

March 2026

**Manual of Rules and Rates  
Ontario**

**Accident Benefit Reform & Various Rule Changes  
Effective July 1, 2026 (New Business and Renewals)**

**Effective July 1, 2026** Facility Association is implementing the following update for new business and renewals in Ontario:

- New Ontario Reform Accident Benefit O. Reg 34/10 Statutory Accident Benefit Schedule;
- Implementation of the New Standard SABS endorsement (OPCF 47R and OEF 47R);
- Introduction of Gender X (Class 04);
- Changing the threshold (definition) of a non-chargeable accident;
- Rate pages have been updated to reflect the changes to accident benefits.

A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://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 & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
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Rule 102: Optional Accident Benefits	<p><b>Rule 102: Optional Accident Benefits</b> The Insured may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p> <p><b>A. Optional Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000, as selected by the named Insured under the policy.</p> <p><b>Optional Caregiver, Housekeeping and Home Maintenance Benefit</b> For non-catastrophic injuries, provides benefit of caregiver up to \$250/week for the first dependant and \$50/week for each additional dependant. Also provides a housekeeping and home maintenance benefit of up to \$100/week.</p>	<p><b>Rule 102: Optional &amp; Increased Accident Benefits</b> The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional &amp; Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p> <p><b>A. Optional &amp; Increased Accident Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> This benefit may compensate the Named Insured(s) and other covered persons for loss income. Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000, <del>as selected by the named Insured under the policy.</del></p> <p><b>Optional Caregiver Benefit</b></p> <ul style="list-style-type: none"> <li><u>Catastrophic Impairment Only</u>. This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.</li> <li><u>Impairment</u>. This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need or care.</li> </ul> <p><b>Optional Housekeeping &amp; Home Maintenance Benefit</b></p> <ul style="list-style-type: none"> <li><u>Catastrophic Impairment only</u>. This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to</li> </ul>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This may impact premiums

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<p>Rule 102:</p> <p>Optional Accident Benefits</p>	<p><b>Optional Medical, Rehabilitation and Attendant Care Benefit</b> Combined optional medical, rehabilitation and attendant care benefit of \$130,000 is available. Also available is an optional \$1,000,000 combined medical, rehabilitation and attendant care benefit.</p> <p><b>Optional Benefit for Catastrophic Impairment</b> Optional benefit for catastrophic impairment of up to \$1,000,000 for medical, rehabilitation and attendant care is available if the insured person sustains a catastrophic impairment.</p> <p><b>Optional Dependant Care Benefit</b> Provides a dependant care benefit of \$75/week for the first dependant plus \$25/week for each additional dependant to a maximum of \$150/week.</p>	<p>perform the housekeeping and home maintenance services, they normally performed before the accident, as a result of a catastrophic injury.</p> <ul style="list-style-type: none"> <li><b>Impairment.</b> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident.</li> </ul> <p><b>Supplementary <del>Optional</del> Medical, Rehabilitation &amp; Attendant Care Benefit</b></p> <ul style="list-style-type: none"> <li>Increased Medical, Rehabilitation &amp; Attendant Care (\$130,000/\$1,000,000). This benefit may increase the available limits, beyond the standard limits.</li> <li>Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation &amp; Attendant Care Benefit)</li> </ul> <p><b>Optional Dependant Care Benefit</b> This benefit may cover reasonable and necessary expenses incurred in caring for dependants.</p> <p><b>Optional Non-Earner Benefit</b> This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life.</p> <p><b>Optional Lost Educational Expenses Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.</p> <p><b>Optional Expenses of Visitors Benefit</b> This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if the Named Insured(s) and other covered persons sustain an impairment as a result of an accident.</p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

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<p>Rule 102:</p> <p>Optional Accident Benefits</p>	<p><b>Optional Death and Funeral Benefit</b> Increases the amount payable to a deceased person’s surviving spouse to \$50,000 and also \$20,000 to each of the deceased person’s surviving dependants. Also increases the maximum amount for funeral expenses to \$8,000.</p> <p><b>Optional Indexation Benefit</b> Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed.</p> <p><b>B. Premium Calculation</b> The Optional Benefits are purchased on a per policy basis, meaning that the premium for the option chosen is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. See special instructions for Fleets. The premium for each selected Optional Benefit must be shown separately on the application.</p> <p>Optional Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> <li>Add the premium for the selected Optional Benefits.</li> </ol>	<p><b>Optional Damage to Personal Items Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged as a result of the accident.</p> <p><b>Optional Death Benefit</b> This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed.</p> <p><b>Optional Funeral Benefit</b> This benefit may pay for some funeral expenses.</p> <p><b>Optional Indexation Benefit</b> This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.</p> <p><b>B. Premium Calculation</b> The Optional &amp; Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option chosen is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. <del>See special instructions for Fleets.</del> The premium for each selected Optional &amp; Increased Accident Benefit must be shown separately on the application.</p> <p>Optional &amp; Increased Accident Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> <li>Add the premium for the selected Optional &amp; Increased Accident Benefits.</li> </ol>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

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<p>Rule 102:  Optional Accident Benefits</p>	<p>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</p> <p><b>C. Fleets</b> Only Optional Death and Funeral Benefit is available on fleets.</p> <p>The premium for Optional Death and Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</p> <p>If the Insured wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</p> <p><b>D. Rating Example</b> Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.</p> <p>There are 2 vehicles on an annual policy with an effective date of November 1, 2010. Applicant is principal operator of Vehicle 1 rated 022 with a 50% surcharge. Spouse is principal operator of Vehicle 2 and rated 010. The Insureds would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011.</p> <ol style="list-style-type: none"> <li>Find the Accident Benefit premium from the rate pages. <table style="margin-left: 20px;"> <tr><td>Vehicle 1</td><td>\$1,500</td></tr> <tr><td>Vehicle 2</td><td>\$2,000</td></tr> </table> </li> <li>Apply any surcharges. <table style="margin-left: 20px;"> <tr><td>Vehicle 1</td><td>\$1,500 x 1.5 = \$2,250.</td></tr> <tr><td>Vehicle 2</td><td>\$2,000</td></tr> </table> </li> <li>Choose the higher premium - \$2,250.</li> <li>Determine the appropriate Optional Benefits premium in the appropriate section of the manual.</li> <li>Income Replacement \$958(private passenger) Death and Funeral \$13(private passenger)</li> </ol>	Vehicle 1	\$1,500	Vehicle 2	\$2,000	Vehicle 1	\$1,500 x 1.5 = \$2,250.	Vehicle 2	\$2,000	<p>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death Benefit and Optional Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</p> <p><del><b>C. Fleets</b> Only Optional Death and Funeral Benefit is available on fleets.</del></p> <p><del>The premium for Optional Death and Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</del></p> <p><del>If the Insured wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</del></p> <p><del><b>D. Rating Example</b> Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.</del></p> <p><del>There are 2 vehicles on an annual policy with an effective date of November 1, 2010. Applicant is principal operator of Vehicle 1 rated 022 with a 50% surcharge. Spouse is principal operator of Vehicle 2 and rated 010. The Insureds would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011.</del></p> <ol style="list-style-type: none"> <li><del>Find the Accident Benefit premium from the rate pages.</del> <table style="margin-left: 20px;"> <tr><td>Vehicle 1</td><td>\$1,500</td></tr> <tr><td>Vehicle 2</td><td>\$2,000</td></tr> </table> </li> <li><del>Apply any surcharges.</del> <table style="margin-left: 20px;"> <tr><td>Vehicle 1</td><td>\$1,500 x 1.5 = \$2,250.</td></tr> <tr><td>Vehicle 2</td><td>\$2,000</td></tr> </table> </li> <li><del>Choose the higher premium - \$2,250.</del></li> <li><del>Determine the appropriate Optional Benefits premium in the appropriate section of the manual.</del></li> <li><del>Income Replacement \$958(private passenger) Death and Funeral \$13(private passenger)</del></li> </ol>	Vehicle 1	\$1,500	Vehicle 2	\$2,000	Vehicle 1	\$1,500 x 1.5 = \$2,250.	Vehicle 2	\$2,000	<p>Removing restriction on fleet and examples to ensure that all users are reviewing the rules in its entity</p>	<p>This will not impact premiums</p>
Vehicle 1	\$1,500																			
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Rule 102:  Optional Accident Benefits	<p>6. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefit premium plus the premium for Income Replacement by the factor for Indexation taken from the private passenger rate pages and round to the nearest dollar.</p> <p style="text-align: right;">\$2,250 + \$958                      \$3208  Indexation = \$3208 x .27    \$866</p> <p>7. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</p> <p style="text-align: right;">Income Replacement                      \$958  + Death &amp; Funeral 13  + Indexation of Basic &amp; Income Repl  \$866  Total    \$1837  Pro rated at .50                              \$919</p>	<p><del>6. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefit premium plus the premium for Income Replacement by the factor for Indexation taken from the private passenger rate pages and round to the nearest dollar.</del></p> <p style="text-align: right;"><del>\$2,250 + \$958                      \$3208  Indexation = \$3208 x .27    \$866</del></p> <p><del>7. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</del></p> <p style="text-align: right;"><del>Income Replacement                      \$958  + Death &amp; Funeral 13  + Indexation of Basic &amp; Income Repl                      \$866  Total    \$1837  Pro rated at .50                              \$919</del></p>	Removing examples to ensure that all users are reviewing the rules in its entirety	This will not impact premiums
Rule 106:  Definitions	<p><b>B. Operator Assignment</b>  The principal operator is the person who drives the vehicle the most. If there are two or more vehicles in a household and the number of drivers equals or exceeds the number of vehicles, each vehicle must have a different person designated as the principal operator. If the licence of the person reported as the principal operator is or becomes suspended, see Rule 142: Suspension of Operator's Licence. Class 05 and Class 06 drivers are rated independently and their driving record is considered only in relation to the development of the Class 05 or Class 06 premium.</p>	<p><b>B. Operator Assignment</b>  The principal operator is the person who drives the vehicle the most. If there are two or more vehicles in a household and the number of drivers equals or exceeds the number of vehicles, each vehicle must have a different person designated as the principal operator. If the licence of the person reported as the principal operator is or becomes suspended, see Rule 142: Suspension of Operator's Licence. Class 04, Class 05 and Class 06 drivers are rated independently and their driving record is considered only in relation to the development of the Class 04, Class 05 or Class 06 premium.</p>	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 111:  Rating Class	<p><b>General Notes:</b>  1. Except for Class 05 and Class 06, the rating class is dependent upon the vehicle's principal operator, whether or not that person is the Applicant.</p> <p>.....</p> <p><b>Class 01</b>  a) Pleasure use  b) The vehicle is not used for driving to and from work or school  c) No business use or commercial use.  d) Principal operator is at least age 25 and has continuously* held a valid operator's licence for the past three years</p>	<p><b>General Notes:</b>  1. Except for Class 04, Class 05 and Class 06, the rating class is dependent upon the vehicle's principal operator, whether or not that person is the Applicant.</p> <p>.....</p> <p><b>Class 01</b>  a) Pleasure use  b) The vehicle is not used for driving to and from work or school  c) No business use or commercial use.  d) Principal operator is at least age 25 and has continuously* held a valid operator's licence for the past three years</p>	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums

