> <ol style="list-style-type: none"> 3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle. 4. Gaps in insurance coverage within the past 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record: <ol style="list-style-type: none"> a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap. b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation for non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap. 	<p>Notes:</p> <ol style="list-style-type: none"> 1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (<i>Not available in Northwest Territories, Nunavut & Yukon</i>) and Collision coverages. 2. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record. <p><i>For example:</i> There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 1 and Vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0.</p> <ol style="list-style-type: none"> 3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle. 4. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0. 5. Rateable individual gaps in insurance are the result of: <ol style="list-style-type: none"> a. Cancellation for non-payment of premium. b. Termination for non-disclosure of a claim or conviction that would have increased the premium. c. Driver's licence suspension. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 209 Driving Record</p>	<p>c. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is for any reason other than one shown in b., the driving record will not be impacted.</p> <p><i>Example 1:</i> The applicant has proof of accident free insurance from June 1, 2002 to February 15, 2006. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (February 15, 2006 to July 1, 2006), there is no impact on the driving record.</p> <p><i>Example 2:</i> The applicant has proof of accident free insurance from June 1, 2002 to May 20, 2005 when the policy was cancelled for non-payment of premium. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (May 20, 2005 to July 1, 2006), but for a reason shown in b. above, the driving record is reduced by 1 year.</p> <p>5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0.</p> <p>C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or</p>	<p>Rateable gaps in insurance coverage within the past 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record:</p> <p>a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.</p> <p>b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation for non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.</p> <p>b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years but is considered a rateable gap and the gap is for any reason other than one shown in b., the driving record will not be impacted be reduced by 1 for each 12 months gap.</p> <p><i>Example 1:</i> The applicant has proof of accident free insurance from June 1, 2002 to February 15, 2006. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (February 15, 2006 to July 1, 2006), there is no impact on the driving record.</p> <p><i>Example 2:</i> The applicant has proof of accident free insurance from June 1, 2002 to May 20, 2005 when the policy was cancelled for non-payment of premium. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (May 20, 2005 to July 1, 2006), but for a reason shown in b. above, the driving record is reduced by 1 year.</p> <p>C. Seasonal Use Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

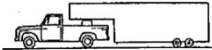

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 209</p> <p>Driving Record</p>	<p>Specified Perils. Where this situation occurs and "Seasonal Use" is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons.</p> <p>If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.</p>	<p>Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons.</p> <p>If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 211</p> <p>Vehicle Rate Group</p>	<p>The rate group is determined from Rate Group Table I or Rate Group Table II.</p> <p>A. Rate Group Table I</p> <p>This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 10,000 pounds (4.5 metric tons).</p> <p>If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year.</p> <p>If it was not listed in the immediately preceding year (it is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IAO.</p> <p>For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.</p>	<p>The rate group is determined from using Rate Group Table I or Rate Group Table II.</p> <p>A. Rate Group Table I</p> <p>This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. 40,000 pounds(4.5 metric tons)-</p> <p>If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year.</p> <p>If # the year make/model was not listed in the immediately preceding year (it is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IAO.</p> <p>For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is valued \$3,000 or greater, use Rate Group Table II. an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.</p> <p>Rating Group Table I is not to be used for models and series not specifically listed</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 211 Rate Group	<p>Rating Group Table I is not to be used for models and series not specifically listed.</p> <p>B. Rate Group Table II The model year and list price new are used to determine the rate group.</p> <p>Rate Group Table II is to be used for:</p> <ul style="list-style-type: none"> • Commercial vehicles of types and Gross Vehicle Weights not specified in Rate Group Table I. • Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs). • Commercial vehicles designated II in Rate Group Table I • Private Passenger vehicles being rated in the Commercial section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes). • Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes. • Vehicles classed as or rated as interurban <p>C. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.</p>	<p>B. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.</p> <p>B. C. Rate Group Table II The model year and List Price New are used to determine the rate group.</p> <p>Rate Group Table II is to be used for:</p> <ul style="list-style-type: none"> • Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I. • Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs). • Commercial vehicles designated II in Rating Group Table I. • Private Passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rating Group Table I (e.g. car being used for courier purposes). • Any vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or with customization (e.g. special paint job, shelving) valued \$3,000 or greater. • Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes. • Vehicles classed as or rated as Interurban. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	<p>A. Types and Uses of Trailers</p> <p>Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g., compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus.</p> <p>Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.</p> <p>Common Trailer A trailer attached to a straight truck by a tongue.</p> <p>Semi-trailer A trailer equipped with a “fifth wheel” or “kingpin” coupling device for use with a road tractor. Includes “bogies” used to convert containers into semi-trailers.</p> <p>Pup Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.</p> <p>Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).</p> <p>Gooseneck Trailer</p>  <p>A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.</p> <p>Trailer Converter Dolly</p>  <p>A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.</p>	<p>A. Types and Uses of Trailers</p> <p>Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: H Machinery or Apparatus.</p> <p>Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.</p> <p>Common Trailer A trailer attached to a straight truck by a tongue.</p> <p>Semi-trailer A trailer equipped with a “fifth wheel” or “kingpin” coupling device for use with a road tractor. Includes “bogies” used to convert containers into semi-trailers.</p> <p>Pup Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.</p> <p>Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).</p> <p>Gooseneck Trailer</p> <p>A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.</p> <p>Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p> <p>Pictures will be deleted as they are outdated</p>	<p>This will not impact premiums</p>



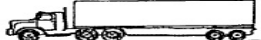

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<p>Rule 212 Trailers</p>	<p>Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck.</p> <p>Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.</p> <p>For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.</p> <p>B. Rating of Trailers</p> <p>1. Owned Trailer</p> <p>Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Trailer Converter Dolly: Non Cargo</td> <td style="width: 20%;">Nil</td> </tr> <tr> <td style="text-align: right;">Cargo</td> <td>25%</td> </tr> <tr> <td>Non-Cargo Trailer</td> <td>10%</td> </tr> <tr> <td>Low-bed Float Trailer</td> <td>25%</td> </tr> <tr> <td>Cargo Trailer</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Semi-trailer</td> <td>10%</td> </tr> <tr> <td style="padding-left: 20px;">Other</td> <td>25%</td> </tr> <tr> <td>Pulling Modular Homes and the like</td> <td>25%</td> </tr> </table> <p>Direct Compensation – Property Damage Rating Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.</p> <p><i>Notes applicable to Liability and DCPD:</i></p>	Trailer Converter Dolly: Non Cargo	Nil	Cargo	25%	Non-Cargo Trailer	10%	Low-bed Float Trailer	25%	Cargo Trailer		Semi-trailer	10%	Other	25%	Pulling Modular Homes and the like	25%	<p>Tractor-trailer-train or Tandem Rig Road tractor with two or more trailers attached, or two or more trailers used with a truck.</p> <p>Notes: Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.</p> <p>For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.</p> <p>B. Rating of Trailers</p> <p>1. Owned Trailer</p> <p>Liability and DCPD Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed. The percentage applied to the towing vehicle premium includes any surcharges:</p> <p>For DCPD only, establish the rate group for the trailer according to Rate Group Table II.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a0e3; color: white;"> <th>Trailer Type</th> <th>Liability</th> <th>DCPD</th> </tr> </thead> <tbody> <tr> <td>Converter Dolly (Non Cargo)</td> <td style="text-align: center;">Nil</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>Converter Dolly (Cargo)</td> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td>Non-Cargo Trailer</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td>Low Bed Floater Trailer</td> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td>Cargo Semi Trailer</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td>Cargo Other Trailer</td> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td>Pulling Modular Homes and the like</td> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> </tbody> </table> <p>Direct Compensation – Property Damage Rating Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.</p> <p><i>Notes applicable to Liability and DCPD:</i></p>	Trailer Type	Liability	DCPD	Converter Dolly (Non Cargo)	Nil	Nil	Converter Dolly (Cargo)	25%	25%	Non-Cargo Trailer	10%	10%	Low Bed Floater Trailer	25%	25%	Cargo Semi Trailer	10%	10%	Cargo Other Trailer	25%	25%	Pulling Modular Homes and the like	25%	25%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 212</p> <p>Trailers</p>	<p>Pulling Modular Homes and the like 25%.</p> <p>If tractor-trailer-trains or tandem rigs are operated, every trailer that may be used is to be rated as a "Cargo Trailer-Other".</p> <p>Note: If the towing vehicle is rated with U.S. exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge.</p> <p>If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.</p> <p><i>For example:</i> There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.</p> <p>The driving record for rating a trailer's Liability insurance is the same as the vehicle on which the trailer's premium is based. (For reporting under the Automobile Statistical Plan, the trailer is identified by the use of Driving Record Code "7".)</p> <p>Conviction surcharges are not applied to Collision coverages unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.</p> <p>A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi-trailer.</p>	<p>Pulling Modular Homes and the like 25%.</p> <p>Notes:</p> <p>If tractor-trailer-trains or tandem rigs are operated, every trailer that may be used is to be rated as a "Cargo Trailer-Other".</p> <p>Note: If the towing vehicle is rated with U.S. exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge.</p> <p>If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.</p> <p><i>For example:</i> There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.</p> <p>The driving record for rating a trailer's Liability and DCPD insurance is the same as the vehicle on which the trailer's premium is based. (For reporting under the Automobile Statistical Plan, the trailer is identified by the use of Driving Record Code "7".)</p> <p>Conviction surcharges are not applied to Collision coverages unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.</p> <p>A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi-trailer.</p>	<p>These two paragraphs has been included in the chart above</p> <p>These two paragraphs will become a different section called Excess Trailers</p> <p>Moved to optional physical damage section</p>	<p>This will not impact premiums</p>

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 212</p> <p>Trailers</p>	<p>Here are Rating Examples:</p>  <p>Non Cargo 10%</p>  <p>Cargo Trailer - Other - 25%</p>  <p>Cargo Trailer - Semi- 10%</p>  <p>Road Tractor Semi-Trailer Pup Trailer</p> <p>Tractor-Trailer-Train each trailer 25%</p> <p>Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Optional Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Table II is used to determine the rate group.</p> <p>Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply U.S. exposure surcharge and accident surcharge is required.</p>	<p>Here are Rating Examples:</p> <p>Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Optional Physical Damage Each trailer is rated as if it were a separate vehicle. Rating Table II is used to determine the rate group.</p> <p>Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply Outside Province/Territory exposure surcharge and accident surcharge is required.</p> <p>Conviction surcharges are not applied to Collision coverage unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.</p> <p>2. Excess Trailers If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If</p>	<p>Pictures will be deleted as they are outdated</p> <p>Moved from within the Owned Trailer section</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	<p>2. Non Owned Trailers</p> <p>Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.</p> <p>Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish</p>	<p>all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.</p> <p><i>For example:</i> There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.</p> <p>3. Non Owned Trailers</p> <p>Liability When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.</p> <p>Accordingly, the semi-trailer Liability premium must be charged. Charge the premium applicable to an owned trailer.</p> <p>Direct Compensation – Property Damage If the non-owned trailer includes assumed liability, establish the rate group according to the trailer value; model year is assumed to be the current year. Charge the full DCPD premium based on that rate group and the class/driving record of the highest rated vehicle with which the trailer may be towed. If the non-owned trailer excludes assumed liability, there is no charge for DCPD because there is no DCPD coverage under the policy. Apply outside Province/Territory exposure surcharge if required.</p> <p>Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 212 Trailers	<p>the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. exposure surcharge if required.</p> <p>3. Policy Covers Trailers Only</p> <p>Liability If it is not known how the trailer is being used, charge 25% of Class 64 (depending on radius) Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for U.S. exposure, accident and convictions if required.</p> <p>Direct Compensation – Property Damage Rating Charge 10% of the DCPD premium applicable to the appropriate class (or Class 64 if the use is not known), Driving Record 0.</p> <p>Optional Physical Damage If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same insured owns both the tractor and trailer.</p>	<p>group and premium for the non-owned trailer that has the highest value; model year is assumed to be the current year. and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply Outside Province/Territory exposure surcharge if required.</p> <p>NOTE: If multiple Non-Owned trailers are scheduled on the policy, each must carry the same policy limits and optional physical damage deductibles (if coverage is applied).</p> <p>4. Policy Covers Trailers Only</p> <p>Liability If it is not known how the trailer is being used, charge 25% of Class 64 (depending on radius) Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for Outside Province/Territory exposure, accident and convictions if required.</p> <p>If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.</p> <p>Direct Compensation – Property Damage Rating Establish the rate group according to the trailer value and charge 10% of the DCPD premium based on that rate group and the class/driving record established under Liability coverage. Apply surcharges for Outside Province/Territory exposure and convictions if required.</p> <p>Optional Physical Damage If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same insured owns both the tractor and trailer.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 212</p> <p>Trailers</p>	<p>Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Optional Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for U.S. exposure to all Physical Damage Coverage and surcharges for accidents and convictions to Collision coverage.</p> <p>4. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.</p>	<p>Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Optional Physical Damage Establish the rate group according to the trailer value. Charge the applicable optional physical damage premiums based on that rate group and the class/driving record established under Liability coverage. Apply surcharges, if required.</p> <p>5. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the Insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 213</p> <p>Endorsement (Policy Change) Forms and Wordings</p>	<p>Changes to standard approved forms are not permitted.</p> <p>Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.</p> <p>Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.</p>	<p>Changes to standard approved forms are not permitted.</p> <p>Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.</p> <p>Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle on the Certificate of Automobile Insurance/Declaration page to which the endorsement is attached. Once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 214</p> <p>Commonly Used Endorsements</p>	<p>END 13C – Deletion of Glass Coverage The coverage provided under Comprehensive for damage to glass may be amended by attaching 13C. This endorsement is only applicable to vehicles listed in Rate Group Table I and Private Passenger type vehicles.</p> <p>The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.</p> <p>Where the deductible is \$1000 or higher, there is no premium reduction</p> <p>END 20 – Loss of Use Facility Association does not provide this coverage for vehicles that are used or rated commercially.</p> <p>Machinery or Equipment Endorsements END 30 – Excluding Operation of Attached Machinery The description of the machinery or apparatus shall read: “all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel” Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding “while the vehicle is not being used upon a public highway”.</p> <p>END 31 – Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies.</p> <p>The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.</p> <p>END 27B – Business Operations - Legal Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control The Applicant must specify the types of vehicle/trailer that may be in the Applicant’s custody and provide the required limit per occurrence.</p>	<p>REMOVE AS THE SAME INFORMATION IS LISTED UNDER</p> <p>Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER’S POLICY)</p> <p>This is how it will be labelled in the manual after approval: Rule 214: Not applicable</p>	<p>FA is reviewing rules in the Commercial Section.</p> <p>This section is a duplication</p>	<p>This will not impact premiums</p>

