

August 2022

**Manual of Rules and Rates
PRINCE EDWARD ISLAND**

**Revised Commercial Rule Change
Effective December 1, 2022 (New Business and Renewals)**

Effective December 1, 2022 Facility Association is implementing the following update for new business and renewals in Prince Edward Island:

- Commercial Rule 228 in the manual has been amended.

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

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

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL
SUMMARY OF APPROVE RULE CHANGE EFFECTIVE DECEMBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
COMMERCIAL SECTION				
<p>228: Outside Province Exposure</p>	<p>Rule 228: Outside Prince Edward Island Exposure</p> <p>A. Outside Prince Edward Island Exposure Surcharge</p> <p>Any commercial vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge.</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>The percentage of U.S. Exposure will be determined based on the International Fuel Tax Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</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>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the</p>	<p>Rule 228: Outside Province Exposure</p> <p>Any commercial or 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>A. Outside Province 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 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</p>	<p>Harmonize the name of the surcharge across all provinces & territories</p> <p>Clarifies wording and indicates this section excludes IU vehicles.</p>	<p>This will not impact premiums.</p> <p>This may impact premiums on Interurban Vehicles</p>

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	<p>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 For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. <i>For example:</i></p> <table border="1" data-bbox="457 834 1024 1023"> <thead> <tr> <th>Outside Prince Edward Island Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>10%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> </tbody> </table> <p>Optional Physical Damage For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium. <i>For example:</i></p> <table border="1" data-bbox="457 1203 1024 1362"> <thead> <tr> <th>Outside Prince Edward Island Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table>	Outside Prince Edward Island Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	Outside Prince Edward Island Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>exposure outside the Province, including 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, END 44 For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. <i>For example:</i></p> <table border="1" data-bbox="1056 862 1623 1021"> <thead> <tr> <th>Outside Province Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>10%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> </tbody> </table> <p>Optional Physical Damage For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge .50% of the applicable premium. <i>For example:</i></p> <table border="1" data-bbox="1056 1229 1623 1362"> <thead> <tr> <th>Outside Province Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table>	Outside Province Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	Outside Province Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>Harmonize wording across jurisdiction</p> <p>Harmonize wording across jurisdiction</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>
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**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULE AND RATES MANUAL
SUMMARY OF APPROVE RULE CHANGE EFFECTIVE DECEMBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>B. Currency Differential Surcharge</p> <p>Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.</p> <p>The surcharge percentage is calculated by means of the following formula:</p> <p>Currency differential x Outside Prince Edward Island exposure surcharge</p> <p><i>For example:</i></p> <p>The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Prince Edward Island exposure surcharge is 25%.</p> <p>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the Outside Prince Edward Island exposure surcharge. 	<p>B. Currency Differential Surcharge (Excluding Interurban Vehicles)</p> <p>Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.</p> <p>The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.</p> <p>The surcharge percentage is calculated by means of the following formula:</p> <p>Currency differential x Percentage of U.S. Exposure</p> <p><i>For example:</i></p> <p>The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Province 50% of the time. Of that 50% total Outside Province Exposure the vehicle travels into the U.S. 25% of the time.</p> <p>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium, not DCPD 2. Not subject to a minimum surcharge 3. This surcharge is an additional surcharge and not to be compounded. 	<p>Clarifies wording and indicates this section excludes IU vehicles.</p> <p>Clarifies how Currency Differential Surcharge is to be calculated</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>

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		<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 will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.</p> <p>Step 1: Determine the Canadian Out of Province Exposure.</p> <p>The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration <u>within Canada.</u></p> <p>a) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is <u>50% or less</u>:</p>		