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<p>Rule 111: Rating Class</p>	<p>e) No driver under age 25 with or without a separate Class 05 or Class 06 charge f) Apart from the principal operator, there is not more than one other driver and that driver has continuously* held a valid operator's licence for the past three years and is the spouse of the principal operator g) The anticipated annual mileage does not exceed 8,000 kilometers (5,000 miles)</p> <p><b>Class 02</b> a) Pleasure use and commute use b) The vehicle is not used for driving to and from work or school more than 16 kilometers (10 miles) one way. c) No business use or commercial use d) Principal operator is at least age 25 e) No driver under age 25 unless a separate Class 05 or Class 06 premium is charged f) Apart from the principal operator and Class 05 or Class 06, there is not more than one other driver. g) The anticipated annual mileage does not exceed 24,000 kilometers (15,000 miles)</p> <p><b>Class 03</b> a) Pleasure use and commute use b) No business use or commercial use c) Principal operator is at least age 25 d) No driver under age 25, unless a separate Class 05 or Class 06 premium is charged</p>	<p>e) No driver under age 25 with or without a separate Class 04, Class 05 or Class 06 charge f) Apart from the principal operator, there is not more than one other driver and that driver has continuously* held a valid operator's licence for the past three years and is the spouse of the principal operator g) The anticipated annual mileage does not exceed 8,000 kilometers (5,000 miles)</p> <p><b>Class 02</b> a) Pleasure use and commute use b) The vehicle is not used for driving to and from work or school more than 16 kilometers (10 miles) one way. c) No business use or commercial use d) Principal operator is at least age 25 e) No driver under age 25 unless a separate Class 04, Class 05 or Class 06 premium is charged f) Apart from the principal operator and Class 04, Class 05 or Class 06, there is not more than one other driver. g) The anticipated annual mileage does not exceed 24,000 kilometers (15,000 miles)</p> <p><b>Class 03</b> a) Pleasure use and commute use b) No business use or commercial use c) Principal operator is at least age 25 d) No driver under age 25, unless a separate Class 04, Class 05 or Class 06 premium is charged</p>	<p>To meet FSRA requirements and support the recognition and rights for gender diverse individuals</p>	<p>This will not impact premiums</p>
<p>Rule 111: Rating Class</p>	<p><b>NEW</b></p>	<p><b>Class 04</b> Gender X occasional driver(s) under 25 years of age, where the vehicle is rated Class 02, 03 or 07.</p>	<p>To meet FSRA requirements and support the recognition and rights for gender diverse individuals</p>	<p>This will not impact premiums</p>

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Rule 111:  Rating Class	<p><b>Notes: Class 05 and 06</b></p> <p>1. The vehicle is first rated as if there were no occasional drivers under 25 years of age. Premium is then charged for such occasional drivers by adding the Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision Coverage. It is not permissible to issue a policy solely with a Class 05 or Class 06 rates.</p> <p>2. The Liability limit, DCPD and Collision deductible for Classes 05 or Class 06 drivers must be identical to the coverage provided for the vehicle.</p> <p>3. Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.</p> <p>4. If there are two or more occasional drivers under 25 and:  <b>a) One vehicle:</b>  Only one Class 05 or Class 06 premium shall be charged but it shall be based on the experience of the driver who produces the highest premium. It should reflect all claims for all underage drivers combined.  <b>b) Two or more vehicles:</b>  Number of vehicles equal to number of underage drivers:   Charge a Class 05 or Class 06 on each vehicle.   Number of underage drivers exceeds the number of vehicles: Starting with the Class 06 driver who generates the lowest driving record, each underage driver shall be assigned to the vehicle with the highest rate group. When all Class 06 drivers have been assigned, Class 05 drivers shall be assigned in the same manner.</p> <p>5. A Class 05 or Class 06 premium shall not be charged for a driver whose licence is G1 level.</p> <p>6. If there are two or more occasional drivers under age 25 assigned to a vehicle, the vehicle cannot be rated Class 02</p> <p><b>Class 07</b>  e) No driver under 25 years of age unless a separate Class 05 or Class 06 premium is charged</p>	<p><b>Notes: Class 04, Class 05 and 06</b></p> <p>1. The vehicle is first rated as if there were no occasional drivers under 25 years of age. Premium is then charged for such occasional drivers by adding the Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision Coverage. It is not permissible to issue a policy solely with a Class 04, Class 05 or Class 06 rates.</p> <p>2. The Liability limit, DCPD and Collision deductible for Class 04, Classes 05 or Class 06 drivers must be identical to the coverage provided for the vehicle.</p> <p>3. Class 04, Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.</p> <p>4. If there are two or more occasional drivers under 25 and:  <b>a) One vehicle:</b>  Only one Class 04, Class 05 or Class 06 premium shall be charged but it shall be based on the experience of the driver who produces the highest premium. It should reflect all claims for all underage drivers combined.  <b>b) Two or more vehicles:</b>  Number of vehicles equal to number of underage drivers:   Charge a Class 04, Class 05 or Class 06 on each vehicle.   Number of underage drivers exceeds the number of vehicles: Starting with the Class 06 driver who generates the lowest driving record, each underage driver shall be assigned to the vehicle with the highest rate group. When all Class 06 drivers have been assigned, Class 04, Class 05 drivers shall be assigned in the same manner.</p> <p>5. A Class 04, Class 05 or Class 06 premium shall not be charged for a driver whose licence is G1 level.</p> <p>6. If there are two or more occasional drivers under age 25 assigned to a vehicle, the vehicle cannot be rated Class 02</p> <p><b>Class 07</b>  e) No driver under 25 years of age unless a separate Class 04, Class 05 or Class 06 premium is charged</p>	<p>To meet FSRA requirements and support the recognition and rights for gender diverse individuals</p>	<p>This will not impact premiums</p>