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<p>Rule 214</p> <p>Commonly Used Endorsements</p>	<p>The premiums to be charged are those applicable to the highest rated vehicle that may be in the Applicant's custody as though the vehicle was an owned vehicle. The rating is based upon the driving record, the type and use of the vehicle/trailer.</p> <p>Non-Owned Trailers Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. exposure surcharge if required.</p> <p>NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)</p> <p>After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory.</p> <p>END 37 – Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured</p> <p>END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of</p>	<p><i>REMOVE AS THE SAME INFORMATION IS LISTED UNDER</i></p> <p><i>Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)</i></p> <p>This is how it will be labelled in the manual after approval: Rule 214: Not applicable</p>	<p>FA is reviewing rules in the Commercial Section.</p> <p>This section is a duplication</p>	<p>This will not impact premiums</p>

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<p>Rule 214</p> <p>Commonly Used Endorsements</p>	<p>\$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.</p> <p><i>For example:</i> END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.</p>	<p>REMOVE AS THE SAME INFORMATION IS LISTED UNDER</p> <p>Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)</p> <p>This is how it will be labelled in the manual after approval: Rule 214: Not applicable</p>	<p>FA is reviewing rules in the Commercial Section.</p> <p>This section is a duplication</p>	<p>This will not impact premiums</p>
<p>Rule 215</p> <p>Premiums</p>	<p>The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.</p> <p>Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.</p> <p>The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.</p> <p>B. Manual Rates The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium except for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the Recreational Vehicle section for rating instructions on these vehicles.</p> <p>Fleets as defined in Rule 239 are not eligible for six month policies.</p> <p>C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.</p>	<p>The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.</p> <p>Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.</p> <p>The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.</p> <p>B. Manual Rates The rates published in this manual are for annual policy terms. For commercial six-month policies charge, 52% of the annual premium except for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the Recreational Vehicle section for rating instructions on these vehicles.</p> <p>Fleets as defined in Rule 239 are not eligible for six month policies.</p> <p>C. Premium Rounding The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar (\$46.56 will be rounded up to \$47.00 and \$46.44 will be rounded down to \$46.00).</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 215 Premiums</p>	<p>This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall always be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).</p> <p>D. Minimum Premium/Minimum Retained Premium</p> <p>The minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.</p> <p>E. Calculating Premium with No U.S. Exposure: Steps</p> <ol style="list-style-type: none"> 1. Ensure that the vehicle qualifies as a Commercial Vehicle (See Rule 205: Definitions). 2. Establish the rating territory (See Rule 206: Rating Territory). 3. Establish the rating class (See Rule 207: Rating Class). 4. For Liability, DCPD and Collision coverages, establish the driving record (See Rule 209: Driving Record). 5. For optional physical damage, establish the rate group and the minimum deductible (see Rule 211: Vehicle Rate Group and Rule 201: Coverages Available and Minimum Deductibles). 6. Establish what, if any, special rating factors apply. 7. Refer to the Schedule of Rates in this section and Establish the ‘manual’ premium for each coverage. 8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section. 9. Apply any special use factor. 	<p>This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall always be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).</p> <p>D. Minimum Premium/Minimum Retained Premium</p> <p>The minimum premium for any commercial automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.</p> <p>1. Calculating Premium with No Outside Province/Territory Exposure: Steps</p> <ol style="list-style-type: none"> 1. Ensure that the vehicle qualifies as a commercial vehicle (See Rule 205: A Definitions). 2. Establish the rating territory (See Rule 206: Rating Territory). 3. Establish the rating class (See Rule 207: Rating Class). 4a. For Liability and Collision coverages, establish the driving record. (See Rule 209.) <i>(Applicable to Northwest Territories, Nunavut and Yukon)</i> 4b. For Liability, DCPD and Collision coverages, establish the driving record. (See Rule 209: Driving Record). <i>(Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island)</i> 5a. For optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). <i>(Applicable to Northwest Territories, Nunavut & Yukon)</i> 5b. For DCPD establish the rate group and for optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201) <i>(Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island)</i> (See Rule 201: Minimum Deductibles and Rule 211: Vehicle Rate Group). 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 215 Premiums</p>	<p>10. Apply fleet rating or accident/conviction surcharges if required.</p> <p>F. Calculating Premium with U.S. Exposure: Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 228: U.S. Exposure. Liability – Calculate the U.S. exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Direct Compensation Property Damage (DCPD) – Calculate the U.S. exposure surcharge for DCPD. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Accident Benefits/Uninsured Automobile – Apply the U.S. exposure surcharge for Liability to the premium. Collision – Calculate the U.S. exposure surcharge for physical damage and apply to the premium. Then apply</p>	<p>5c. For DCPD and optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). <i>(Applicable in Ontario only)</i></p> <p>6. Establish what, if any, special rating factors apply.</p> <p>7. Refer to the Rate Pages in this section and establish the 'manual' premium for each coverage.</p> <p>8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, then multiply the rate group premium by the deductible factor. For trailers, also see Trailers in this section.</p> <p>9. Apply any special use factor.</p> <p>10 Apply fleet rating or accident/conviction surcharges if required.</p> <p>2. Calculating Premium with Outside Province/Territory Exposure: Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles using steps outlined in Rule 215:E.1.</p> <table border="1" data-bbox="974 1031 1646 1451"> <thead> <tr> <th colspan="2" data-bbox="974 1031 1646 1057">Towing Vehicles</th> </tr> <tr> <th data-bbox="974 1057 1192 1083">Coverage</th> <th data-bbox="1192 1057 1646 1083">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="974 1083 1192 1268">Liability</td> <td data-bbox="1192 1083 1646 1268">Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.</td> </tr> <tr> <td data-bbox="974 1268 1192 1451">Direct Compensation Property Damage (DCPD) <i>(Not available in Northwest Territories,</i></td> <td data-bbox="1192 1268 1646 1451">Calculate the Outside Province/Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium.</td> </tr> </tbody> </table>	Towing Vehicles		Coverage	Description	Liability	Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.	Direct Compensation Property Damage (DCPD) <i>(Not available in Northwest Territories,</i>	Calculate the Outside Province/Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium.	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
Towing Vehicles												
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Liability	Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.											
Direct Compensation Property Damage (DCPD) <i>(Not available in Northwest Territories,</i>	Calculate the Outside Province/Territory exposure surcharge for DCPD. Apply the premium. Then apply any accident/conviction surcharge to the resulting premium.											

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																
<p>Rule 215 Premiums</p>	<p>any accident/conviction surcharge to the resulting premium.</p> <p>Comprehensive/Specified Perils – Apply the U.S. exposure surcharge for physical damage to the premium.</p> <p>END 44 – Apply the U.S. exposure surcharge for Liability to the premium.</p> <p>Trailers</p> <p>Liability – Determine the premium for the Towing Vehicle in accordance with Rule 213: Steps 1 – 10 above plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with U.S. exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge.</p> <p>Direct Compensation Property Damage (DCPD) – Determine the premium for the towing vehicle in accordance with Rule 215.E. Charge 10% of the DCPD premium applicable to the towing vehicle. If the towing vehicle is rated with U.S. exposure surcharge and/or conviction/accident surcharge, the percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.</p>	<table border="1"> <tr> <td data-bbox="970 331 1192 412"><i>Nunavut & Yukon)</i></td> <td data-bbox="1192 331 1642 412"></td> </tr> <tr> <td data-bbox="970 412 1192 646">Accident Benefits/(Uninsured Automobile (Not available in <i>Alberta, Northwest Territories, Nunavut & Yukon)</i>)</td> <td data-bbox="1192 412 1642 646">Apply the Outside Province/Territory exposure surcharge for Liability to the premium.</td> </tr> <tr> <td data-bbox="970 646 1192 802">Collision</td> <td data-bbox="1192 646 1642 802">Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.</td> </tr> <tr> <td data-bbox="970 802 1192 883">Comprehensive/Specified Perils</td> <td data-bbox="1192 802 1642 883">Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium.</td> </tr> <tr> <td data-bbox="970 883 1192 932">END 44/44R</td> <td data-bbox="1192 883 1642 932">Apply the Outside Province/Territory exposure for Liability to the premium.</td> </tr> </table> <table border="1"> <thead> <tr> <th colspan="2" data-bbox="970 958 1625 987">Trailers</th> </tr> <tr> <th data-bbox="970 987 1192 1016">Coverage</th> <th data-bbox="1192 987 1625 1016">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="970 1016 1192 1429">Liability</td> <td data-bbox="1192 1016 1625 1429">Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge.</td> </tr> </tbody> </table>	<i>Nunavut & Yukon)</i>		Accident Benefits/(Uninsured Automobile (Not available in <i>Alberta, Northwest Territories, Nunavut & Yukon)</i>)	Apply the Outside Province/Territory exposure surcharge for Liability to the premium.	Collision	Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.	Comprehensive/Specified Perils	Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium.	END 44/44R	Apply the Outside Province/Territory exposure for Liability to the premium.	Trailers		Coverage	Description	Liability	Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with an Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge.	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 215 Premiums</p>	<p>Accident Benefits, Uninsured Automobile - No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.</p> <p>Comprehensive/Specified Perils – Calculate premium for the required coverages and deductibles in accordance with Rule 213: Steps 1 – 10 plus any fleet rating surcharge or discount. Calculate U.S. exposure surcharge and apply to premium.</p> <p>Collision - Calculate the premium for the required deductible in accordance with Rule 213: Steps 1 – 10 plus any fleet rating surcharge or discount. Calculate U.S. exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.</p>	<p>Direct Compensation Property Damage (DCPD) <i>(Not available in Northwest Territories, Nunavut & Yukon)</i></p>	<p>Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p> <p>This will not impact premiums</p>
		<p>Accident Benefits / Uninsured Automobile <i>(Not available in Alberta, Northwest Territories, Nunavut & Yukon)</i></p>	<p>No charge</p>	
		<p>Collision</p>	<p>Calculate the premium for the required deductible in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate Outside Province/Territory exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.</p>	
		<p>Comprehensive/ Specified Perils</p>	<p>Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate the Outside Province/Territory exposure surcharge and apply to premium.</p>	