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		<p>Where an Interurban vehicle is registered in Prince Edward Island and reports 50% or less of its total <u>Canadian</u> mileage traveling outside the Atlantic Provinces (New Brunswick, Newfoundland & Labrador, Nova Scotia, Prince Edward Island) and Quebec, surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage.</p> <p><i>Example:</i></p> <table border="1" data-bbox="1060 553 1623 712"> <thead> <tr> <th>Canadian Out of Province Exposure</th> <th>Applicable Canadian Mileage Surcharge</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>10%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> </tbody> </table> <p><i>b) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is over 50%:</i></p> <p>Any Interurban vehicle registered in Prince Edward Island that reports more than 50% of its total mileage outside the Atlantic Provinces (New Brunswick, Newfoundland & Labrador, Nova Scotia, Prince Edward Island) and Quebec, is subject to the surcharge (or discount) outlined below.</p> <p>To determine the surcharge (or discount) amount, select the Region where the majority of the exposure is incurred from the table below.</p> <table border="1" data-bbox="1060 1130 1583 1395"> <thead> <tr> <th>Region</th> <th>Applicable Surcharge/Discount</th> </tr> </thead> <tbody> <tr> <td>Ontario</td> <td>320%</td> </tr> <tr> <td>Western Canada</td> <td>15%</td> </tr> <tr> <td colspan="2"><i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i></td> </tr> <tr> <td>Territories</td> <td>-20%</td> </tr> <tr> <td colspan="2"><i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i></td> </tr> </tbody> </table>	Canadian Out of Province Exposure	Applicable Canadian Mileage Surcharge	5%	5%	10%	10%	25%	25%	50%	50%	Region	Applicable Surcharge/Discount	Ontario	320%	Western Canada	15%	<i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i>		Territories	-20%	<i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i>			
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		<p><i>Example:</i> A vehicle registered in Prince Edward Island travels 70% of the time in Ontario, 10% in Alberta and 20% in Prince Edward Island. As the vehicle has accumulated over 50% of the Canadian mileage in Ontario, a 320% surcharge applies.</p> <p>If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the highest surcharge.</p> <p><i>Example:</i> A vehicle registered in Prince Edward Island travels 30% in the Atlantic Provinces and Quebec, 30% in Ontario, 30% in Western Canada and 10% into the U.S. As the vehicle has equal exposure in Ontario and Western Canada, a 320% Ontario surcharge applies, as the surcharge amount is higher. The surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p> <p>Step 2: Determine U.S. Exposure</p> <p>Based on the total reported mileage (Canada and the U.S.), surcharge 1% per percentage (%) of exposure into the U.S.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1058 1019 1625 1182"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable U.S. Surcharge</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>5%</td> </tr> <tr> <td>10%</td> <td>10%</td> </tr> <tr> <td>25%</td> <td>25%</td> </tr> <tr> <td>50%</td> <td>50%</td> </tr> </tbody> </table> <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 surcharge amounts calculated under Step 1 and Step 2.</p>	U.S. Exposure	Applicable U.S. Surcharge	5%	5%	10%	10%	25%	25%	50%	50%		
U.S. Exposure	Applicable U.S. Surcharge													
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		<p>The total surcharge is applicable to Liability (BI and PD) and DCPD premiums.</p> <p><i>Example:</i> Step 1: Canadian Out of Province Surcharge= 320% Step 2: U.S. Exposure Surcharge = <u>10%</u> Total Out of Province Exposure Surcharge 330%</p> <p>In the above example, a 330% surcharge would apply to Liability (BI and PD) and DCPD Premiums.</p>		

May 2022

**Manual of Rules and Rates
Prince Edward Island**

**2022 Private Passenger CLEAR Rate Group Tables and
2022 Commercial Rate Group Tables
Effective September 1, 2022 (New Business and Renewals)**

Effective September 1, 2022 Facility Association is implementing the following update for new business and renewals in Prince Edward Island:

- 2022 Private Passenger CLEAR Rate Group Tables now having an amended range of 1-13 for Accident Benefits rate groups;
- 2022 Commercial Rate Group Tables (Tables I and II).

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

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

January 2022

**Manual of Rules and Rates
Prince Edward Island**

**Revised Motorcycle & Moped Rates
Effective May 1, 2022 (New Business and Renewals)**

Effective May 1, 2022 Facility Association is implementing the following updates for new business and renewals in Prince Edward Island:

- Revised Motorcycle & Moped rates. Overall, there is a change of +2.2%. Rates may vary depending upon individual policy circumstances.
- There are rule changes in various sections of the manual. A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.
- END 35 (Emergency Service Expense) will no longer be offered; however the coverage will be grandfathered on existing policies until the vehicle is removed from the policy.