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Rule 111: Rating Class	<p><b>Class 08</b> Male principal operator, under age 21 residing with spouse</p> <p><b>Class 09</b> Male principal operator, age 21, 22, 23, or 24 residing with spouse</p> <p><b>Class 10</b> Male principal operator, 16, 17, or 18 years of age, does not have spouse. Class 11 Male principal operator, 19 or 20 years of age, does not have spouse.</p> <p><b>Class 12</b> Male principal operator, 21 or 22 years of age, does not have spouse.</p> <p><b>Class 13</b> Male principal operator, 23 or 24 years of age, does not have spouse.</p> <p><b>Class 18</b> Principal operator is a female under age 21.</p> <p><b>Class 19</b> Principal operator is a female age 21, 22, 23 or 24.</p>	<p><b>Class 08</b> Male principal operator, under age 21 residing with spouse</p> <p><b>Class 09</b> Male principal operator, age 21, 22, 23, or 24 residing with spouse</p> <p><b>Class 10</b> Male principal operator, 16, 17, or 18 years of age, does not have spouse. Class 11 Male principal operator, 19 or 20 years of age, does not have spouse.</p> <p><b>Class 12</b> Male principal operator, 21 or 22 years of age, does not have spouse.</p> <p><b>Class 13</b> Male principal operator, 23 or 24 years of age, does not have spouse.</p> <p><b>Class 18</b> Principal operator is a female or gender x under age 21.</p> <p><b>Class 19</b> Principal operator is a female or gender x age 21, 22, 23 or 24.</p>	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 113: Driving Record	<p><b>B. Driving Record Entitlement</b> Driving record is determined by:</p> <ul style="list-style-type: none"> <li>• Years licensed and type of licence</li> <li>• Number of chargeable accidents</li> <li>• Prior insurance</li> <li>• Unacceptable gaps in insurance</li> <li>• Licence suspensions</li> <li>• Number and type of convictions</li> </ul> <p>.....</p> <p>5. Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed.</p> <p>6. Class 05 and Class 06 are rated separately from the underlying class and are based upon the operator(s) concerned.</p>	<p><b>B. Driving Record Entitlement</b> Driving record is determined by:</p> <ul style="list-style-type: none"> <li>• Years licensed and type of licence</li> <li>• Number of chargeable accidents</li> <li>• Prior insurance</li> <li>• Unacceptable gaps in insurance</li> <li>• Licence suspensions</li> <li>• Number and type of convictions</li> </ul> <p>.....</p> <p>5. Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed.</p> <p>6. Class 04, Class 05 and Class 06 are rated separately from the underlying class and are based upon the operator(s) concerned.</p>	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 113:  Driving Record</p>	<p><b>C. Admission to Driving Record 5</b> The assignment of Driving Record 5 is permissible only if it can definitely be verified from the Servicing Carrier's own files and/or by confirmation from previous Insurers that the following requirements are met:</p> <p><b>Every driver in the household (except as provided in the notes below) has:</b> ..... .....</p> <p>3. Driving record may apply to a Class 05 or Class 06 only if every occasional driver under 25 meets all requirements. Class 05 or Class 06 qualifies independently of the underlying Class 02, 03 or 07. Therefore if the Class 05 or Class 06 driver(s) do not qualify for Driving Record 5, the underlying class may still be eligible and vice versa.</p>	<p><b>C. Admission to Driving Record 5</b> The assignment of Driving Record 5 is permissible only if it can definitely be verified from the Servicing Carrier's own files and/or by confirmation from previous Insurers that the following requirements are met:</p> <p><b>Every driver in the household (except as provided in the notes below) has:</b> ..... .....</p> <p>3. Driving record may apply to a Class 04, Class 05 or Class 06 only if every occasional driver under 25 meets all requirements. Class 04, Class 05 or Class 06 qualifies independently of the underlying Class 02, 03 or 07. Therefore if the Class 04, Class 05 or Class 06 driver(s) do not qualify for Driving Record 5, the underlying class may still be eligible and vice versa.</p>	<p>To meet FSRA requirements and support the recognition and rights for gender diverse individuals</p>	<p>This will not impact premiums</p>
<p>Rule 114: E  New Drivers</p>	<p><b>Rule 114: New Drivers</b> ....</p> <p><b>3. Discount: Principal Operators and Class 05 or Class 06</b> A 10% discount shall apply under the following two conditions:</p> <p>1. Where the principal operator or Class 05 or Class 06 driver has, within the last 12 months entered level two from level one.</p> <p>2. Where the principal operator or Class 05 or Class 06 driver has, within the last 12 months moved from level two to a fully licensed (G) driver.</p> <p>The discount shall continue to apply at each renewal for a maximum of one year, as long as the progression occurred during the 12 months preceding the renewal date. <i>For example:</i> The policy term runs from June to June. In December 1997 the Class 05 or Class 06 driver obtains a G2 licence. A 10% discount is applied to the Class 05 or Class 06 premium from December 1997 to June 1998 and then for one full year when the policy renews in June 1998. In June 1999 the driver has not yet obtained a G licence so the renewal is issued without the discount. In</p>	<p><b>Rule 114: New Drivers</b> .....</p> <p><b>3. Discount: Principal Operators and Class 04, Class 05 or Class 06</b> A 10% discount shall apply under the following two conditions:</p> <p>1. Where the principal operator or Class 04, Class 05 or Class 06 driver has, within the last 12 months entered level two from level one.</p> <p>2. Where the principal operator or Class 04, Class 05 or Class 06 driver has, within the last 12 months moved from level two to a fully licensed (G) driver.</p> <p>The discount shall continue to apply at each renewal for a maximum of one year, as long as the progression occurred during the 12 months preceding the renewal date. <del><i>For example:</i> The policy term runs from June to June. In December 1997 the Class 05 or Class 06 driver obtains a G2 licence. A 10% discount is applied to the Class 05 or Class 06 premium from December 1997 to June 1998 and then for one full year when the policy renews in June 1998. In June 1999 the driver has not yet obtained a G licence so the renewal is issued without the discount. In December 1999 the driver obtains a G</del></p>	<p>To meet FSRA requirements and support the recognition and rights for gender diverse individuals</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 114: New Drivers	December 1999 the driver obtains a G licence and the 10% discount is applied midterm in December 1999. When the policy renews in June 2000 the discount shall apply for a further one year period.  <b>Occasional Operators (other than 05 or 06)</b> A 3% discount shall be allowed on the vehicle to which the occasional driver is assigned: .....	<del>licence and the 10% discount is applied midterm in December 1999. When the policy renews in June 2000 the discount shall apply for a further one year period.</del>  <b>Occasional Operators (other than Class 04, 05 or 06)</b> A 3% discount shall be allowed on the vehicle to which the occasional driver is assigned: .....	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 134 Service Fee	Facility Association premiums are published on a net of commission basis. Agents/Brokers are compensated by means of a service fee. The service fee is subject to a maximum amount (cap) per vehicle in most circumstances. The service fee is legally a part of every premium. Premium is the net premium plus service fee.  The fee is charged on a per vehicle basis including the premium for applicable policy changes.  Where a Class 05 or Class 06 premium charge is present on a vehicle, the fee is calculated on the total vehicle premium. A camper unit and its vehicle are regarded as separate vehicles as is a trailer and its towing vehicle.	Facility Association premiums are published on a net of commission basis. Agents/Brokers are compensated by means of a service fee. The service fee is subject to a maximum amount (cap) per vehicle in most circumstances. The service fee is legally a part of every premium. Premium is the net premium plus service fee.  The fee is charged on a per vehicle basis including the premium for applicable policy changes.  Where a Class 04, Class 05 or Class 06 premium charge is present on a vehicle, the fee is calculated on the total vehicle premium. A camper unit and its vehicle are regarded as separate vehicles as is a trailer and its towing vehicle.	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 135 Definition of Accident	<b>B. What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if: 1. For a minor accident occurring on or after June 1,2016 the following criteria are met: <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed \$2000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> </ul> 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: <ul style="list-style-type: none"> <li>• The Insured's degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> </ul>	<b>B. What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if: 1. For a minor accident occurring on or after June 1,2016 the following criteria are met: <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed <del>\$2000</del> \$5000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> </ul> 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: <ul style="list-style-type: none"> <li>• The Insured's degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> </ul>	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 135 Definition of Accident	<ul style="list-style-type: none"> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	<ul style="list-style-type: none"> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums
Rule 135: Definition of Accident	<p><b>C. How To Allocate Chargeable Accidents</b> No accident shall be used more than once in determining the premium for vehicles insured through FA with any Servicing Carrier whether or not on the same policy.</p> <p>When an occasional driver (including male or female under age 25) is responsible for a chargeable accident, the accident must be included for rating purposes. If the occasional driver is removed from the policy, the accident shall be assigned to the vehicle on which it occurred. ..... At renewal, any chargeable accidents that occurred during the policy term shall be assigned to the vehicle on which they occurred.</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. Spouse 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 the Applicant has had will be allocated to Vehicle 1 and the 2 accidents the spouse has had will be allocated to Vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'.</p>	<p><b>C. How To Allocate Chargeable Accidents</b> No accident shall be used more than once in determining the premium for vehicles insured through FA with any Servicing Carrier whether or not on the same policy.</p> <p>When an occasional driver (including male, gender X, or female under age 25) is responsible for a chargeable accident, the accident must be included for rating purposes. If the occasional driver is removed from the policy, the accident shall be assigned to the vehicle on which it occurred. ..... At renewal, any chargeable accidents that occurred during the policy term shall be assigned to the vehicle on which they occurred.</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. Spouse 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 the Applicant has had will be allocated to Vehicle 1 and the 2 accidents the spouse has had will be allocated to Vehicle 2. The term 'vehicle' includes 'one for which it has been substituted'.</p>	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 136: Accident and Conviction Surcharges</p>	<p>..... <b>A. Accidents</b> Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the commencement of the period of insurance.</p> <p><b>1. At New Business</b> 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>As long as there is a Class 05 or Class 06 premium charged on the policy, accidents relating to Class 05 or Class 06 drivers shall only be used to calculate the surcharges on the Class 05 or Class 06 premium. The Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.</p> <p><b>B. Convictions</b> 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>No convictions related to an excluded driver shall be taken into consideration. END 28A (Excluded Driver) must be properly signed by the named Insured and excluded driver.</p> <p><b>1. How to apply conviction surcharges</b> ..... As long as there is a Class 05 or Class 06 premium charged on the policy, the conviction records of the Class 05 or Class 06 drivers shall only be used to calculate surcharges on the Class 05 or Class 06 premium. The Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.</p>	<p>..... <b>A. Accidents</b> Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the commencement of the period of insurance.</p> <p><b>1. At New Business</b> 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>As long as there is a Class 04, Class 05 or Class 06 premium charged on the policy, accidents relating to Class 04, Class 05 or Class 06 drivers shall only be used to calculate the surcharges on the Class 04, Class 05 or Class 06 premium. The Class 04, Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.</p> <p><b>B. Convictions</b> 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>No convictions related to an excluded driver shall be taken into consideration. END 28A (Excluded Driver) must be properly signed by the named Insured and excluded driver.</p> <p><b>1. How to apply conviction surcharges</b> ..... As long as there is a Class 04, Class 05 or Class 06 premium charged on the policy, the conviction records of the Class 04, Class 05 or Class 06 drivers shall only be used to calculate surcharges on the Class 04, Class 05 or Class 06 premium. The Class 04, Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.</p>	<p>To meet FSRA requirements and support the recognition and rights for gender diverse individuals</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 152:  Endorsements Applicable to POL 1 (Owner's Policy)	<b>NEW</b>	<p>OPCF 47R – Optional Accident Benefits coverage &amp; Priority of Payment This endorsement is part of the policy. It describes the optional accident benefits that the Named Insured(s) have either purchased or declined.</p> <p>It has been made because persons who are entitled to received optional statutory accident benefits under the policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under the policy.</p> <p>This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits (“SABS”) under the policy.</p> <p>This endorsement must be provided without charge to every policyholder who purchases optional statutory accident benefits and must be shown on the Certificate of Automobile Insurance as evidence of coverage.</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