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 216</p> <p>Policy Term</p>	<p>Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 235: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate. Rule 100.C Non Residents and Vehicle Not Registered in Jurisdiction.</p> <p>A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.</p> <p>The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.</p> <p>The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.</p> <p>Policies subject to Rule 239 Fleets cannot be issued for a term of 6 months.</p>	<p>Not applicable</p>	<p>This section has been moved to the General Section as common to all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 217</p> <p>Policy Changes</p>	<p>A. A change to a policy shall not be processed if:</p> <p>a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.</p> <p>b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.</p>	<p>A. A change to a policy shall not be processed if:</p> <p>a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.</p> <p>b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 217</p> <p>Policy Changes</p>	<p>Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.</p> <p>B. Name of Insured When Adding or Deleting Vehicles</p> <p>Leased Vehicles</p> <ul style="list-style-type: none"> • Where the insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the insured (the person who actually applied for the insurance), the change to remove the lessor’s name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor’s interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. • Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, provided there is no change in the name of the applicant, other than to add the lessor’s name to the policy. • In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. 	<p>Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.</p> <p>B. Name of Insured When Adding or Deleting Vehicles</p> <p>Leased Vehicles</p> <ul style="list-style-type: none"> • Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor’s name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor’s interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. • Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor’s name to the policy. • In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. • In situations where an Insured has two or more vehicles leased from different leasing companies, separate policies may not be necessary for each vehicle. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 217</p> <p>Policy Changes</p>	<p>Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation. If the situation is other than the applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.</p> <p>Two or More Vehicles Registered to Different Names: If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.</p> <p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage - Policy Changes If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 227: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.</p> <p>Procedure of notification</p> <p>1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time.</p>	<p>Owned Vehicles Two or More Names as Registered Owner of the Vehicle: Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.</p> <p>Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.</p> <p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage - Policy Changes If the change involves a vehicle for which proof of insurance has been filed or is required (Refer to Rule 227): Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.</p> <p>Procedure of notification</p> <p>1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	<p>2) Faxed or mailed policy change requests are acceptable.</p> <p>3) If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.</p> <p>4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.</p> <p>5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.</p> <p>6) Before physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change (addition or substitution).</p> <p>7) Where a vehicle is being added or substituted, a copy of a valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply:</p>	<p>2) Faxed or mailed policy change requests are acceptable.</p> <p>3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day.</p> <p>4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.</p> <p>5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.</p> <p>6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change (addition or substitution).</p> <p>NOTE: No policy shall be written for vehicles branded 'nonrepairable'.</p> <p>7) Where a vehicle is being added or substituted, a copy of a valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply:</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 217</p> <p>Policy Changes</p>	<ul style="list-style-type: none"> • The vehicle(s) shall be added or substituted at the correct premium. • If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement. <p>NOTE: No policy shall be written for vehicles branded 'nonrepairable'.</p> <p>E. Deletions of Vehicles and Coverages</p> <p>a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day.</p> <p><i>For example:</i> The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/ coverage effective 12:01 a.m. on September 6.</p> <p>b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).</p>	<ul style="list-style-type: none"> • The vehicle(s) shall be added or substituted at the correct premium. • If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement. <p>NOTE: No policy shall be written for vehicles branded 'nonrepairable'.</p> <p>E. Deletions of Vehicles and Coverages</p> <p>a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day.</p> <p><i>For example:</i> The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/ coverage effective 12:01 a.m. on September 6.</p> <p>b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	<p><i>For example:</i> The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.</p> <p>Note for a) and b) If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.</p> <p>c) In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold.</p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p> <p>d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:</p> <p>i) The day after the salvage is signed over to the insurer; or</p> <p>ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.</p> <p><i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier</p>	<p><i>For example:</i> The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.</p> <p>NOTE for a) and b) If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.</p> <p>c) In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold.</p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p> <p>d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:</p> <p>i) The day after the salvage is signed over to the Insurer; or</p> <p>ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.</p> <p><i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	<p>ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21.</p> <p>e) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect.</p>	<p>signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21.</p> <p>e) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
	<p>Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.</p>	<p>Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.</p>		
	<p>F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering:</p> <p>a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured</p> <p>b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, Previous Insurance History on the additional or replacement driver(s) is not required.</p> <p>c) Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or</p>	<p>F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering:</p> <p>a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian and/or U.S. jurisdiction in which the driver has been licensed in the previous three years.</p> <p>Driver Record Abstracts are not to be obtained on experience rated risks. or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured</p> <p>b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, previous insurance history on the additional or replacement driver(s) is not required.</p> <p>e) Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Rule 239: Fleets.</p>		

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 217</p> <p>Policy Changes</p>	<p>Antique Vehicles. See special instructions under Rule 239: Fleets.</p> <p>If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement.</p> <p>G. Midterm Policy Change Premium Calculation</p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.</p> <p>Rates to be used</p> <p>Addition of a vehicle: Rates in effect at the effective date of the transaction.</p> <p>Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period.</p> <p>Method of premium calculation: Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.</p> <p>Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:</p> <ul style="list-style-type: none"> • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible 	<p>If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement.</p> <p>G. Midterm Policy Change Premium Calculation</p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.</p> <p>Rates to be used</p> <p>Addition of a vehicle: Rates in effect at the effective date of the transaction.</p> <p>Addition of a coverage or other midterm transactions: Rates in effect at the start of the policy period.</p> <p>Method of premium calculation: Premiums for midterm commercial automobile policy changes are calculated (pro rata) by using the Day Table. except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.</p> <p>Minimum premiums for midterm changes: A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:</p> <ul style="list-style-type: none"> • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	<p>Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.</p> <p>Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.</p>	<p>Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.</p> <p>Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.</p>	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 218 Renewals	<p>A. Before issuing a Renewal:</p> <p>If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 227: Proof of Insurance.</p> <p>Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.</p> <p>A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).</p> <p>Renewals shall only be offered on policies for annual or six month terms.</p> <p>B. Risks Not Eligible For Renewal</p> <p>Private Passenger and Commercial risks written through Facility Association solely due to a lapse in insurance coverage of 24 months or more and meeting the following criteria may not be renewed in Facility Association:</p> <ul style="list-style-type: none"> - Insured through Facility Association for 1 or more terms (6 or 12 months). - No other reason indicated on the Binder Control form for 	<p>A. Before issuing a Renewal:</p> <p>If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 227: Proof of Insurance.</p> <p>Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.</p> <p>A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal). <i>(Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island).</i></p> <p>Renewals shall only be offered on policies for annual or six month terms.</p> <p>NOTE: Based on the Insurance Act, the remark about abusive or threatening behaviour by the Insured /Applicant /Driver is not applicable in Newfoundland & Labrador and Nova Scotia</p> <p>B. Accidents Occurring Between Renewal Process Date & Effective Date</p> <p>Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.</p> <p>C. Renewal Processing</p> <p>1. Other than Direct Billing Servicing Carrier Responsibilities</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 218 Renewals</p>	<p>risk to be insured through Facility Association</p> <p>C. Accidents Occuring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.</p> <p>D. Renewal Processing</p> <p>1. Other than Direct Billing Other than Direct Billing a) Servicing Carrier Responsibilities</p> <p>i. Renewal Notice to Agent/Broker The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.</p> <p>ii. Renewal Notice to the Insured The renewal notice and/or renewal documents must reach the Insured no later than 30 days prior to renewal date.</p> <p>Agent/Broker Responsibilities Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term.</p> <p>or</p> <p>Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.</p>	<p>i. Renewal Notice to Agent/Broker The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.</p> <p>ii. Renewal Notice to the Insured The renewal notice and/or renewal documents must reach the Insured no later than 30 days prior to renewal date.</p> <p>Agent/Broker Responsibilities Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term.</p> <p>Or</p> <p>Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.</p> <p>Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:</p> <p>a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office. OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 218 Renewals</p>	<p>Renewal not accepted If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:</p> <ul style="list-style-type: none"> a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office. OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p> <p>2. Direct Billing Renewals</p> <p>Servicing Carrier Responsibilities</p> <ul style="list-style-type: none"> a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date. 	<p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p> <p>2. Direct Billing Renewals</p> <p>Servicing Carrier Responsibilities</p> <ul style="list-style-type: none"> a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date. b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	<p>b) The payment due date must be clearly indicated on the offer to renew and must be the same as policy's current expiry date.</p> <p>c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.</p> <p>d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.</p> <p>Payment Not Received If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.</p>	<p>premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.</p> <p>D. Risks Not Eligible For Renewal <i>(Applicable to Newfoundland & Labrador Only)</i></p> <p>Private Passenger and Commercial risks written through Facility Association solely due to a lapse in insurance coverage of 24 months or more and meeting the following criteria may not be renewed in Facility Association:</p> <p>a. Insured through Facility Association for 1 or more terms (6 or 12 months).</p> <p>b. No other reason indicated on the Binder Control form for risk to be insured through Facility Association</p> <p>Payment Not Received If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
Rule 219 Cancellations	<p>A. Midterm Cancellation - Effective Date</p> <p>1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be</p>	<p>A. Midterm Cancellation - Effective Date</p> <p>1. Received by Agent/Broker or Servicing Carrier within 30 days If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 219 Cancellations</p>	<p>effective at a time other than 12:01a.m., the cancellation shall be effected at 12:01 a.m. the following day. <i>For example:</i> The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.</p> <p>2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).</p> <p><i>For example:</i> The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.</p> <p>Note for 1 and 2 If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.</p> <p>3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be. <i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.</p>	<p>12:01a.m., the cancellation shall be effected at 12:01 a.m. the following day. <i>For example:</i> The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.</p> <p>2. Received by Agent/Broker or Servicing Carrier after 30 days If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).</p> <p><i>For example:</i> The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.</p> <p>Note for 1 and 2 If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.</p> <p>3. Received by Servicing Carrier after 30 days and vehicle sold In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be. <i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 219 Cancellations	<p>4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected:</p> <p>a) The day after the salvage is signed over to the insurer, or b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.</p> <p><i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.</p> <p>5. Coverage placed in Voluntary Market In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.</p>	<p>4. In the event of a total loss In the event that a vehicle has been written off in a claim, cancellation shall be effected:</p> <p>a) The day after the salvage is signed over to the insurer, or b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.</p> <p><i>For example:</i> The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.</p> <p>5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	<p>Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.</p>	<p>Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.</p>		
	<p>B. Policies with Lessors or Lienholders If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is</p>	<p>B. Policies with Lessors or Lienholders If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the</p>		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 219 Cancellations</p>	<p>not required) to advise that the policy is being cancelled and the effective date of cancellation.</p> <p>If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.</p> <p>C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)</p> <p>D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company regardless of the reason for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.</p> <p>E. Cancellation – Procedures</p> <p>1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. The Facility Association shall accept faxed signed and dated cancellation requests.</p> <p>The return premium shall be calculated as follows: Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.</p> <p>All other vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium.</p>	<p>policy is being cancelled and the effective date of cancellation.</p> <p>If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.</p> <p>C. Where Proof of Insurance Has Been Filed If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)</p> <p>D. Policy is Financed Through a Premium Finance Company If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the Agent/Broker regardless of the reason for cancellation. The Agent/Broker must return the applicable refund premium to the premium finance company. The Agent's/Broker's account shall be debited with the amount of the premium refund sent</p> <p>E. Cancellation – Procedures</p> <p>1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. The Facility Association shall accept faxed signed and dated cancellation requests.</p> <p>The return premium shall be calculated as follows: Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 219 Cancellations</p>	<p>All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.</p> <p>If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.</p> <p>2. Cancellation at the request of the Agent/Broker – Broker Bill</p> <p>When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:</p> <p>a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured, or</p> <p>1. The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.</p> <p>If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.</p>	<p>For commercial vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium</p> <p>For commercial vehicles, not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.</p> <p><u>Note:</u> For Recreational vehicles used for commercial purposes, refer to the Recreational Vehicle section of the manual.</p> <p>If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.</p> <p>2. Cancellation at the request of the Agent/Broker – Broker Bill</p> <p>When additional premium cannot be collected on original quote If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:</p> <p>a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured, or</p> <p>b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.</p> <p>If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium,</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 219 Cancellations</p>	<p>Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.</p> <p>When outstanding premium cannot be collected in all other cases</p> <p>Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.</p> <p>The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.</p> <p>Servicing Carrier Responsibilities The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.</p> <p>When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.</p> <p>3. Cancellation of Late Issued Renewals If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.</p> <p>Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the</p>	<p>the earned premium shall be calculated pro rata on the revised premium.</p> <p>Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker' will be read to mean Servicing Carrier.</p> <p>When outstanding premium cannot be collected in all other cases</p> <p>Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.</p> <p>The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured.</p> <p>Servicing Carrier Responsibilities The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.</p> <p>When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.</p> <p>3. Cancellation of Late Issued Renewals If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 219 Cancellations	<p>Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured or shall have the insured sign off the policy.</p> <p>The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium.</p> <p>4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.</p> <p>Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.</p> <p>Renewal If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.</p> <p>5. Cancellation of Renewals in Outlying Areas No longer applicable.</p> <p>6. Flat Cancellation Exceptions</p> <ol style="list-style-type: none"> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. 2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from 	<p>Once the renewal is issued, if the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured or shall have the Insured sign off the policy.</p> <p>The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium.</p> <p>4. Flat Cancellation New Policy Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.</p> <p>Additional Premium Policy Change Flat cancellation of an additional premium policy change is not allowed.</p> <p>Renewal If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.</p> <p>5. Cancellation of Renewals in Outlying Areas — No longer applicable.</p> <p>5. Flat Cancellation Exceptions</p> <ol style="list-style-type: none"> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 219 Cancellations	<p>the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p> <p>3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:</p> <p>a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and</p> <p>b) the cheque was immediately deposited; and</p> <p>c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and</p> <p>d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.</p> <p>However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.</p> <p>7. Cancellation initiated by the Servicing Carrier</p> <p>Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.</p>	<p>2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p> <p>3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:</p> <p>a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and</p> <p>b) the cheque was immediately deposited; and</p> <p>c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and</p> <p>d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.</p> <p>However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.</p> <p>6. Cancellation initiated by the Servicing Carrier</p> <p>Non-Payment – Direct Bill If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 219 Cancellations	<p>Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.</p> <p>F. Refund Calculation</p> <p>1. Insured's Request For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.</p> <p>2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.</p>	<p>Other Circumstances The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.</p> <p>F. Refund Calculation</p> <p>1. Insured's Request For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.</p> <p>2. Any Other Reason Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums												
Rule 221 Time on Risk Tables	<p>A. Pro Rata Calculation for Endorsements & Cancellations Using the Day Table on the next page:</p> <ol style="list-style-type: none"> Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28. Subtract the second number from the first. <table style="margin-left: 20px;"> <tr> <td>Policy expiry date</td> <td style="text-align: right;">1999.233</td> </tr> <tr> <td>Policy change date</td> <td style="text-align: right;">1998.888</td> </tr> <tr> <td>Refund/change percentage</td> <td style="text-align: right;">.345</td> </tr> </table> 	Policy expiry date	1999.233	Policy change date	1998.888	Refund/change percentage	.345	<p>A. Pro Rata Calculation for Endorsements & Cancellations Using the Day Table on the next page:</p> <ol style="list-style-type: none"> Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28. Subtract the second number from the first. <table style="margin-left: 20px;"> <tr> <td>Policy expiry date</td> <td style="text-align: right;">1999.233</td> </tr> <tr> <td>Policy change date</td> <td style="text-align: right;">1998.888</td> </tr> <tr> <td>Refund/change percentage</td> <td style="text-align: right;">.345</td> </tr> </table> 	Policy expiry date	1999.233	Policy change date	1998.888	Refund/change percentage	.345	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
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Rule 221 Time on Risk Tables	<p>4. Where the policy is a six month policy, double the refund/change percentage.</p> <p>5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.</p> <p>6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.</p> <p>C. Short Term Tables</p> <p>1. Motorcycles, Mopeds, Antique Vehicles. Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</p> <p>2. Snow Vehicles Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</p> <p>3. All Other Vehicles For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.</p> <p>Cancellation requested by or on behalf of Insured</p> <p>1. Referring to the Day Table calculate the number of days the policy has been in force.</p> <p>2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".</p> <p>3. Subtract that percentage from 100% to determine the "refund percentage".</p>	<p>4. Where the policy is a six month policy, double the refund/change percentage.</p> <p>5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.</p> <p>6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.</p> <p>C. Short Term Tables</p> <p>1. Motorcycles, Mopeds, Antique Vehicles. Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</p> <p>2. Snow Vehicles Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</p> <p>Commercial Vehicles For a policy cancellation, use Short Term Table No. 1 or No. 2. For a short term policy, use Short Term Table 1.</p> <p>Cancellation requested by or on behalf of Insured</p> <p>1. Referring to the Day Table, calculate the number of days the policy has been in force.</p> <p>2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".</p> <p>3. Subtract that percentage from 100% to determine the "refund percentage".</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