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

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

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SECTION				
Risk Not Specifically Provided For	<p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.</p>	<p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) and Transportation Network Policy (SPF 9) are not available through Facility Association.</p>	Clarify that SPF 9 is not available through FA	This will not impact premiums.
PRIVATE PASSENGER SECTION				
<p>123.A & B: Commonly Used Endorsements</p> <p>A. Loss of Use Coverage</p> <p>B. Legal Liability for Damage to Non-owned Automobile(s)</p>	<p>A. Loss of Use Coverage 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>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>A. Loss of Use 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>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 & Premium The amount payable shall not exceed \$50 per day.</p>	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 and END 27 coverage. Policyholders will have more coverage choice.

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	<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. 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>	<table border="1" data-bbox="1060 310 1530 469"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$1200</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$1500</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <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 & Premium The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is subject to a deductible of \$500.</p> <table border="1" data-bbox="1060 1040 1530 1175"> <thead> <tr> <th>Total Limit</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$40,000</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$50,000</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$75,000</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <p>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>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Total Limit	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	\$34	\$75,000	\$75	\$39		
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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
152 Endorsement Application to POL 1 (Owner's Policy) END 20	<p>20: Loss of Use Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p>Rating</p> <p>Private Passenger Vehicles (Class 01-19): \$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence See Rule 123 in Private Passenger Vehicle Section</p> <p>Other Vehicles: Not offered</p>	<p>20: Loss of Use Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p>Rating</p> <p>Private Passenger Vehicles: The amount payable shall not exceed \$50 per day.</p> <table border="1"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$900</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$1200</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$1500</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> <p>Other Vehicles: Not offered. Refer to additional rules within manual for further information.</p>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 coverage. Policyholders will have more coverage choice.
Total Limit per occurrence	Premium Annual	Premium six month policy														
\$900	\$50	\$26														
\$1200	\$65	\$34														
\$1500	\$75	\$39														
152: Endorsement Application to POL 1 (Owner's Policy) END 27	<p>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive Other Automobiles</p> <p>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.</p> <p>Rating</p> <p>Private Passenger Vehicles: Premium: \$50 per annum. Peril: Collision & Comprehensive</p>	<p>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive Other Automobiles</p> <p>Cover 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.</p> <p>Rating</p> <p>Private Passenger Vehicles: Peril: Collision & Comprehensive only Deductible: \$500</p>	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 27 coverage. Policyholders will have more coverage choice.												

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
	Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy. Other Vehicles: Not offered. Note: 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.	<table border="1" data-bbox="1060 337 1549 500"> <thead> <tr> <th>Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <tr> <td>\$40,000</td> <td>\$50</td> <td>\$26</td> </tr> <tr> <td>\$50,000</td> <td>\$65</td> <td>\$34</td> </tr> <tr> <td>\$75,000</td> <td>\$75</td> <td>\$39</td> </tr> </tbody> </table> Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy. Other Vehicles: Not offered. Note: 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.	Limit per occurrence	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	\$34	\$75,000	\$75	\$39		
Limit per occurrence	Premium Annual	Premium six month policy														
\$40,000	\$50	\$26														
\$50,000	\$65	\$34														
\$75,000	\$75	\$39														
152 Endorsement Application to POL 1 (Owner's Policy) END 35	35: Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle. Rating: \$6 per annual term per vehicle.	35: Emergency Service Expense No longer available. Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.	Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.												
COMMERCIAL SECTION																
243 Endorsement Application to POL 1 (Owner's Policy) END 35	35: Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle. Rating: \$6 per annual term per vehicle.	35: Emergency Service Expense No longer available. Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.	Remove endorsement offering and clarifying that existing coverage	This will not impact premiums.												

**FACILITY ASSOCIATION PRINCE EDWARD ISLAND RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE MAY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
			will be grandfathered on existing risks.	
PUBLIC SECTION				
338 Endorsement Application to POL 1 (Owner's Policy) END 35	35: Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle. Rating: \$6 per annual term per vehicle.	35: Emergency Service Expense No longer available. Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.	Remove endorsement and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.
RECREATIONAL SECTION				
442 Endorsement Application to POL 1 (Owner's Policy) END 35	35: Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle. Rating: \$6 per annual term per vehicle.	35: Emergency Service Expense No longer available. Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.	Remove endorsement and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.