<b>COMMERCIAL SECTION</b>				
Table of Contents	<p><u>Rule 202: Optional Accident Benefits</u> .....</p> <p>A. Optional Benefits .....</p> <p>B. Premium Calculation .....</p> <p>C. Fleets .....</p> <p>D. Rating Example .....</p>	<p><u>Rule 202: Optional &amp; Increased Accident Benefits</u> .....</p> <p>A. Optional &amp; Increased Accident Benefits.....</p> <p>B. Premium Calculation .....</p> <p>C. Fleets .....</p> <p>D. Rating Example.....</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
Rule 202:  Optional Accident Benefits	<p><b>Rule 202: Optional Accident Benefits</b> The Insured may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p>	<p><b>Rule 202: Optional &amp; Increased Accident Benefits</b> The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional &amp; Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10	This may impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 202:</p> <p>Optional Accident Benefits</p>	<p><b>A. Optional Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000, as selected by the named Insured under the policy.</p> <p><b>Optional Caregiver, Housekeeping and Home Maintenance Benefit</b> For non-catastrophic injuries, provides benefit of caregiver up to \$250/week for the first dependant and \$50/week for each additional dependant. Also provides a housekeeping and home maintenance benefit of up to \$100/week.</p> <p><b>Optional Medical, Rehabilitation and Attendant Care Benefit</b> Combined optional medical, rehabilitation and attendant care benefit of \$130,000 is available. Also available is an optional \$1,000,000 combined medical, rehabilitation and attendant care benefit.</p> <p><b>Optional Benefit for Catastrophic Impairment</b> Optional benefit for catastrophic impairment of up to \$1,000,000 for medical, rehabilitation and attendant care is available if the insured person sustains a catastrophic impairment.</p>	<p><b>A. Optional &amp; Increased Accident Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> This benefit may compensate the Named Insured(s) and other covered persons for loss income. Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000.</p> <p><b>Optional Caregiver Benefit</b></p> <ul style="list-style-type: none"> <li><i>Catastrophic Impairment Only.</i> This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.</li> <li><i>Impairment.</i> This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need or care.</li> </ul> <p><b>Optional Housekeeping &amp; Home Maintenance Benefit</b></p> <ul style="list-style-type: none"> <li><i>Catastrophic Impairment only.</i> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident, as a result of a catastrophic injury.</li> <li><i>Impairment.</i> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident.</li> </ul> <p><b>Supplementary <del>Optional</del> Medical, Rehabilitation &amp; Attendant Care Benefit</b></p> <ul style="list-style-type: none"> <li>Increased Medical, Rehabilitation &amp; Attendant Care (\$130,000/\$1,000,000). This benefit may increase the available limits, beyond the standard limits.</li> <li>Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation &amp; Attendant Care Benefit)</li> </ul>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 202:  Optional Accident Benefits</p>	<p><b>Optional Dependant Care Benefit</b> Provides a dependant care benefit of \$75/week for the first dependant plus \$25/week for each additional dependant to a maximum of \$150/week.</p> <p><b>Optional Death and Funeral Benefit</b> Increases the amount payable to a deceased person's surviving spouse to \$50,000 and also \$20,000 to each of the deceased person's surviving dependants. Also increases the maximum amount for funeral expenses to \$8,000.</p> <p><b>Optional Indexation Benefit</b> Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed.</p> <p><b>B. Premium Calculation</b> The Optional Benefits are purchased on a per policy basis, meaning that the premium for the option chosen</p>	<p><b>Optional Dependant Care Benefit</b> This benefit may cover reasonable and necessary expenses incurred in caring for dependants.</p> <p><b>Optional Non-Earner Benefit</b> This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life.</p> <p><b>Optional Lost Educational Expenses Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.</p> <p><b>Optional Expenses of Visitors Benefit</b> This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if the Named Insured(s) and other covered persons sustain an impairment as a result of an accident.</p> <p><b>Optional Damage to Personal Items Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged as a result of the accident.</p> <p><b>Optional Death Benefit</b> This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed.</p> <p><b>Optional Funeral Benefit</b> This benefit may pay for some funeral expenses.</p> <p><b>Optional Indexation Benefit</b> This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.</p> <p><b>B. Premium Calculation</b> The Optional &amp; Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option chosen is only calculated for one vehicle on the policy and</p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 202:  Optional Accident Benefits</p>	<p>is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. See special instructions for fleets. The premium for each selected Optional Benefit must be shown separately on the application.</p> <p>Optional Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>1. Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> <li>3. Add the premium for the selected Optional Benefits.</li> <li>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</li> </ol> <p><b>C. Fleets</b> Only Optional Death and Funeral Benefit is available on fleets.</p> <p>The premium for Optional Death and Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</p> <p>If the Insured wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</p> <p><b>D. Rating Example</b> NOTE: Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.</p> <p>There are 2 vehicles on an annual policy not part of a fleet with an effective date of November 1, 2010.</p>	<p>applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. <del>See special instructions for Fleets.</del> The premium for each selected Optional &amp; Increased Accident Benefit must be shown separately on the application.</p> <p>Optional &amp; Increased Accident Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>1. Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> <li>3. Add the premium for the selected Optional &amp; Increased Accident Benefits.</li> <li>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</li> </ol> <p><del><b>C. Fleets</b> Only Optional Death Benefit and Optional Funeral Benefit is available on fleets.</del></p> <p><del>The premium for Optional Death Benefit and Optional Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</del></p> <p><del>If the Named Insured(s) wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her their personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</del></p> <p><del><b>D. Rating Example</b> NOTE: Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.</del></p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL**  
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 202:  Optional Accident Benefits	<p>Applicant is principal operator of Vehicle 1 rated 36/2 with a 50% surcharge. Driver 2 is principal operator of Vehicle 2 and rated 36/0. The Insured would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011.</p> <p>1. Find the Accident Benefit premium from the rate pages.</p> <p>Vehicle 1           =   \$972  Vehicle 2           =   \$1,842</p> <p>2. Apply any surcharges.</p> <p>Vehicle 1           =       972 x 1.5 = \$1,458  Vehicle 2           =       \$1,842</p> <p>3. Choose the higher premium - \$1,842</p> <p>4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.</p> <p>Income Replacement     \$631 (commercial)  Death and Funeral        \$12 (commercial)</p> <p>5. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefits premium plus the premium for Income Replacement by the factor for Indexation taken from the commercial rate pages and round to the nearest dollar.</p> <p>\$1,842 + \$631=         \$2,473  Indexation = \$2,473 x .330 = \$816</p> <p>6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</p> <p>Income Replacement       \$631  + Death &amp; Funeral            \$12  + Indexation of Basic &amp; Income Repl     \$816  Total                             \$1,459  Pro rated at .50               \$730</p>	<p><del>There are 2 vehicles on an annual policy not part of a fleet with an effective date of November 1, 2010. Applicant is principal operator of Vehicle 1 rated 36/2 with a 50% surcharge. Driver 2 is principal operator of Vehicle 2 and rated 36/0. The Insured would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011.</del></p> <p><del>1. Find the Accident Benefit premium from the rate pages.</del></p> <p><del>Vehicle 1           =   \$972  Vehicle 2           =   \$1,842</del></p> <p><del>2. Apply any surcharges.</del></p> <p><del>Vehicle 1           =       972 x 1.5 = \$1,458  Vehicle 2           =       \$1,842</del></p> <p><del>3. Choose the higher premium - \$1,842</del></p> <p><del>4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.</del></p> <p><del>Income Replacement     \$631 (commercial)  Death and Funeral        \$12 (commercial)</del></p> <p><del>5. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefits premium plus the premium for Income Replacement by the factor for Indexation taken from the commercial rate pages and round to the nearest dollar.</del></p> <p><del>\$1,842 + \$631=         \$2,473  Indexation = \$2,473 x .330 = \$816</del></p> <p><del>6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</del></p> <p><del>Income Replacement       \$631  + Death &amp; Funeral            \$12  + Indexation of Basic &amp; Income Repl     \$816  Total                             \$1,459  Pro rated at .50               \$730</del></p>	<p>Removing examples to ensure that all users are reviewing the rules in its entirety</p>	<p>This will not impact premiums</p>
Rule 225  Definition of Accident	<p><b>B. What Is Not A Chargeable Accident</b></p> <p>An occurrence shall not be regarded as a chargeable accident if:</p> <p>2. For a minor accident occurring on or after June 1,2016 the following criteria are met:</p> <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed \$2000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> </ul>	<p><b>B. What Is Not A Chargeable Accident</b></p> <p>An occurrence shall not be regarded as a chargeable accident if:</p> <p>2. For a minor accident occurring on or after June 1,2016, the following criteria are met:</p> <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed <del>\$2000</del> \$5000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> </ul>	<p>FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 225</p> <p>Definition of Accident</p>	<ul style="list-style-type: none"> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> <li>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:               <ul style="list-style-type: none"> <li>• The Insured’s degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> </ul> </li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	<ul style="list-style-type: none"> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> <li>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:               <ul style="list-style-type: none"> <li>• The Insured’s degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul> </li> </ul>	<p>FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25</p>	<p>This will not impact premiums</p>
<p>Rule 243:</p> <p>Endorsements Applicable to POL 1 (Owner’s Policy)</p>	<p><b>NEW</b></p>	<p>OPCF 47R – Optional Accident Benefits coverage &amp; Priority of Payment</p> <p>This endorsement is part of the policy. It describes the optional accident benefits that the Named Insured(s) have either purchased or declined.</p> <p>It has been made because persons who are entitled to received optional statutory accident benefits under the policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under the policy.</p> <p>This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits (“SABS”) under the policy.</p> <p>This endorsement must be provided without charge to every policyholder who purchases optional statutory accident benefits and must be shown on the Certificate of Automobile Insurance as evidence of coverage.</p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PUBLIC SECTION</b>				
Table of Contents	<p><b>Rule 302: Optional Accident Benefits</b> .....</p> <p>A. Optional Benefits .....</p> <p>Optional Dependant Care Benefit .....</p> <p>Optional Death and Funeral Benefit .....</p> <p>Optional Indexation Benefit .....</p> <p>B. Premium Calculation .....</p> <p>C. Fleets .....</p> <p>D. Rating Examples.....</p>	<p><b>Rule 302: Optional &amp; Increased Accident Benefits</b> .....</p> <p>A. Optional &amp; Increased Accident Benefits .....</p> <p><del>Optional Dependant Care Benefit .....</del></p> <p><del>Optional Death and Funeral Benefit .....</del></p> <p><del>Optional Indexation Benefit .....</del></p> <p>B. Premium Calculation .....</p> <p><del>C. Fleets .....</del></p> <p><del>D. Rating Examples.....</del></p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
Rule 302: Optional Accident Benefits	<p><b>Rule 302: Optional Accident Benefits</b> The Insured may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional Accident Benefit coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p> <p><b>A. Optional Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000, as selected by the named Insured under the policy.</p> <p><b>Optional Caregiver, Housekeeping and Home Maintenance Benefit</b> For non-catastrophic injuries, provides benefit of caregiver up to \$250/week for the first dependant and \$50/week for each additional dependant. Also provides a housekeeping and home maintenance benefit of up to \$100/week.</p>	<p><b>Rule 302: Optional &amp; Increased Accident Benefits</b> The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional &amp; Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p> <p><b>A. Optional &amp; Increased Accident Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> This benefit may compensate the Named Insured(s) and other covered persons for loss income. Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000.</p> <p><b>Optional Caregiver Benefit</b></p> <ul style="list-style-type: none"> <li><i>Catastrophic Impairment Only.</i> This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.</li> <li><i>Impairment.</i> This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need or care.</li> </ul>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will impact premiums