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Rule 221 Time on Risk Tables	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">May</td> <td style="width: 25%;">10</td> <td style="width: 25%;">November</td> <td style="width: 25%;">Nil</td> </tr> <tr> <td>June</td> <td>20</td> <td>December</td> <td>Nil</td> </tr> </table> <p>3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.</p> <p><i>For example:</i> The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="4" style="text-align: center;">SHORT TERM TABLE No. 4 Snow Vehicles Excluding Comprehensive/Specified Perils</th> </tr> <tr> <th style="width: 25%;">Period</th> <th style="width: 25%;">Percentage of annual premium</th> <th style="width: 25%;">Period</th> <th style="width: 25%;">Percentage of annual premium</th> </tr> </thead> <tbody> <tr><td>January</td><td>25</td><td>July</td><td>Nil</td></tr> <tr><td>February</td><td>25</td><td>August</td><td>Nil</td></tr> <tr><td>March</td><td>15</td><td>September</td><td>Nil</td></tr> <tr><td>April</td><td>Nil</td><td>October</td><td>Nil</td></tr> <tr><td>May</td><td>Nil</td><td>November</td><td>10</td></tr> <tr><td>June</td><td>Nil</td><td>December</td><td>25</td></tr> </tbody> </table>	May	10	November	Nil	June	20	December	Nil	SHORT TERM TABLE No. 4 Snow Vehicles Excluding Comprehensive/Specified Perils				Period	Percentage of annual premium	Period	Percentage of annual premium	January	25	July	Nil	February	25	August	Nil	March	15	September	Nil	April	Nil	October	Nil	May	Nil	November	10	June	Nil	December	25	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">May</td> <td style="width: 25%;">10</td> <td style="width: 25%;">November</td> <td style="width: 25%;">Nil</td> </tr> <tr> <td>June</td> <td>20</td> <td>December</td> <td>Nil</td> </tr> </table> <p>3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.</p> <p><i>For example:</i> The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="4" style="text-align: center;">SHORT TERM TABLE No. 4 Snow Vehicles Excluding Comprehensive/Specified Perils</th> </tr> <tr> <th style="width: 25%;">Period</th> <th style="width: 25%;">Percentage of annual premium</th> <th style="width: 25%;">Period</th> <th style="width: 25%;">Percentage of annual premium</th> </tr> </thead> <tbody> <tr><td>January</td><td>25</td><td>July</td><td>Nil</td></tr> <tr><td>February</td><td>25</td><td>August</td><td>Nil</td></tr> <tr><td>March</td><td>15</td><td>September</td><td>Nil</td></tr> <tr><td>April</td><td>Nil</td><td>October</td><td>Nil</td></tr> <tr><td>May</td><td>Nil</td><td>November</td><td>10</td></tr> <tr><td>June</td><td>Nil</td><td>December</td><td>25</td></tr> </tbody> </table>	May	10	November	Nil	June	20	December	Nil	SHORT TERM TABLE No. 4 Snow Vehicles Excluding Comprehensive/Specified Perils				Period	Percentage of annual premium	Period	Percentage of annual premium	January	25	July	Nil	February	25	August	Nil	March	15	September	Nil	April	Nil	October	Nil	May	Nil	November	10	June	Nil	December	25	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premium
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<p>Rule 222</p> <p>Reinstatements</p>	<p>for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.</p> <p>b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.</p> <p>B. When a policy is reinstated</p> <p>When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.</p>	<p>Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.</p> <p>b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.</p> <p>B. When a policy is reinstated</p> <p>When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>																								
<p>Rule 223</p> <p>Commission Schedule</p>	<p>The commission rates are:</p> <table style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;"></th> <th colspan="2" style="text-align: center;">Experience</th> </tr> <tr> <th style="text-align: left;">Individually</th> <th style="text-align: center;">Rated</th> <th style="text-align: center;">Rated</th> </tr> </thead> <tbody> <tr> <td>Commercial Vehicles</td> <td></td> <td></td> </tr> <tr> <td>Long haul vehicles (including trailers) Classes 61-64, 99</td> <td style="text-align: center;">6%</td> <td style="text-align: center;">6%</td> </tr> <tr> <td>Classes 33-36, 41-49, 53-55</td> <td style="text-align: center;">7.5%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td>Commercial Use Including Police and Fire Dept Class 53</td> <td></td> <td></td> </tr> <tr> <td>Motorcycle, Snow Vehicle, All Terrain Vehicles, other Recreational vehicles</td> <td style="text-align: center;">7.5%</td> <td style="text-align: center;">7.5%</td> </tr> <tr> <td>All other vehicles</td> <td style="text-align: center;">7.5%</td> <td style="text-align: center;">10%</td> </tr> </tbody> </table>		Experience		Individually	Rated	Rated	Commercial Vehicles			Long haul vehicles (including trailers) Classes 61-64, 99	6%	6%	Classes 33-36, 41-49, 53-55	7.5%	10%	Commercial Use Including Police and Fire Dept Class 53			Motorcycle, Snow Vehicle, All Terrain Vehicles, other Recreational vehicles	7.5%	7.5%	All other vehicles	7.5%	10%	<p>Not applicable</p>	<p>As this information is listed in the General Section also will remove from Commercial Section</p>	<p>This will not impact premiums</p>
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 225</p> <p>Definition of Accident</p>	<p>A. What Is A Chargeable Accident</p> <p>A chargeable accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which an amount has been paid.</p> <p>A chargeable accident is always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract.</p> <p>B. What Is Not A Chargeable Accident</p> <p>An occurrence shall not be regarded as a chargeable accident if:</p> <ol style="list-style-type: none"> 1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. 2. Damage to the applicant's vehicle <ol style="list-style-type: none"> a) Resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; b) Occurred while the vehicle was legally parked and is reported to police within 24 hours; c) Resulted from collision with a wild or domestic animal; d) Is legally recoverable from the owner or driver of an uninsured or unidentified automobile. 	<p>A. What Is A Chargeable Accident</p> <p>A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:</p> <ol style="list-style-type: none"> 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, <li style="text-align: center;">or 2. A loss remains unsettled or unpaid, <li style="text-align: center;">or 3. A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage. <p><i>*(No Fault Benefits Schedule (Accident Benefits) Ontario Only)*</i></p> <p>A chargeable accident is always taken into account in rating unless there was no payment made to indemnify an Insured or made to an Insured under the current or previous contract.</p> <p>B. What Is Not A Chargeable Accident</p> <p>An occurrence shall not be regarded as a chargeable accident if:</p> <ol style="list-style-type: none"> 1. The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. 2. Damage to the Applicant's vehicle <ol style="list-style-type: none"> a) Resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours; b) occurred while the vehicle was legally parked and is reported to police within 24 hours; c) resulted from collision with a wild or domestic animal; d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile. 3. Any accident involving a vehicle insured on this policy and allocated to a driver who subsequently has signed a valid END 28A (Excluded Driver Endorsement) shall not be considered a chargeable accident. In the event the 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 225</p> <p>Definition of Accident</p>	<p><i>For example:</i> A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents involving vehicle 1 will be allocated to vehicle 1 and the 2 accidents involving vehicle 2 will be allocated to vehicle 2.</p> <p>The term 'vehicle' includes 'one for which it has been substituted'.</p> <p>The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved.</p> <table border="1" data-bbox="317 721 869 1304"> <thead> <tr> <th>Type of vehicle involved in the accident</th> <th>Type of vehicle to which the accident can be applied</th> </tr> </thead> <tbody> <tr> <td>Private Passenger</td> <td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage</td> </tr> <tr> <td>Light Commercial</td> <td>Commercial, Private Passenger, Motor Home or Garage</td> </tr> <tr> <td>Commercial</td> <td>Commercial or Garage</td> </tr> <tr> <td>Public (excluding Taxi)</td> <td>Public (excluding Taxi)</td> </tr> <tr> <td>Taxi</td> <td>Taxi or Private Passenger</td> </tr> <tr> <td>Motorhome</td> <td>Motor Home, Private Passenger, Light Commercial</td> </tr> <tr> <td>Motorcycle</td> <td>Motorcycle</td> </tr> <tr> <td>Garage</td> <td>Garage</td> </tr> <tr> <td>All Terrain or Snow Vehicle</td> <td>All Terrain, Snow Vehicle</td> </tr> </tbody> </table> <p>Note: "Type of vehicle" means the section of the manual in which the vehicle was or would have been rated.</p>	Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied	Private Passenger	Private Passenger, Motor Home, Light Commercial, Taxi or Garage	Light Commercial	Commercial, Private Passenger, Motor Home or Garage	Commercial	Commercial or Garage	Public (excluding Taxi)	Public (excluding Taxi)	Taxi	Taxi or Private Passenger	Motorhome	Motor Home, Private Passenger, Light Commercial	Motorcycle	Motorcycle	Garage	Garage	All Terrain or Snow Vehicle	All Terrain, Snow Vehicle	<p>1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents involving vehicle 1 will be allocated to vehicle 1 and the 2 accidents involving vehicle 2 will be allocated to vehicle 2.</p> <p>The term 'vehicle' includes 'one for which it has been substituted'.</p> <p>The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved.</p> <table border="1" data-bbox="976 670 1545 1304"> <thead> <tr> <th>Type of vehicle involved in the accident</th> <th>Type of vehicle to which the accident can be applied</th> </tr> </thead> <tbody> <tr> <td>Private Passenger</td> <td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)</td> </tr> <tr> <td>Light Commercial</td> <td>Commercial, Private Passenger, Motor Home or Garage (Car Dealer)</td> </tr> <tr> <td>Heavy Commercial</td> <td>Heavy Commercial or Garage (Car Dealer)</td> </tr> <tr> <td>Public (excluding Taxi)</td> <td>Public (excluding Taxi Class 7A, 7B, 7C)</td> </tr> <tr> <td>Taxi</td> <td>Taxi or Private Passenger</td> </tr> <tr> <td>Motor Home</td> <td>Motor Home, Private Passenger, Light Commercial</td> </tr> <tr> <td>Motorcycle</td> <td>Motorcycle</td> </tr> <tr> <td>Garage</td> <td>Garage</td> </tr> <tr> <td>All Terrain Vehicle or Snow Vehicle</td> <td>All Terrain Vehicle, Snow Vehicle</td> </tr> </tbody> </table> <p>Note: "Type of vehicle" means the section of the manual in which the vehicle was or would have been rated.</p> <p><i>For example:</i> A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that</p>	Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied	Private Passenger	Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)	Light Commercial	Commercial, Private Passenger, Motor Home or Garage (Car Dealer)	Heavy Commercial	Heavy Commercial or Garage (Car Dealer)	Public (excluding Taxi)	Public (excluding Taxi Class 7A, 7B, 7C)	Taxi	Taxi or Private Passenger	Motor Home	Motor Home, Private Passenger, Light Commercial	Motorcycle	Motorcycle	Garage	Garage	All Terrain Vehicle or Snow Vehicle	All Terrain Vehicle, Snow Vehicle	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 225</p> <p>Definition of Accident</p>	<p><i>For example:</i> A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi since the taxi is rated in the Public Vehicles section of the manual.</p> <p>Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be re-assigned on the following basis:</p> <ul style="list-style-type: none"> – to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended – to the vehicle that produces the highest premium where there is more than one remaining vehicle – effective the date coverage on the original vehicle was deleted or suspended 	<p>occurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi since the taxi is rated in the Public Vehicles section of the manual.</p> <p>Where an at-fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy, the at-fault accident shall be re-assigned on a remaining vehicle effective the date the vehicle was deleted.</p> <p>Where an at-fault accident is being charged against a vehicle and more than one vehicle exists on the policy or in instances where mandatory coverage on that vehicle are removed/suspended, the at-fault accident shall be re-assigned as follows:</p> <ul style="list-style-type: none"> • to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended. • to the vehicle that produces the highest premium where there is more than one remaining vehicle. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 226</p> <p>Accident and Conviction</p>	<p>These surcharges are applicable to Liability (including Passenger Liability), DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.</p> <p>A. Accidents Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.</p> <p>1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not on the same policy.</p> <p>Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.</p>	<p>These surcharges are applicable to Liability, DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.</p> <p>A. Accidents Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.</p> <p>1. At New Business No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy.</p> <p>Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 226</p> <p>Accident and Conviction</p>	<p><i>For example:</i> The insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured in FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the insured himself. There have been 3 accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another in force automobile policy.</p> <p>Where the term 'described vehicle' is used, it includes a vehicle substituted for it.</p> <p>Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver's history.</p> <p>(a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.</p> <p><i>For example:</i> Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.</p> <p>(b) One driver and two or more vehicles Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.</p> <p><i>For example:</i> There are two commercial vehicles on the policy; applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which</p>	<p><i>For example:</i> The Insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured in FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured. There have been 3 accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another in force automobile policy.</p> <p>Where the term 'described vehicle' is used, it includes a vehicle substituted for it.</p> <p>Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver's history.</p> <p>(a) One vehicle on the policy Consider accidents that involved the described vehicle or a vehicle substituted for it.</p> <p><i>For example:</i> Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.</p> <p>(b) One driver and two or more vehicles Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.</p> <p><i>For example:</i> There are two commercial vehicles on the policy; Applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 226</p> <p>Accident and Conviction</p>	<p>they occurred. The two accidents on the vehicle insured elsewhere are not considered.</p> <p>c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.</p> <p><i>For example:</i> There are two commercial vehicles on the policy and two operators. Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle.</p> <p>2. At Renewal (for surcharge only) At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:</p> <p>a) The described vehicle (regardless of driver).</p> <p>b) Other vehicles but were the subject of claims under this policy.</p> <p>B. Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.</p> <p>1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA</p>	<p>occurred. The two accidents on the vehicle insured elsewhere are not considered.</p> <p>c) Two or more drivers and two or more vehicles Each driver is to be assigned as principal operator on the vehicle they most frequently drive. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed operator shall not be considered.</p> <p><i>For example:</i> There are two commercial vehicles on the policy and two operators. Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle.</p> <p>2. At Renewal (for surcharge only) At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:</p> <p>a) The described vehicle (regardless of driver).</p> <p>b) Other vehicles but were the subject of claims under this policy.</p> <p>B. Convictions Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.</p> <p>1. How to apply conviction surcharges No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 226</p> <p>Accident and Conviction</p>	<p>by the same Servicing Carrier, whether or not insured on the same policy.</p> <p>If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.</p> <p>Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.</p> <p>(a) One vehicle and more than one driver The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the surcharge schedule for convictions. That conviction record shall be used in calculating the surcharge.</p> <p>(b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.</p> <p>(c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.</p>	<p>any Servicing Carrier, whether or not insured on the same policy.</p> <p>If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.</p> <p>Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.</p> <p>a) One vehicle and more than one driver The conviction record of all listed drivers of the vehicle will be reviewed to establish the driving record and conviction surcharge (in accordance with the conviction surcharge schedule). The listed driver that generates the highest premium impact will be used. .</p> <p>b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.</p> <p>(c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 227</p> <p>Proof of Insurance Where Notice of Cancellation or Deletion is Required</p>	<p>1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.</p> <p>a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.</p> <p>b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Bases, refer to item #4 below.</p>	<p>1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.</p> <p>a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.</p> <p>b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Bases, refer to item #4 below.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 227</p> <p>Proof of Insurance Where Notice of Cancellation or Deletion is Required</p>	<p>c) Copies of all certificate issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.</p> <p>d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.</p> <p>2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.</p> <p>a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal, or U.S. authority.</p> <p>b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount.</p> <p>3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.</p> <p>4. Proof of insurance may only be issued on a 'Described Automobile' basis. Proof may not issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed including the signatures of the Applicant and a witness. The completed from is to be kept on file with the Servicing Carrier.</p>	<p>c) Copies of all certificate issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.</p> <p>d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.</p> <p>2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.</p> <p>a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal, or U.S. authority.</p> <p>b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount.</p> <p>3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.</p> <p>4. Proof of insurance may only be issued on a 'Described Automobile' basis. Proof may not issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed including the signatures of the Applicant and a witness. The completed from is to be kept on file with the Servicing Carrier.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 227</p> <p>Proof of Insurance Where Notice of Cancellation or Deletion is Required</p>	<p>5. Parties requiring proof cannot be added as additional named Insured on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.</p> <p>6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.</p> <p>A. Financial Responsibility Certificate A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.</p> <p>B. Renewal or Offer to Renew If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.</p> <p>C. Policy Cancellation or Vehicle Deletion,</p> <p>1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.</p> <p>The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.</p>	<p>5. Parties requiring proof cannot be added as additional named Insured on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.</p> <p>6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.</p> <p>A. Financial Responsibility Certificate A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before they may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.</p> <p>B. Renewal or Offer to Renew If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.</p> <p>C. Policy Cancellation or Vehicle Deletion,</p> <p>1. Registered Letter Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.</p> <p>The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 227</p> <p>Proof of Insurance Where Notice of Cancellation or Deletion is Required</p>	<p><i>For example:</i> The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.</p> <p>2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.</p> <p>The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned. <i>For example:</i> The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5.</p> <p>D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit.</p> <p>Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.</p> <p><i>For example:</i> In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for</p>	<p>authority's requirements the effective date of cancellation may be different. <i>For example:</i> The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.</p> <p>2. Insured's Request Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.</p> <p>The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned. <i>For example:</i> The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5.</p> <p>D. Filing Liability Limits The filing should always be made for the limit required by law even if the policy actually shows a higher limit.</p> <p>Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.</p> <p><i>For example:</i> In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 227</p> <p>Proof of Insurance Where Notice of Cancellation or Deletion is Required</p>	<p>the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.</p> <p>Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.</p> <p>E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.</p> <p>Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees.</p>	<p>passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.</p> <p>Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.</p> <p>E. Processing Fees for Filings Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.</p> <p>Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.</p>	<p>Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 228</p> <p>Out of Province Exposure</p>	<p>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge.</p> <p>Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p>	<p>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. (<i>Applicable to Newfoundland & Labrador and Ontario only</i>).</p> <p>Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p>NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

