

March 2025

**Manual of Rules and Rates
Ontario**

**Updated High Theft Vehicle List
Effective August 1, 2025 (New Business and Renewals)**

Effective August 1, 2025 Facility Association is implementing the following update for new business and renewals in Ontario:

- The High Theft Vehicle list has been updated in the Private Passenger Section of the manual.
- A summary of the rule change is 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 ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2025**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
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PRIVATE PASSENGER SECTION																																																																																																																			
Rule 140: High Theft Exposure Surcharge	In instances where the following vehicles are insured, a 55% surcharge applies to Comprehensive or Specified Perils Coverage: <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 25%;">Make</th> <th style="width: 25%;">Model Series</th> <th style="width: 50%;">Model Years</th> </tr> </thead> <tbody> <tr><td>Acura</td><td>RDX</td><td>2021-Present</td></tr> <tr><td>Chevrolet/GMC</td><td>Silverado/Sierra 1500 Series</td><td>1999-2006</td></tr> <tr><td>Dodge/Ram</td><td>1500 Series</td><td>2009 - Present</td></tr> <tr><td>Ford</td><td>F150 Series</td><td>2015-2020</td></tr> <tr><td>Honda</td><td>Accord</td><td>2018-Present</td></tr> <tr><td>Honda</td><td>Civic</td><td>2016-Present</td></tr> <tr><td>Honda</td><td>CR-V</td><td>2016-Present</td></tr> <tr><td>Jeep</td><td>Grand Cherokee</td><td>2011-Present</td></tr> <tr><td>Jeep</td><td>Wrangler</td><td>2021-Present</td></tr> <tr><td>Land Rover</td><td>Range Rover</td><td>2015-Present</td></tr> <tr><td>Lexus</td><td>RX Series</td><td>2016-Present</td></tr> <tr><td>Toyota</td><td>Highlander</td><td>2013-Present</td></tr> <tr><td>Toyota</td><td>RAV4</td><td>2013-Present</td></tr> <tr><td>Toyota</td><td>Tacoma</td><td>2016-Present</td></tr> </tbody> </table> A 55% surcharge applies to Comprehensive or Specified Perils shall also apply to any vehicle with an MSRP (Manufacturer's Suggested Retail Price) \$120,000 or more (including tax) .	Make	Model Series	Model Years	Acura	RDX	2021-Present	Chevrolet/GMC	Silverado/Sierra 1500 Series	1999-2006	Dodge/Ram	1500 Series	2009 - Present	Ford	F150 Series	2015-2020	Honda	Accord	2018-Present	Honda	Civic	2016-Present	Honda	CR-V	2016-Present	Jeep	Grand Cherokee	2011-Present	Jeep	Wrangler	2021-Present	Land Rover	Range Rover	2015-Present	Lexus	RX Series	2016-Present	Toyota	Highlander	2013-Present	Toyota	RAV4	2013-Present	Toyota	Tacoma	2016-Present	In instances where the following vehicles are insured, a 55% surcharge applies to Comprehensive or Specified Perils Coverage: <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 25%;">Make</th> <th style="width: 25%;">Model Series</th> <th style="width: 50%;">Model Years</th> </tr> </thead> <tbody> <tr><td>Acura</td><td>RDX</td><td>2021-Present</td></tr> <tr><td>Cadillac</td><td>Escalade Series</td><td>2021-Present</td></tr> <tr><td>Chevrolet/GMC</td><td>Silverado/Sierra 1500 Series</td><td>1999-Present</td></tr> <tr><td>Chevrolet/GMC</td><td>Suburban/Yukon /Tahoe Series</td><td>2022-Present</td></tr> <tr><td>Dodge/Ram</td><td>1500 Series</td><td>2009-Present</td></tr> <tr><td>Ford</td><td>F150 Series</td><td>2015-Present</td></tr> <tr><td>Honda</td><td>Accord</td><td>2018-Present</td></tr> <tr><td>Honda</td><td>Civic</td><td>2016-Present</td></tr> <tr><td>Honda</td><td>CR-V</td><td>2016-Present</td></tr> <tr><td>Jaguar</td><td>F-Pace</td><td>2020-Present</td></tr> <tr><td>Jeep</td><td>Gladiator</td><td>2022-Present</td></tr> <tr><td>Jeep</td><td>Grand Cherokee</td><td>2011-Present</td></tr> <tr><td>Jeep</td><td>Wrangler</td><td>2021-Present</td></tr> <tr><td>Land Rover</td><td>Ranger Defender Series</td><td>2022-Present</td></tr> <tr><td>Land Rover</td><td>Range Rover Series</td><td>2015-Present</td></tr> <tr><td>Lexus</td><td>GX Series</td><td>2022-Present</td></tr> <tr><td>Lexus</td><td>RX Series</td><td>2016-Present</td></tr> <tr><td>Mercedes-Benz</td><td>G-Class</td><td>2019-Present</td></tr> <tr><td>Toyota</td><td>Highlander</td><td>2013-Present</td></tr> <tr><td>Toyota</td><td>RAV4</td><td>2013-Present</td></tr> <tr><td>Toyota</td><td>Tacoma</td><td>2016-Present</td></tr> </tbody> </table> A 55% surcharge applies to Comprehensive or Specified Perils shall also apply to any vehicle with an MSRP (Manufacturer's Suggested Retail Price) \$120,000 or more (including tax) .	Make	Model Series	Model Years	Acura	RDX	2021-Present	Cadillac	Escalade Series	2021-Present	Chevrolet/GMC	Silverado/Sierra 1500 Series	1999-Present	Chevrolet/GMC	Suburban/Yukon /Tahoe Series	2022-Present	Dodge/Ram	1500 Series	2009-Present	Ford	F150 Series	2015-Present	Honda	Accord	2018-Present	Honda	Civic	2016-Present	Honda	CR-V	2016-Present	Jaguar	F-Pace	2020-Present	Jeep	Gladiator	2022-Present	Jeep	Grand Cherokee	2011-Present	Jeep	Wrangler	2021-Present	Land Rover	Ranger Defender Series	2022-Present	Land Rover	Range Rover Series	2015-Present	Lexus	GX Series	2022-Present	Lexus	RX Series	2016-Present	Mercedes-Benz	G-Class	2019-Present	Toyota	Highlander	2013-Present	Toyota	RAV4	2013-Present	Toyota	Tacoma	2016-Present	The proposed change to update the list of the high theft exposure surcharge	This may impact premiums
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