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 302:</p> <p>Optional Accident Benefits</p>	<p><b>Optional Medical, Rehabilitation and Attendant Care Benefit</b> Combined optional medical, rehabilitation and attendant care benefit of \$130,000 is available. Also available is an optional \$1,000,000 combined medical, rehabilitation and attendant care benefit.</p> <p><b>Optional Benefit for Catastrophic Impairment</b> Optional benefit for catastrophic impairment of up to \$1,000,000 for medical, rehabilitation and attendant care is available if the insured person sustains a catastrophic impairment.</p> <p><b>Optional Dependant Care Benefit</b> Provides a dependant care benefit of \$75/week for the first dependant plus \$25/week for each additional dependant to a maximum of \$150/week.</p>	<p><b>Optional Housekeeping &amp; Home Maintenance Benefit</b></p> <ul style="list-style-type: none"> <li><i>Catastrophic Impairment only.</i> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident, as a result of a catastrophic injury.</li> <li><i>Impairment.</i> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident.</li> </ul> <p><b>Supplementary <del>Optional</del> Medical, Rehabilitation &amp; Attendant Care Benefit</b></p> <ul style="list-style-type: none"> <li>Increased Medical, Rehabilitation &amp; Attendant Care (\$130,000/\$1,000,000). This benefit may increase the available limits, beyond the standard limits.</li> <li>Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation &amp; Attendant Care Benefit)</li> </ul> <p><b>Optional Dependant Care Benefit</b> This benefit may cover reasonable and necessary expenses incurred in caring for dependants.</p> <p><b>Optional Non-Earner Benefit</b> This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life.</p> <p><b>Optional Lost Educational Expenses Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.</p> <p><b>Optional Expenses of Visitors Benefit</b> This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if the Named</p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This will impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 302:</p> <p>Optional Accident Benefits</p>	<p><b>Optional Death and Funeral Benefit</b> Increases the amount payable to a deceased person’s surviving spouse to \$50,000 and also \$20,000 to each of the deceased person’s surviving dependants. Also increases the maximum amount for funeral expenses to \$8,000.</p> <p><b>Optional Indexation Benefit</b> Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed.</p> <p><b>B. Premium Calculation</b> The Optional Benefits are purchased on a per policy basis, meaning that the premium for the Option chosen is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. See special instructions for Fleets. The premium for each selected Optional Benefit must be shown separately on the application.</p> <p>Optional Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> </ol>	<p>Insured(s) and other covered persons sustain an impairment as a result of an accident.</p> <p><b>Optional Damage to Personal Items Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged as a result of the accident.</p> <p><b>Optional Death Benefit</b> This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed.</p> <p><b>Optional Funeral Benefit</b> This benefit may pay for some funeral expenses.</p> <p><b>Optional Indexation Benefit</b> This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.</p> <p><b>B. Premium Calculation</b> The Optional &amp; Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option chosen is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. <del>See special instructions for Fleets.</del> The premium for each selected Optional &amp; Increased Accident Benefit must be shown separately on the application.</p> <p>Optional &amp; Increased Accident Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> </ol>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This will impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																								
Rule 302:  Optional Accident Benefits	<p>3. Add the premium for the selected Optional Benefits.</p> <p>4. If Optional Indexation Benefit is selected, multiply the premium calculated in step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</p> <p><b>C. Fleets</b> Only Optional Death and Funeral Benefit is available on fleets.</p> <p>The premium for Optional Death and Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</p> <p>If the Insured wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</p> <p><b>D. Rating Example</b> There are 2 vehicles on an annual policy with an effective date of November 1, 2010. Applicant is principal operator of Vehicle 1 rated 022 with a 50% surcharge. Spouse is principal operator of Vehicle 2 and rated 010. The Insureds would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011.</p> <p>1. Find the Accident Benefit premium from the rate pages.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Vehicle 1</td> <td style="text-align: right;">\$1,500</td> </tr> <tr> <td>Vehicle 2</td> <td style="text-align: right;">\$2,000</td> </tr> </table> <p>2. Apply any surcharges.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Vehicle 1</td> <td style="text-align: right;">\$1,500 x 1.5 = \$2,250.</td> </tr> <tr> <td>Vehicle 2</td> <td style="text-align: right;">\$2,000</td> </tr> </table> <p>3. Choose the higher premium - \$2,250.</p> <p>4. 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Fleets</b> Only Optional Death and Funeral Benefit is available on fleets.</del></p> <p><del>The premium for Optional Death and Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</del></p> <p><del>If the Named Insured(s) wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her their personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</del></p> <p><del><b>D. Rating Example</b> There are 2 vehicles on an annual policy with an effective date of November 1, 2010. Applicant is principal operator of Vehicle 1 rated 022 with a 50% surcharge. Spouse is principal operator of Vehicle 2 and rated 010. The Insureds would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011.</del></p> <p><del>1. 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Rule 302:  Optional Accident Benefits	<p>5. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefit premium plus the premium for Income Replacement by the factor for Indexation taken from the private passenger rate pages and round to the nearest dollar.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><math>\\$2,250 + \\$958</math></td> <td style="width: 40%; text-align: right;"><math>\\$3,208</math></td> </tr> <tr> <td>Indexation <math>\\$3,208 \times .27</math></td> <td style="text-align: right;"><math>\\$ 866</math></td> </tr> </table> <p>6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Income Repl</td> <td style="width: 40%; text-align: right;"><math>\\$958</math></td> </tr> <tr> <td>+ Death &amp; Funeral</td> <td style="text-align: right;"><math>\\$13</math></td> </tr> <tr> <td>+ Indexation of Basic &amp; Income Repl</td> <td style="text-align: right;"><math>\\$866</math></td> </tr> <tr> <td>Total</td> <td style="text-align: right;"><math>\\$1,837</math></td> </tr> <tr> <td>Pro rated at .50</td> <td style="text-align: right;"><math>\\$919</math></td> </tr> </table>	$\$2,250 + \$958$	$\$3,208$	Indexation $\$3,208 \times .27$	$\$ 866$	Income Repl	$\$958$	+ Death & Funeral	$\$13$	+ Indexation of Basic & Income Repl	$\$866$	Total	$\$1,837$	Pro rated at .50	$\$919$	<p><del>5. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefit premium plus the premium for Income Replacement by the factor for Indexation taken from the private passenger rate pages and round to the nearest dollar.</del></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><del><math>\\$2,250 + \\$958</math></del></td> <td style="width: 40%; text-align: right;"><del><math>\\$3,208</math></del></td> </tr> <tr> <td><del>Indexation <math>\\$3,208 \times .27</math></del></td> <td style="text-align: right;"><del><math>\\$ 866</math></del></td> </tr> </table> <p><del>6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</del></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><del>Income Repl</del></td> <td style="width: 40%; text-align: right;"><del><math>\\$958</math></del></td> </tr> <tr> <td><del>+ Death &amp; Funeral</del></td> <td style="text-align: right;"><del><math>\\$13</math></del></td> </tr> <tr> <td><del>+ Indexation of Basic &amp; Income Repl</del></td> <td style="text-align: right;"><del><math>\\$866</math></del></td> </tr> <tr> <td><del>Total</del></td> <td style="text-align: right;"><del><math>\\$1,837</math></del></td> </tr> <tr> <td><del>Pro rated at .50</del></td> <td style="text-align: right;"><del><math>\\$919</math></del></td> </tr> </table>	<del><math>\\$2,250 + \\$958</math></del>	<del><math>\\$3,208</math></del>	<del>Indexation <math>\\$3,208 \times .27</math></del>	<del><math>\\$ 866</math></del>	<del>Income Repl</del>	<del><math>\\$958</math></del>	<del>+ Death &amp; Funeral</del>	<del><math>\\$13</math></del>	<del>+ Indexation of Basic &amp; Income Repl</del>	<del><math>\\$866</math></del>	<del>Total</del>	<del><math>\\$1,837</math></del>	<del>Pro rated at .50</del>	<del><math>\\$919</math></del>	Removing examples to ensure that all users are reviewing the rules in its entirety	This will not impact premiums
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<del>Pro rated at .50</del>	<del><math>\\$919</math></del>																															
Rule 322  Definition of Accident	<p><b>B. What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if:</p> <p>3. For a minor accident occurring on or after June 1, 2016 the following criteria are met:</p> <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed \$2000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> </ul> <p>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:</p> <ul style="list-style-type: none"> <li>• The Insured's degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	<p><b>B. What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if:</p> <p>3. For a minor accident occurring on or after June 1, 2016 the following criteria are met:</p> <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed <del>\$2000</del> \$5000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> </ul> <p>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:</p> <ul style="list-style-type: none"> <li>• The Insured's degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums																												