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<p>Rule 228</p> <p>Out of Province Exposure</p>	<p>A. U.S. Exposure Surcharge (excluding Interurban Vehicles)</p> <p><i>For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></p> <p>The percentage of U.S. Exposure will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44</p> <p>For each percentage point of total mileage in the U.S., surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">U.S. Exposure</th> <th style="text-align: center;">Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to 5%</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">50%</td> </tr> </tbody> </table> <p>Optional Physical Damage</p> <p>For each percentage point of total mileage in the U.S., surcharge .50% of the applicable premium.</p>	U.S. Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	<p>A. U.S. Exposure Surcharge (excluding Interurban Vehicles)</p> <p><i>For Interurban Vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></p> <p>The percentage of U.S. Exposure will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44R.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44R</p> <p>If this exposure is 5.0% or less of total mileage in the U.S., a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p>If this exposure is over 5.0% of total mileage in the U.S., surcharge 1.0% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">U.S. Exposure</th> <th style="text-align: center;">Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to 5%</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">50%</td> </tr> </tbody> </table> <p>Optional Physical Damage</p> <p>For each percentage point of total mileage in the U.S., surcharge .50% of the applicable premium.</p>	U.S. Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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Rule 228 Out of Province Exposure	<p><i>Example:</i> The Liability premium is \$1,000</p> <p>The percentage of U.S. Exposure is: 25% The Currency Differential Surcharge is 7.75% Base Premium \$1,000 U.S. Exposure (\$1,000 x 0.25) \$250 Currency Differential *(\$1,000 x 0.00775) <u>\$78</u></p> <p style="text-align: right;">Total Liability premium \$1,328</p> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the Currency Differential Surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p> <p>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings</p>	<p><i>Example:</i> The Liability premium is \$1,000</p> <p>The percentage of U.S. Exposure is: 25% The Currency Differential Surcharge is 7.75% Base Premium \$1,000 U.S. Exposure (\$1,000 x 0.25) \$250 Currency Differential *(\$1,000 x 0.00775) <u>\$78</u></p> <p style="text-align: right;">Total Liability premium \$1,328</p> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the Currency Differential Surcharge and the U.S. exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p> <p>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.</p> <p>NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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The surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p> <p data-bbox="315 982 735 1015">Step 2: Determine U.S. Exposure</p> <p data-bbox="315 1039 945 1096">The U.S. Exposure is determined by how often the vehicle travels <u>into the U.S.</u></p> <p data-bbox="315 1112 945 1169">The U.S. surcharge is based on the States in which a vehicle travels. 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<p>Rule 228</p> <p>Out of Province Exposure</p>	<table border="1" data-bbox="317 337 953 672"> <tr> <td>Oregon</td> <td>Minnesota</td> <td>Massachusetts</td> </tr> <tr> <td>Utah</td> <td>Missouri</td> <td>Mississippi</td> </tr> <tr> <td>Wisconsin</td> <td>Montana</td> <td>New Hampshire</td> </tr> <tr> <td>Wyoming</td> <td>New Mexico</td> <td>New Jersey</td> </tr> <tr> <td></td> <td>North Carolina</td> <td>New York</td> </tr> <tr> <td></td> <td>Ohio</td> <td>Rhode Island</td> </tr> <tr> <td></td> <td>Oklahoma</td> <td>South Carolina</td> </tr> <tr> <td></td> <td>Pennsylvania</td> <td>Texas</td> </tr> <tr> <td></td> <td>South Dakota</td> <td>Vermont</td> </tr> <tr> <td></td> <td>Tennessee</td> <td>West Virginia</td> </tr> <tr> <td></td> <td>Virginia</td> <td></td> </tr> <tr> <td></td> <td>Washington</td> <td></td> </tr> </table> <p>The rate of the U.S. Exposure surcharge (per percentage of U.S. Exposure) is based on the Region where the majority of exposure exists:</p> <table border="1" data-bbox="317 802 905 1032"> <thead> <tr> <th>Region</th> <th>Applicable Surcharge per % of Exposure</th> </tr> </thead> <tbody> <tr> <td>Region 1</td> <td>1%</td> </tr> <tr> <td>Region 2</td> <td>1.25%</td> </tr> <tr> <td>Region 3</td> <td>1.5%</td> </tr> </tbody> </table> <p><i>Example:</i> A vehicle travels 10% in Region 1, 40% in Region 2 and 50% in Region 3, then the rate U.S. surcharge would be 1.5% per % of U.S Exposure.</p> <p>In the event of a tie or where no clear majority exists in any Region, select the Region that generates the highest surcharge (per percentage of U.S. Exposure), as outlined in the chart above.</p> <p><i>Example:</i> A vehicle travels 20% in Region 1; 40% in both Region 2 and Region 3. A surcharge rate of Region 3 (1.5% per % of U.S. Exposure) would apply.</p>	Oregon	Minnesota	Massachusetts	Utah	Missouri	Mississippi	Wisconsin	Montana	New Hampshire	Wyoming	New Mexico	New Jersey		North Carolina	New York		Ohio	Rhode Island		Oklahoma	South Carolina		Pennsylvania	Texas		South Dakota	Vermont		Tennessee	West Virginia		Virginia			Washington		Region	Applicable Surcharge per % of Exposure	Region 1	1%	Region 2	1.25%	Region 3	1.5%	<table border="1" data-bbox="968 337 1612 699"> <tr> <td>North Dakota</td> <td>Michigan</td> <td>Maryland</td> </tr> <tr> <td>Oregon</td> <td>Minnesota</td> <td>Massachusetts</td> </tr> <tr> <td>Utah</td> <td>Missouri</td> <td>Mississippi</td> </tr> <tr> <td>Wisconsin</td> <td>Montana</td> <td>New Hampshire</td> </tr> <tr> <td>Wyoming</td> <td>New Mexico</td> <td>New Jersey</td> </tr> <tr> <td></td> <td>North Carolina</td> <td>New York</td> </tr> <tr> <td></td> <td>Ohio</td> <td>Rhode Island</td> </tr> <tr> <td></td> <td>Oklahoma</td> <td>South Carolina</td> </tr> <tr> <td></td> <td>Pennsylvania</td> <td>Texas</td> </tr> <tr> <td></td> <td>South Dakota</td> <td>Vermont</td> </tr> <tr> <td></td> <td>Tennessee</td> <td>West Virginia</td> </tr> <tr> <td></td> <td>Virginia</td> <td></td> </tr> <tr> <td></td> <td>Washington</td> <td></td> </tr> </table> <p>The rate of the U.S. Exposure surcharge (per percentage of U.S. Exposure) is based on the Region where the majority of exposure exists:</p> <table border="1" data-bbox="968 829 1556 1060"> <thead> <tr> <th>Region</th> <th>Applicable Surcharge per % of Exposure</th> </tr> </thead> <tbody> <tr> <td>Region 1</td> <td>1%</td> </tr> <tr> <td>Region 2</td> <td>1.25%</td> </tr> <tr> <td>Region 3</td> <td>1.5%</td> </tr> </tbody> </table> <p><i>Example:</i> A vehicle travels 10% in Region 1, 40% in Region 2 and 50% in Region 3, then the rate U.S. surcharge would be 1.5% per % of U.S Exposure.</p> <p>In the event of a tie or where no clear majority exists in any Region, select the Region that generates the highest surcharge (per percentage of U.S. Exposure), as outlined in the chart above.</p> <p><i>Example:</i> A vehicle travels 20% in Region 1; 40% in both Region 2 and Region 3. A surcharge rate of Region 3 (1.5% per % of U.S. Exposure) would apply.</p>	North Dakota	Michigan	Maryland	Oregon	Minnesota	Massachusetts	Utah	Missouri	Mississippi	Wisconsin	Montana	New Hampshire	Wyoming	New Mexico	New Jersey		North Carolina	New York		Ohio	Rhode Island		Oklahoma	South Carolina		Pennsylvania	Texas		South Dakota	Vermont		Tennessee	West Virginia		Virginia			Washington		Region	Applicable Surcharge per % of Exposure	Region 1	1%	Region 2	1.25%	Region 3	1.5%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 228</p> <p>Out of Province Exposure</p>	<p>To determine the U.S. Exposure surcharge, multiply the rate of surcharge by the percentage of U.S. Exposure, as outlined in the chart below.</p> <p><i>Example:</i> A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.</p> <p>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</p> <p>The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to Liability (BI and PD) and DCPD premiums</p> <p><i>Example:</i></p> <p>Step 1: Canadian Out of Province Surcharge= 320% Step 2: U.S. Exposure Surcharge Region 3 = <u>60%</u> Total Out of Province Exposure Surcharge 380% If applicable, round up to the nearest whole %.</p> <p>In the above example, a 380% surcharge would apply to the Liability (BI and PD) and DCPD Premiums</p>	<p>To determine the U.S. Exposure surcharge, multiply the rate of surcharge by the percentage of U.S. Exposure, as outlined in the chart below.</p> <p><i>Example:</i> A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.</p> <p>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</p> <p>The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to Liability (BI and PD) and DCPD premiums</p> <p><i>Example:</i></p> <p>Step 1: Canadian Out of Province Surcharge= 320% Step 2: U.S. Exposure Surcharge Region 3 = <u>60%</u> Total Out of Province Exposure Surcharge 380% If applicable, round up to the nearest whole %.</p> <p>In the above example, a 380% surcharge would apply to the Liability (BI and PD) and DCPD Premiums</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 229</p> <p>Claims</p>	<p>Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.</p> <p>1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water</p> <p>The following scenarios shall be considered Comprehensive losses:</p> <p>An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water.</p> <p>An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.</p> <p>A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.</p>	<p>Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to the Insureds Facility Association policy must immediately be reported in the manner prescribed by the Servicing Carrier.</p> <p>1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water</p> <p>The following scenarios shall be considered Comprehensive losses:</p> <p>An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water.</p> <p>An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.</p> <p>A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.</p>	<p>This section of the rule is listed under Rule 428 in the Recreational section of the vehicle, which is the correct location for this part. Will be removing from the Commercial Section</p>	<p>This will not impact premiums</p>

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Rule 229 Claims	<p>2. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.</p>	<p>2.Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.</p>	Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 231 Suspension and Reinstatement of Coverages – END 16/17	<p>Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.</p> <p>No refund is allowed in respect of Comprehensive and Specified Perils.</p> <p>If Liability, DCPD and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p> <p>END 16/17 is not available for the following:</p> <ol style="list-style-type: none"> 6. Vehicles for which proof of insurance is issued or filed. 7. Experience rated risks 8. Recreational vehicles rated in the Recreational Vehicle section 9. Vehicles that were never intended to be driven. 	<p>Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>), Accident Benefits, Uninsured Automobile (<i>not available in Alberta, Northwest Territories, Nunavut and Yukon</i>) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.</p> <p>No refund is allowed in respect of Comprehensive and Specified Perils.</p> <p>If Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p> <p>END 16/17 is not available for the following:</p> <ol style="list-style-type: none"> 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Vehicle Section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer’s lot. 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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<p>Rule 231</p> <p>Suspension and Reinstatement of Coverages – END 16/17</p>	<p>10. Vehicles held for sale whether or not on an auto dealer's lot.</p> <p>Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.</p> <p>In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.</p>	<p>Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below (<i>except Ontario</i>):</p> <table border="1" data-bbox="974 412 1619 792"> <thead> <tr> <th>Period of Suspension/Cancellation</th> <th>% of Annual Premium</th> </tr> </thead> <tbody> <tr> <td>Less than 45 days**</td> <td>Nil</td> </tr> <tr> <td>Less than 2 months</td> <td>Nil</td> </tr> <tr> <td>45 days and less than 2 ½ months**</td> <td>15%</td> </tr> <tr> <td>2 months and less than 2 ½ months</td> <td>15%</td> </tr> <tr> <td>2 ½ months and less than 3 months</td> <td>19%</td> </tr> <tr> <td>3 months and less than 3 ½ months</td> <td>22%</td> </tr> <tr> <td>3 ½ months and less than 4 months</td> <td>26%</td> </tr> <tr> <td>4 months and less than 4 ½ months</td> <td>30%</td> </tr> <tr> <td>4 ½ months and less than 5 months</td> <td>34%</td> </tr> <tr> <td>5 months and less than 5 ½ months</td> <td>38%</td> </tr> <tr> <td>5 ½ months and less than 6 months</td> <td>41%</td> </tr> <tr> <td>6 months or more</td> <td>45%</td> </tr> </tbody> </table> <p><i>**Applies to Alberta Only</i></p> <p>In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days (<i>Applies to Alberta and Ontario only</i>) or sixty (60) consecutive days.</p>	Period of Suspension/Cancellation	% of Annual Premium	Less than 45 days**	Nil	Less than 2 months	Nil	45 days and less than 2 ½ months**	15%	2 months and less than 2 ½ months	15%	2 ½ months and less than 3 months	19%	3 months and less than 3 ½ months	22%	3 ½ months and less than 4 months	26%	4 months and less than 4 ½ months	30%	4 ½ months and less than 5 months	34%	5 months and less than 5 ½ months	38%	5 ½ months and less than 6 months	41%	6 months or more	45%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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<p>Rule 232</p> <p>Suspension of Operator's Licence</p>	<p>Rule 232: Suspension of Operator's Licence – Use of END 28A</p> <p>The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28A is being added to the policy at the request of the insured or by the Servicing Carrier because of the above mentioned circumstances.</p>	<p>Rule 232: Suspension of Operator's Licence – Use of END 28A</p> <p>The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28/28A/28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the below mentioned circumstances.</p> <p>NOTE: END 28 is applicable in New Brunswick, Northwest Territories, Nunavut and Yukon. END 28A is applicable in Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island. END 28(C) is applicable in Alberta.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>																										