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)	<b>NEW</b>	<p>OPCF 47R – Optional Accident Benefits coverage &amp; Priority of Payment This endorsement is part of the policy. It describes the optional accident benefits that the Named Insured(s) have either purchased or declined.</p> <p>It has been made because persons who are entitled to received optional statutory accident benefits under the policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under the policy.</p> <p>This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits (“SABS”) under the policy.</p> <p>This endorsement must be provided without charge to every policyholder who purchases optional statutory accident benefits and must be shown on the Certificate of Automobile Insurance as evidence of coverage.</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
<b>RECREATIONAL SECTION</b>				
Table of Contents	<p><u>Rule 402: Optional Accident Benefits</u> .....</p> <p>A. Optional Benefits .....</p> <p>B. Premium Calculation.....</p> <p>C. Fleets .....</p> <p>D. Rating Example .....</p>	<p><u>Rule 402: Optional &amp; Increased Accident Benefits</u> .....</p> <p>A. Optional &amp; Increased Accident Benefits .....</p> <p>B. Premium Calculation .....</p> <p>C. Fleets .....</p> <p>D. Rating Example.....</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
Rule 402:  Optional Accident Benefits	<p><b>Rule 402: Optional Accident Benefits</b> The Insured may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional Accident Benefit coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p>	<p><b>Rule 402: Optional &amp; Increased Accident Benefits</b> The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional &amp; Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10	This may impact premiums