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<p>Rule 232</p> <p>Suspension of Operator's Licence</p>	<p>A. If there is no other driver of the vehicle</p> <ol style="list-style-type: none"> 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 3. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal. <p>Note: Where the insured's licence is suspended, the insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.</p> <p>B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)</p> <ol style="list-style-type: none"> 1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person. 2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver and any accidents that occurred while that person was driving shall not be taken into account in rating. 	<p>A. If there is no other driver of the vehicle</p> <ol style="list-style-type: none"> 1. An application for insurance of the vehicle shall be declined by the Agent/Broker. 2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted. 3. The time on risk charge for the period to expiration of notice of cancellation will be pro rata of the premium applicable to the risk as submitted. 4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal. <p>Note: Where the Insured's licence is suspended, the insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.</p> <p>B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)</p> <ol style="list-style-type: none"> 1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person. 2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver and any accidents that occurred while that person was driving shall not be taken into account in rating. <i>(Applicable to Newfoundland & Labrador)</i> 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 232</p> <p>Suspension of Operator's Licence</p>	<p>C. If the person concerned does drive without a valid licence If discovered after the policy has been issued:</p> <p>END28A shall continue to apply. Should the driver named on the END 28A be involved in an accident, there is no coverage under the policy. The vehicle is considered uninsured.</p> <p>D. Unsigned END 28A If END 28A is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.</p>	<p>C. If the person concerned does drive without a valid licence (This rule is applicable to Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island)</p> <p>If discovered after the policy has been issued. END 28A shall remain on the Owner's Policy. If the excluded driver drives the car and has an accident, the vehicle will be considered uninsured and there will be no coverage provided by this policy.</p> <p>D. Unsigned END 28A If END 28A is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 233</p> <p>Home-made Vehicles / Reconstruction / Imported Right Hand Drive /</p>	<p>The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.</p> <p>This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.</p> <p>A. Liability, DCPD and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier:</p> <ol style="list-style-type: none"> 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And 2. Rate group 10 is to be used for Accident Benefits for Private Passenger vehicles where vehicles are rated by value. 	<p>The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.</p> <p>This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.</p> <p>A. Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier:</p> <ol style="list-style-type: none"> 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And 2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured. 3. Charge the normal rate for the type of vehicle concerned for Accident Benefits. 	<p>Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles</p>	<p>These certificates must accompany the application to the Servicing Carrier.</p> <p>B. Optional Physical Damage Coverage</p> <p>1. No physical damage coverage (for any value) will be available for:</p> <p>a) 'Home-Made'/Reconstruction Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>2. The premium is based on the appraised amount.</p> <p>3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.</p>	<p>These certificates must accompany the application to the Servicing Carrier.</p> <p>B. Optional Physical Damage Coverage</p> <p>1. No physical damage coverage (for any value) will be available for:</p> <p>a) 'Home-Made'/Reconstruction Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>2. The premium is based on the appraised amount.</p> <p>3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 234 Vehicles Used Outside Jurisdiction of Registration</p>	<p>When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.</p> <p>Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered.</p> <p>When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes:</p> <p>1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.</p>	<p>When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.</p> <p>Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered.</p> <p>When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes:</p> <p>1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 234</p> <p>Vehicles Used Outside Jurisdiction of Registration</p>	<p>2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</p> <p>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. Refer to Rule 228: U.S. Exposure Surcharge to determine the surcharges applicable.</p> <p>4. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</p> <p>Region 1 – Atlantic Provinces Rate as New Brunswick Territory 3</p> <p>Region 2 – Central (Ontario and Quebec) Rate as Ontario Territory 20</p> <p>Region 3 – West and North Rate as Alberta Territory 4</p> <p>5. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</p> <ul style="list-style-type: none"> – Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba. – Charge Ontario Territory 20 for Quebec 	<p>2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</p> <p>3. If the vehicle is operated outside the jurisdiction, which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 228: Outside Province Exposure to determine the surcharges applicable.</p> <p>4. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</p> <p>Region 1 – Atlantic Provinces Rate as New Brunswick Territory 3</p> <p>Region 2 – Central (Ontario and Quebec) Rate as Ontario Territory 20</p> <p>Region 3 – West and North Rate as Alberta Territory 4</p> <p>5. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</p> <ul style="list-style-type: none"> — Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba. — Charge Ontario Territory 20 for Quebec 	<p>This information has been included in the changes to Rule 228. Will be removing from this Rule 234</p>	<p>This will not impact premiums</p>
<p>Rule 235</p> <p>Purchasing Vehicles in Jurisdiction Where FA Does Not Operate</p>	<p>When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.</p> <p>When the insured:</p> <p>a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or</p> <p>b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;</p>	<p>When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.</p> <p>When the insured:</p> <p>a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or</p> <p>b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JUNE 1, 2024**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 235</p> <p>Purchasing Vehicles in Jurisdiction Where FA Does Not Operate</p>	<p>FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.</p> <p>When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required.</p> <p>Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.</p> <p>Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium.</p> <p>Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for U.S. exposure. The territory to be used is the territory where the insured resides.</p> <p>Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% U.S. Exposure surcharge applies.</p>	<p>FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.</p> <p>When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required.</p> <p>Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.</p> <p>Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium.</p> <p>Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for U.S. exposure. The territory to be used is the territory where the insured resides.</p> <p>Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0 and 100% Outside Province or Territory Exposure surcharge applies.</p> <p>The territory to be used is the territory where the insured resides.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																																																										
<p>Rule 236</p> <p>Short Term Rentals- - Unspecified Lessees – Leases of 30 Days or Less and Ride and Ride Sharing</p>	<p>A. Short-Term Rentals-Unspecified Lessees-Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5c.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21a/b is not permitted. Use of END 44 is not permitted.</p> <p>Coverages/Premiums</p> <p>1. Liability, DCPD and Optional Physical Damage</p> <table border="0" data-bbox="302 695 961 1242"> <thead> <tr> <th align="left">Class of Vehicle</th> <th align="right">Premium</th> </tr> </thead> <tbody> <tr> <td>Private Passenger Vehicles</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td>Commercial Vehicles</td> <td></td> </tr> <tr> <td> Light Trucks</td> <td align="right">200% of 43/0 rate</td> </tr> <tr> <td> Heavy Trucks</td> <td align="right">200% of 45/0 rate</td> </tr> <tr> <td> Tractors/Trailers</td> <td align="right">175% of 64/0 rate</td> </tr> <tr> <td>Private Type Trailers</td> <td></td> </tr> <tr> <td> Liability</td> <td align="right">on Pleasure rate plus \$15</td> </tr> <tr> <td>Optional Physical Damage</td> <td align="right">250% of normal rate</td> </tr> <tr> <td>Motor Homes and Vehicles with mounted Camper Unit</td> <td></td> </tr> <tr> <td> Liability</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td> DCPD</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td> Optional Physical Damage</td> <td align="right">250% of normal rate</td> </tr> <tr> <td>Motorcycles & Mopeds</td> <td align="right">250% of Driving Record 0</td> </tr> <tr> <td>Snow Vehicles</td> <td align="right">250% of normal rate</td> </tr> <tr> <td>All Terrain Vehicles</td> <td align="right">250% of normal rate</td> </tr> <tr> <td>Any other vehicle</td> <td align="right">Refer to Servicing Carrier</td> </tr> </tbody> </table> <p>NOTE: No DCPD premium is applicable on Private Trailers and Camper units.</p> <p>2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.</p>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Private Type Trailers		Liability	on Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Unit		Liability	250% of 07/0 rate	DCPD	250% of 07/0 rate	Optional Physical Damage	250% of normal rate	Motorcycles & Mopeds	250% of Driving Record 0	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier	<p>A. Short-Term Rentals-Unspecified Lessees-Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B is not permitted. Use of END 44/44R is not permitted.</p> <p>Coverages/Premiums</p> <p>1. Liability, DCPD (Not applicable for Northwest Territories, Nunavut and Yukon) and Optional Physical Damage</p> <table border="1" data-bbox="961 695 1654 1242"> <thead> <tr> <th align="left">Class of Vehicle</th> <th align="right">Premium</th> </tr> </thead> <tbody> <tr> <td>Private Passenger Vehicles</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td colspan="2"><i>Commercial Vehicles</i></td> </tr> <tr> <td> Light Trucks</td> <td align="right">200% of 43/0 rate</td> </tr> <tr> <td> Heavy Trucks</td> <td align="right">200% of 45/0 rate</td> </tr> <tr> <td> Tractors/Trailers</td> <td align="right">175% of 64/0 rate</td> </tr> <tr> <td colspan="2"><i>Private Type Trailers</i></td> </tr> <tr> <td> Liability</td> <td align="right">Non Pleasure rate plus \$15</td> </tr> <tr> <td> Optional Physical Damage</td> <td align="right">250% of normal rate</td> </tr> <tr> <td colspan="2"><i>Motor Homes</i></td> </tr> <tr> <td> Liability</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td> DCPD</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td> Optional Physical Damage</td> <td align="right">250% of normal rate</td> </tr> <tr> <td colspan="2"><i>Vehicles with mounted Camper Unit</i></td> </tr> <tr> <td> Liability</td> <td align="right">250% of 07/0 rate</td> </tr> <tr> <td> Optional Physical Damage</td> <td align="right">250% of normal rate</td> </tr> <tr> <td> Motorcycles & Moped</td> <td align="right">250% of Driving Record 0</td> </tr> <tr> <td> Snow Vehicles</td> <td align="right">250% of normal rate</td> </tr> <tr> <td> All Terrain Vehicles</td> <td align="right">250% or normal rate</td> </tr> <tr> <td> Any other vehicle</td> <td align="right">Refer to Servicing Carrier</td> </tr> </tbody> </table> <p>NOTE: No DCPD premium is applicable on Private Trailers and Camper Units. Refer to Rule 212 when rating Commercial Trailers.</p> <p>2. Accident Benefits, Uninsured Automobile (Not applicable for Alberta, Northwest Territories, Nunavut and Yukon) Charge the normal rate for the type of vehicle concerned.</p>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	<i>Commercial Vehicles</i>		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	<i>Private Type Trailers</i>		Liability	Non Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	<i>Motor Homes</i>		Liability	250% of 07/0 rate	DCPD	250% of 07/0 rate	Optional Physical Damage	250% of normal rate	<i>Vehicles with mounted Camper Unit</i>		Liability	250% of 07/0 rate	Optional Physical Damage	250% of normal rate	Motorcycles & Moped	250% of Driving Record 0	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% or normal rate	Any other vehicle	Refer to Servicing Carrier	<p>FA is reviewing rules in the Commercial Section. 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**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 236 Short Term Rentals- - Unspecified Lessees – Leases of 30 Days or Less and Ride Sharing	<p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>	<p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B is not permitted. Use of END 44/44R is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 237 Long Term Leases – Specified Lessees – Leases Exceeding 30 Days	<p>A. Application The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form.</p> <p>B. Policy Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.</p> <p>C. Rating The vehicle is rated as if owned by the lessee.</p>	<p>A. Application The lessee must complete a current approved Standard or Facility Association Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form.</p> <p>B. Policy Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.</p> <p>C. Rating The vehicle is rated as if owned by the lessee.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 238 Driver Training Vehicles	<p>All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.</p> <p>Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.</p> <p>A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.</p>	<p>All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.</p> <p>Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.</p> <p>A. Driving Record Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 238 Driver Training Vehicles	<p><i>For example:</i> The insured opens a driver training school and either uses his own car or buys another car to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.</p> <p>B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.</p> <p>Private Passenger Vehicles: Rate as business use.</p> <p>Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44</p> <p>Public Vehicles (Buses, etc.): Private Passenger Type Vehicles: Rate as business use Other Vehicles: Light Rate as Class 36; Heavy Rate as Class 44</p> <p>Recreational Vehicles: Rate at non-pleasure rates</p> <p>C. Vehicles used for Driver Training in addition to some other use</p> <ol style="list-style-type: none"> 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. <p><i>For example:</i> If the vehicle is used for driving to and from work less than 17 km use Class 02.</p> <ol style="list-style-type: none"> 3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2. 	<p><i>For example:</i> The Insured opens a driver training school and either uses their own truck to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.</p> <p>B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.</p> <p>Private Passenger Vehicles: Rate as Class 07 (Driving Records 0, 1, 2, 3 only).</p> <p>Commercial Vehicles: Light – Rate as Class 36; Heavy – Rate as Class 44</p> <p>Public Vehicles (Buses, etc.): Private Passenger Type Vehicles - Rate as Class 07 Other Vehicles - Light Rate as Class 36; Heavy Rate as Class 44</p> <p>Recreational Vehicles: Rate at non-pleasure rates</p> <p>C. Vehicles used for Driver Training in addition to some other use</p> <ol style="list-style-type: none"> 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. For example: If the vehicle is used for driving to and from work less than 17 km one use Class 02. If the vehicle is used for retail delivery of auto parts, use Class 43. 3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 238 Driver Training Vehicles</p>	<p>4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.</p> <p><i>For example:</i></p> <p>Step 1 The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.</p> <p>Step 2 The driver training use is part time and the insured also uses the vehicle to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.</p> <p>Step 3 The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.</p> <p>Step 4 Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).</p> <p>D. Driver Training Vehicle Surcharge Table</p> <p>1. Vehicles used only for Secondary School, College or University training courses.</p> <table border="1" data-bbox="310 1149 953 1284"> <thead> <tr> <th>Coverage</th> <th>Equipped with dual controls</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td>Liability</td> <td>35%</td> <td>135%</td> </tr> <tr> <td>DCPD</td> <td>35%</td> <td>135%</td> </tr> <tr> <td>Collision</td> <td>0%</td> <td>75%</td> </tr> </tbody> </table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	DCPD	35%	135%	Collision	0%	75%	<p>4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.</p> <p><i>For example:</i></p> <p>Step 1 The vehicle is a light commercial vehicle and using Class 36, private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.</p> <p>Step 2 The driver training use is part time and the Insured also uses the vehicle for retail delivery of auto parts; therefore, a premium of \$1000 is calculated by rating the vehicle as Class 43. to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.</p> <p>Step 3 The premium in Step 2 is \$1,000 and we add to that the surcharge premium of \$70 calculated in Step 1.</p> <p>Step 4 Use the higher of the results from Step 1 (\$770) or Step 3 (\$1,070).</p> <p>D. Driver Training Vehicle Surcharge Table</p> <p>1. Vehicles used only for Secondary School, College or University training courses.</p> <table border="1" data-bbox="970 1149 1520 1433"> <thead> <tr> <th>Coverage</th> <th>Equipped with Dual Controls</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td>Liability</td> <td>35%</td> <td>135%</td> </tr> <tr> <td>Accident Benefits</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>DCPD*</td> <td>35%</td> <td>135%</td> </tr> <tr> <td>Collision</td> <td>0%</td> <td>75%</td> </tr> <tr> <td>Other Coverages</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Coverage	Equipped with Dual Controls	Other	Liability	35%	135%	Accident Benefits	0%	0%	DCPD*	35%	135%	Collision	0%	75%	Other Coverages	0%	0%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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Rule 239 Fleet	<p>A. Definition</p>	<p>A. Definition</p> <p>A fleet is:</p> <ul style="list-style-type: none"> • A group of 10 or more self-propelled vehicles; • Under Common ownership or management; • Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; • Includes vehicles on a long term lease; • The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. <p>A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term</p>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums																														