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 402:</p> <p>Optional Accident Benefits</p>	<p><b>A. Optional Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000, as selected by the named Insured under the policy.</p> <p><b>Optional Caregiver, Housekeeping and Home Maintenance Benefit</b> For non-catastrophic injuries, provides benefit of caregiver up to \$250/week for the first dependant and \$50/week for each additional dependant. Also provides a housekeeping and home maintenance benefit of up to \$100/week.</p> <p><b>Optional Medical, Rehabilitation and Attendant Care Benefit</b> Combined optional medical, rehabilitation and attendant care benefit of \$130,000 is available. Also available is an optional \$1,000,000 combined medical, rehabilitation and attendant care benefit.</p> <p><b>Optional Benefit for Catastrophic Impairment</b> Optional benefit for catastrophic impairment of up to \$1,000,000 for medical, rehabilitation and attendant care is available if the insured person sustains a catastrophic impairment.</p>	<p><b>A. Optional &amp; Increased Accident Benefits</b></p> <p><b>Optional Income Replacement Benefit</b> This benefit may compensate the Named Insured(s) and other covered persons for loss income. Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000.</p> <p><b>Optional Caregiver Benefit</b></p> <ul style="list-style-type: none"> <li><i>Catastrophic Impairment Only.</i> This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.</li> <li><i>Impairment.</i> This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need or care.</li> </ul> <p><b>Optional Housekeeping &amp; Home Maintenance Benefit</b></p> <ul style="list-style-type: none"> <li><i>Catastrophic Impairment only.</i> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident, as a result of a catastrophic injury.</li> <li><i>Impairment.</i> This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident.</li> </ul> <p><b>Supplementary <del>Optional</del> Medical, Rehabilitation &amp; Attendant Care Benefit</b></p> <ul style="list-style-type: none"> <li>Increased Medical, Rehabilitation &amp; Attendant Care (\$130,000/\$1,000,000). This benefit may increase the available limits, beyond the standard limits.</li> <li>Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation &amp; Attendant Care Benefit)</li> </ul>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 402:  Optional Accident Benefits</p>	<p><b>Optional Dependant Care Benefit</b> Provides a dependant care benefit of \$75/week for the first dependant plus \$25/week for each additional dependant to a maximum of \$150/week.</p> <p><b>Optional Death and Funeral Benefit</b> Increases the amount payable to a deceased person's surviving spouse to \$50,000 and also \$20,000 to each of the deceased person's surviving dependants. Also increases the maximum amount for funeral expenses to \$8,000.</p> <p><b>Optional Indexation Benefit</b> Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed.</p> <p><b>B. Premium Calculation</b> The Optional Benefits are purchased on a per policy basis, meaning that the premium for the Option chosen</p>	<p><b>Optional Dependant Care Benefit</b> This benefit may cover reasonable and necessary expenses incurred in caring for dependants.</p> <p><b>Optional Non-Earner Benefit</b> This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life.</p> <p><b>Optional Lost Educational Expenses Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.</p> <p><b>Optional Expenses of Visitors Benefit</b> This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if the Named Insured(s) and other covered persons sustain an impairment as a result of an accident.</p> <p><b>Optional Damage to Personal Items Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged as a result of the accident.</p> <p><b>Optional Death Benefit</b> This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed.</p> <p><b>Optional Funeral Benefit</b> This benefit may pay for some funeral expenses.</p> <p><b>Optional Indexation Benefit</b> This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.</p> <p><b>B. Premium Calculation</b> The Optional &amp; Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option</p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 402:  Optional Accident Benefits</p>	<p>is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. See special instructions for Fleets. The premium for each selected Optional Benefit must be shown separately on the application.</p> <p>Optional Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>1. Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> </ol> <p>3. Add the premium for the selected Optional Benefits.</p> <p>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</p> <p><b>C. Fleets</b> Only Optional Death and Funeral Benefit is available on fleets.</p> <p>The premium for Optional Death and Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</p> <p>If the Insured wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</p> <p><b>D. Rating Example</b> Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.</p>	<p>chosen is only calculated for one vehicle on the policy and applies to all vehicles on the policy. The vehicle used to calculate the premium is the one that produces the highest basic Accident Benefits premium taking into account all surcharges. <del>See special instructions for Fleets.</del> The premium for each selected Optional &amp; Increased Accident Benefit must be shown separately on the application.</p> <p>Optional &amp; Increased Accident Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>1. Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> </ol> <p>3. Add the premium for the selected Optional &amp; Increased Accident Benefits.</p> <p>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</p> <p><del><b>C. Fleets</b> Only Optional Death Benefit and Optional Funeral Benefit is available on fleets.</del></p> <p><del>The premium for Optional Death Benefit and Optional Funeral Benefit is the Optional Death and Funeral Benefit premium for the appropriate vehicle type e.g. private passenger, commercial, public etc.</del></p> <p><del>If the Named Insured(s) wishes to purchase other Optional Benefits on a fleet vehicle supplied for his/her their personal use, that vehicle must be removed from the fleet policy and insured on a separate POL 1.</del></p> <p><del><b>D. Rating Example</b> Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.</del></p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p> <p>Removing examples to ensure that all users are reviewing the rules in its entity</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																																								
Rule 402:  Optional Accident Benefits	<p>There are 2 motor homes on an annual policy with an effective date of November 1, 2010. Applicant is principal operator of Motor Home 1 rated 013 with a 50% surcharge. Spouse is principal operator of Motor Home 2 and rated 010. The Insureds would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011</p> <p>1. Find the Accident Benefit premium from the rate pages in the Private Passenger Section.</p> <table style="margin-left: 20px;"> <tr><td>Motor Home 1</td><td style="text-align: right;">\$1,500</td></tr> <tr><td>Motor Home 2</td><td style="text-align: right;">\$2,000</td></tr> </table> <p>2. Apply any surcharges.</p> <table style="margin-left: 20px;"> <tr><td>Motor Home 1</td><td style="text-align: right;"><math>\\$1,500 \times 1.5 =</math></td><td style="text-align: right;">\$2,250.</td></tr> <tr><td>Motor Home 2</td><td style="text-align: right;"></td><td style="text-align: right;">\$2,000</td></tr> </table> <p>3. Choose the higher premium \$2,250.</p> <p>4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.</p> <table style="margin-left: 20px;"> <tr><td>Income Replacement</td><td style="text-align: right;">\$958 (private passenger)</td></tr> <tr><td>Death and Funeral</td><td style="text-align: right;">\$13 (private passenger)</td></tr> </table> <p>5. To determine Optional Indexation Benefit, multiply the total of the basic Accident Benefits premium plus the premium for Income Replacement by the factor for Indexation taken from the private passenger rate pages and round to the nearest dollar.</p> <table style="margin-left: 20px;"> <tr><td><math>\\$2,250 + \\$958</math></td><td style="text-align: right;">\$3,208</td></tr> <tr><td>Indexation = <math>\\$3,208 \times .27</math></td><td style="text-align: right;">\$866</td></tr> </table> <p>6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.</p> <table style="margin-left: 20px;"> <tr><td>Income Replacement</td><td style="text-align: right;">\$958</td></tr> <tr><td>+ Death &amp; Funeral</td><td style="text-align: right;">\$13</td></tr> <tr><td>+ Indexation of Basic &amp; Income Repl</td><td style="text-align: right;">\$866</td></tr> <tr><td>Total</td><td style="text-align: right;">\$1,837</td></tr> <tr><td>Pro rated at .50</td><td style="text-align: right;">\$919</td></tr> </table>	Motor Home 1	\$1,500	Motor Home 2	\$2,000	Motor Home 1	$\$1,500 \times 1.5 =$	\$2,250.	Motor Home 2		\$2,000	Income Replacement	\$958 (private passenger)	Death and Funeral	\$13 (private passenger)	$\$2,250 + \$958$	\$3,208	Indexation = $\$3,208 \times .27$	\$866	Income Replacement	\$958	+ Death & Funeral	\$13	+ Indexation of Basic & Income Repl	\$866	Total	\$1,837	Pro rated at .50	\$919	<p><del>There are 2 motor homes on an annual policy with an effective date of November 1, 2010. Applicant is principal operator of Motor Home 1 rated 013 with a 50% surcharge. Spouse is principal operator of Motor Home 2 and rated 010. The Insureds would like Optional Income Replacement Benefit (\$1,000), Optional Death and Funeral Benefit and Optional Indexation Benefit added effective May 1, 2011</del></p> <p><del>1. 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**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 424:  Definition of Accident</p>	<p><b>B. What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if:</p> <p>4. For a minor accident occurring on or after June 1,2016 the following criteria are met:</p> <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed \$2000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> </ul> <p>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:</p> <ul style="list-style-type: none"> <li>• The Insured’s degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	<p><b>B. What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if:</p> <p>4. For a minor accident occurring on or after June 1,2016 the following criteria are met:</p> <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed <del>\$2000</del> \$5000 and is paid by or on behalf of the at fault driver.</li> <li>• No personal injuries are sustained.</li> <li>• No payment is made by any insurer.</li> <li>• This is the first minor at fault accident involving the vehicle in the previous three years.</li> </ul> <p>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:</p> <ul style="list-style-type: none"> <li>• The Insured’s degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	<p>FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25</p>	<p>This will not impact premiums</p>
<p>Rule 425:  Accident and Conviction Surcharges</p>	<p><b>A. Accidents</b> Accident surcharges are assessed in accordance with the surcharge schedule for chrageable accidents that occurred during the 36 months immedaitely preceding the commencement of the perios of insurance.</p> <p><b>1.At New Business</b> No Accident shall be used more than once in determining the premium for vehicles insured throug Facility Association by the same Servicing Carrier (whether or not on the same policy.)</p>	<p><b>A. Accidents</b> Accident surcharges are assessed in accordance with the surcharge schedule for chargeable accidents that occurred during the 36 months immediately preceding the commencement of the period of insurance.</p> <p><b>1.At New Business</b> No Accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy.)</p>	<p>Requirement to correct spelling errors</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)	<b>NEW</b>	<p>OPCF 47R – Optional Accident Benefits coverage &amp; Priority of Payment This endorsement is part of the policy. It describes the optional accident benefits that the Named Insured(s) have either purchased or declined.</p> <p>It has been made because persons who are entitled to received optional statutory accident benefits under the policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under the policy.</p> <p>This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits (“SABS”) under the policy.</p> <p>This endorsement must be provided without charge to every policyholder who purchases optional statutory accident benefits and must be shown on the Certificate of Automobile Insurance as evidence of coverage.</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
<b>GARAGE SECTION</b>				
Table of Contents	<p><u>Rule 604: Coverage Available</u>.....</p> <p>A. Liability limit.....</p> <p>B. Basic Accident Benefits .....</p> <p>C. Optional Benefits .....</p> <p>D. Uninsured Automobile (UA).....</p> <p>E. Direct Compensation Property Damage (DCPD).....</p> <p>F. Optional Physical Damage - Owned and Non-Owned Vehicles</p>	<p><u>Rule 604: Coverage Available</u> .....</p> <p>A. Liability limit.....</p> <p>B. Basic Accident Benefits .....</p> <p>C. Optional &amp; Increased Accident Benefits .....</p> <p>D. Uninsured Automobile (UA) .....</p> <p>E. Direct Compensation Property Damage (DCPD) .....</p> <p>F. Optional Physical Damage - Owned and Non-Owned Vehicles .....</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	Table of Contents
Rule 604.C  Coverage Available	<p><b>C. Optional Benefits</b></p> <p>(Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.)</p>	<p><b>C. Optional &amp; Increased Accident Benefits</b></p> <p>The Named Insured(s) may choose to enhance the basic benefits provided by POL 4 by choosing one or more of the following Optional &amp; Increased Accident Benefits coverages. {Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.}</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10	This may impact premiums