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Rule 239 Fleet	<p>A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</p> <p><i>For example:</i> If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.</p> <p>The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</p> <p>Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.</p>	<p>lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</p> <p><i>For example:</i> If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.</p> <p>The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</p> <p>Notes:</p> <ul style="list-style-type: none"> • The Applicant is required to provide proof of vehicle registration and ownership. • Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. <p>Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 239 Fleet	<p>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.</p> <p>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).</p> <p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with ours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 	<p>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.</p> <p>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).</p> <p>Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with ours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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Rule 239 Fleet	<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</p> <p>B. Fleet Rating Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. 	<p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</p> <p>B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> • All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; • Amounts above FA deductibles when the prior Insurer had higher deductibles; • Losses falling within any special agreements with the prior Insurer. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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Rule 239 Fleet	<p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 333:B. Fleet Rating.</p> <p>Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.</p> <p>If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</p>	<p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 333:B. Fleet Rating.</p> <p>If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet.</p> <p>Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA.</p> <p>Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.</p> <p>If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 239 Fleet</p>	<p>Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only.</p> <p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p>C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.</p> <p><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</p> <p>D. New Applications</p> <ol style="list-style-type: none"> 1. Forms required for Fleet Submissions <ol style="list-style-type: none"> a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement 	<p>Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only.</p> <p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p>C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.</p> <p><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</p> <p>D. New Applications</p> <ol style="list-style-type: none"> 1. Forms required for Fleet Submissions <ol style="list-style-type: none"> a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 239 Fleet</p>	<p>This form provides additional information about the risk.</p> <p>e) Any additional supplements such as drivers list, taxi questionnaire.</p> <p>2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p>3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p> <p>If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 228: U.S. Exposure.</p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.</p> <p>Fleets cannot be issued with a term of 6 months.</p> <p>The applicant(s) must sign and date all documentation where indicated.</p> <p>4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. Exposure Surcharge if applicable.</p>	<p>d) Any additional supplements such as drivers list, taxi questionnaire.</p> <p>2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p>3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p> <p>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 228: Outside Province/Territory Exposure.</p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.</p> <p>Fleets cannot be issued with a term of 6 months.</p> <p>The applicant(s) must sign and date all documentation where indicated.</p> <p>4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory exposure surcharge if applicable.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

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<p>Rule 239 Fleet</p>	<p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p>Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p>5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.</p> <p>Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p>6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p>	<p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p>5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.</p> <p>Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p>6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound).</p> <p>After the effective date, where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0.</p>	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION NEWFOUNDLAND & LABRADOR RULE & RATES MANUAL
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 239</p> <p>Fleet</p>	<p>If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not driving record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not driving record 0.</p> <p><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</p> <p>7. Premium Calculation</p> <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and</p>	<p>Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p>If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.</p> <p><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</p> <p>7. Premium Calculation</p> <p>Note:</p> <ul style="list-style-type: none"> Refer to Rule 215 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000. Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit</p>	<p>Refer to Rule 215 on rating of experience (fleet) rated risk.</p> <p>This information is listed in other sections of the manual.</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 239 Fleet</p>	<p>Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p> <p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p><u>Optional Physical Damage</u></p> <p>All Perils</p> <p>a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p>	<p>is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p> <p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>e) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p><u>Optional Physical Damage</u></p> <p>All Perils</p> <p>a) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>b) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p>	<p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 239</p> <p>Fleet</p>	<p><u>Premium Totals</u> Liability</p> <p>a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)</p> <p>b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.</p> <p>c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.</p> <p>d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p> <p>E. Renewals</p> <p>Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.</p> <p>Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires.</p> <p>The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.</p> <p>Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.</p>	<p><u>Premium Totals</u> Liability</p> <p>a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)</p> <p>b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.</p> <p>c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.</p> <p>d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p> <p>E. Renewals</p> <p>Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.</p> <p>Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.</p> <p>The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.</p> <p>Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.</p>	<p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 241</p> <p>Carrying Explosives</p>	<p>The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a. END 4a can be applied to all coverages or limited to the mandatory coverages.</p> <p>An Explosive Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier.</p> <ol style="list-style-type: none"> 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	<p>The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a/4A/4(A). END 4a/4A/4(A) can be applied to all coverages or limited to the mandatory coverages.</p> <p>An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier.</p> <ol style="list-style-type: none"> 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual. 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium. 	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 242</p> <p>Carrying Radioactive Material</p>	<p>The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b. END 4b can be applied to all coverages or limited to the mandatory coverages.</p> <p>A Radioactive Materials Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.</p>	<p>The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b/4B/4(B). END 4b/4B/4(B) can be applied to all coverages or limited to the mandatory coverages.</p> <p>A Radioactive Materials Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.</p>	<p>Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 243</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>END 30</p>	<p>Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31</p>	<p>Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31</p> <p>The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".</p>	<p>Information is moved from Rule 214</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsements	This will not impact premiums
PUBLIC SECTION				
Rule 312 Endorsements	END 20 - Loss of Use Facility Association does not provide this coverage for Public Vehicles. After Market Sound and Electronic Communication Equipment Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Endorsement Section. END 37 - Limitation to Automobile Sound and Electronic Communication Equipment This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured. END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured. <i>For example:</i> END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY) This is how it will be labelled in the manual after approval: Rule 312: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication.	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies				
<p>Rule 327</p> <p>Suspension and Reinstatement of Coverages – END 16/17</p>	<p>Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.</p> <p>No refund is allowed in respect of Comprehensive and Specified Perils.</p> <p>If Liability, DCPD and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p> <p>END 16/17 is not available for the following:</p> <ol style="list-style-type: none"> 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Vehicle section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer’s lot. <p>Rating</p>	<p>Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>), Accident Benefits, Uninsured Automobile (<i>not available in Alberta, Northwest Territories, Nunavut and Yukon</i>) and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.</p> <p>No refund is allowed in respect of Comprehensive and Specified Perils.</p> <p>If Liability, DCPD (<i>not available in Northwest Territories, Nunavut and Yukon</i>) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p> <p>END 16/17 is not available for the following:</p> <ol style="list-style-type: none"> 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Vehicle Section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer’s lot. <p>Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below (<i>except Ontario</i>):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #00a0e3; color: white;"> <th style="text-align: left;">Period of Suspension/Cancellation</th> <th style="text-align: left;">% of Annual Premium</th> </tr> </thead> <tbody> <tr> <td>Less than 45 days**</td> <td>Nil</td> </tr> </tbody> </table>	Period of Suspension/Cancellation	% of Annual Premium	Less than 45 days**	Nil	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
Period of Suspension/Cancellation	% of Annual Premium							
Less than 45 days**	Nil							

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																						
Rule 327 Suspension and Reinstatement of Coverages – END 16/17	<p>The refund for the period of cancellation is calculated according to the table printed on the END 16 form.</p> <p>In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.</p>	<table border="1"> <tr><td>Less than 2 months</td><td>Nil</td></tr> <tr><td>45 days and less than 2 ½ months**</td><td>15%</td></tr> <tr><td>2 months and less than 2 ½ months</td><td>15%</td></tr> <tr><td>2 ½ months and less than 3 months</td><td>19%</td></tr> <tr><td>3 months and less than 3 ½ months</td><td>22%</td></tr> <tr><td>3 ½ months and less than 4 months</td><td>26%</td></tr> <tr><td>4 months and less than 4 ½ months</td><td>30%</td></tr> <tr><td>4 ½ months and less than 5 months</td><td>34%</td></tr> <tr><td>5 months and less than 5 ½ months</td><td>38%</td></tr> <tr><td>5 ½ months and less than 6 months</td><td>41%</td></tr> <tr><td>6 months or more</td><td>45%</td></tr> </table> <p>**Applies to Alberta Only</p> <p>In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days <i>(Applies to Alberta and Ontario only)</i> or sixty (60) consecutive days.</p>	Less than 2 months	Nil	45 days and less than 2 ½ months**	15%	2 months and less than 2 ½ months	15%	2 ½ months and less than 3 months	19%	3 months and less than 3 ½ months	22%	3 ½ months and less than 4 months	26%	4 months and less than 4 ½ months	30%	4 ½ months and less than 5 months	34%	5 months and less than 5 ½ months	38%	5 ½ months and less than 6 months	41%	6 months or more	45%	<p>FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions</p>	<p>This will not impact premiums</p>
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6 months or more	45%																									
Rule 329.A Home-Made Vehicles / Reconstructed / Right Hand Drive / Imported Vehicles	<p>The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.</p> <p>A. Liability, DCPD and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier:</p> <ol style="list-style-type: none"> A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And Rate group 10 is to be used for Accident Benefits for Private Passenger vehicles where vehicles are rated by value. <p>These certificates must accompany the application to the Servicing Carrier.</p>	<p>The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.</p> <p>A. Liability, DCPD and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier:</p> <ol style="list-style-type: none"> A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And Charge the normal rate for the type of vehicle concerned for Accident Benefits. <p>These certificates must accompany the application to the Servicing Carrier.</p>	<p>Public and Recreational vehicles do not have rate groups.</p>	<p>This will not impact premiums</p>																						

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338.D.7 Fleet, New Application	<p>7. Premium Calculation</p> <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.</p> <p>Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p> <p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p>	<p>7. Premium Calculation</p> <p>Note:</p> <ul style="list-style-type: none"> • Refer to Rule 313 on rating of experience (fleet) rated risk. • For other classes of business, refer to the appropriate section of the manual. <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.</p> <p>Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p> <p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p>	<p>Refer to Rule 313 on rating of experience (fleet) rated risk.</p> <p>This information is listed in other sections of the manual.</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338.D.7 Fleet, New Application	<p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p><u>Optional Physical Damage</u></p> <p>All Perils c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p> <p><u>Premium Totals</u></p> <p>Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined) b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors. c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3. d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p>	<p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p><u>Optional Physical Damage</u></p> <p>All Perils e) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p> <p><u>Premium Totals</u></p> <p>Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined) b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors. c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3. d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p>	<p>This information is listed in other sections of the manual.</p> <p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements Applicable to POL 1 (Owner's Policy)	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsements	This will not impact premiums
RECREATIONAL SECTION				
Rule 429 Suspension of Coverages and Reinstatement - END 16/17	END 16/17 is not available for the following: 1. Vehicles for which proof of insurance is issued or filed. 2. Experience rated risks. 3. Recreational vehicles rated in the Recreational Vehicle section. 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	Not applicable	This endorsement is not available on Recreational Vehicles described in the Recreational Section of the manual	This will not impact premiums
Rule 432.A Home-Made Vehicles / Reconstructed / Right Hand Drive / Imported Vehicles	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups. A. Liability, DCPD and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups. A. Liability, DCPD and Accident Benefits No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And	Public and Recreational vehicles do not have rate groups.	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 432.A</p> <p>Home-Made Vehicles / Reconstructed / Right Hand Drive / Imported Vehicles</p>	<p>2. Rate group 10 is to be used for Accident Benefits for Private Passenger vehicles where vehicles are rated by value.</p> <p>These certificates must accompany the application to the Servicing Carrier.</p>	<p>2. Charge the normal rate for the type of vehicle concerned for Accident Benefits.</p> <p>These certificates must accompany the application to the Servicing Carrier.</p>	<p>Public and Recreational vehicles do not have rate groups.</p>	<p>This will not impact premiums</p>
<p>Rule 438.D.7</p> <p>Fleet, New Application</p>	<p>7. Premium Calculation</p> <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.</p> <p>Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p>	<p>7. Premium Calculation</p> <p>Note:</p> <ul style="list-style-type: none"> Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. <p><u>Liability and DCPD</u> Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.</p> <p>Public Vehicle - Road Hazard and Passenger Hazard</p> <p>a) Enter the premium applicable to the minimum statutory limit for Road Hazard.</p> <p>b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.</p> <p><i>For example:</i></p> <p>a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.</p>	<p>This information is listed in other sections of the manual.</p> <p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 438.D.7</p> <p>Fleet, New Application</p>	<p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p><u>Optional Physical Damage</u></p> <p>All Perils</p> <p>e) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>f) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p> <p><u>Premium Totals Liability</u></p> <p>a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2</p>	<p>b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.</p> <p>e) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p>Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).</p> <p>Every other vehicle Enter the premium applicable to the statutory minimum limit.</p> <p><u>Optional Physical Damage</u></p> <p>All Perils</p> <p>e) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.</p> <p>f) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.</p> <p>All other coverages Enter premium and deductibles where indicated.</p> <p><u>Premium Totals Liability</u></p> <p>a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard</p>	<p>This information is listed in other sections of the manual.</p> <p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438.D.7 Fleet, New Application	<p>(Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)</p> <p>b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.</p> <p>c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.</p> <p>d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p>	<p>B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)</p> <p>b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.</p> <p>c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.</p> <p>d) Add the final total under each Table to the total derived from adding together all other premiums.</p> <p>All Other Coverages Total the premiums in each column.</p>	<p>This information is listed in other sections of the manual.</p> <p>Also the information is for Public Vehicles but listed under PPV, Commercial and Recreational</p>	<p>This will not impact premiums</p>