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 604.C</p> <p>Coverage Available</p>	<p><b>Optional Income Replacement Benefit</b> Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000, as selected by the named Insured under the policy.</p> <p><b>Optional Caregiver, Housekeeping and Home Maintenance Benefit</b> For non-catastrophic injuries, provides benefit of caregiver up to \$250/week for the first dependant and \$50/week for each additional dependant. Also provides a housekeeping and home maintenance benefit of up to \$100/week.</p> <p><b>Optional Medical, Rehabilitation and Attendant Care Benefit</b> Combined optional medical, rehabilitation and attendant care benefit of \$130,000 is available. Also available is an optional \$1,000,000 combined medical, rehabilitation and attendant care benefit.</p> <p><b>Optional Benefit for Catastrophic Impairment</b> Optional benefit for catastrophic impairment of up to \$1,000,000 for medical, rehabilitation and attendant care is available if the insured person sustains a catastrophic impairment.</p>	<p><b>Optional Income Replacement Benefit</b> This benefit may compensate the Named Insured(s) and other covered persons for loss income. Increases the maximum weekly amount of \$400 to \$600, \$800 or \$1,000. <del>as selected by the named Insured under the policy</del></p> <p><b>Optional Caregiver Benefit</b></p> <ul style="list-style-type: none"> <li>• <u>Catastrophic Impairment Only</u>. This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.</li> <li>• <u>Impairment</u>. This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need or care.</li> </ul> <p><b>Optional Housekeeping &amp; Home Maintenance Benefit</b></p> <ul style="list-style-type: none"> <li>• <u>Catastrophic Impairment only</u>. This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident, as a result of a catastrophic injury.</li> <li>• <u>Impairment</u>. This benefit may provide compensation if the Named Insured(s) and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services, they normally performed before the accident.</li> </ul> <p><b>Supplementary <del>Optional</del> Medical, Rehabilitation &amp; Attendant Care Benefit</b></p> <ul style="list-style-type: none"> <li>• Increased Medical, Rehabilitation &amp; Attendant Care (\$130,000/\$1,000,000). This benefit may increase the available limits, beyond the standard limits.</li> <li>• Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation &amp; Attendant Care Benefit)</li> </ul>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 604.C</p> <p>Coverage Available</p>	<p><b>Optional Dependant Care Benefit</b> Provides a dependant care benefit of \$75/week for the first dependant plus \$25/week for each additional dependant to a maximum of \$150/week.</p> <p><b>Optional Death and Funeral Benefit</b> Increases the amount payable to a deceased person's surviving spouse to \$50,000 and \$20,000 to each of the deceased person's surviving dependants. Also increases the maximum amount for funeral expenses \$8,000.</p> <p><b>Optional Indexation Benefit</b> Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed.</p> <p><b>Premium Calculation</b> The Optional Benefits are purchased on a per policy basis, meaning that the premium for the option chosen</p>	<p><b>Optional Dependant Care Benefit</b> This benefit may cover reasonable and necessary expenses incurred in caring for dependants.</p> <p><b>Optional Non-Earner Benefit</b> This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life.</p> <p><b>Optional Lost Educational Expenses Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.</p> <p><b>Optional Expenses of Visitors Benefit</b> This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if the Named Insured(s) and other covered persons sustain an impairment as a result of an accident.</p> <p><b>Optional Damage to Personal Items Benefit</b> This benefit may provide compensation if the Named Insured(s) and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged as a result of the accident.</p> <p><b>Optional Death Benefit</b> This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed.</p> <p><b>Optional Funeral Benefit</b> This benefit may pay for some funeral expenses.</p> <p><b>Optional Indexation Benefit</b> This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.</p> <p><b>B. Premium Calculation</b> The Optional &amp; Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option</p>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 604.C</p> <p>Coverage Available</p>	<p>is only calculated once. The premium for each selected optional benefit must be shown separately on the application.</p> <p>Optional Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>1. Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> <li>3. Add the premium for the selected Optional Benefits.</li> <li>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death and Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</li> </ol>	<p>chosen is only calculated once. The premium for each selected Optional &amp; Increased Accident Benefit must be shown separately on the application.</p> <p>Optional &amp; Increased Accident Benefits added to a policy midterm are treated like any other policy change. The additional premium shall be calculated pro rata for the remainder of the term.</p> <ol style="list-style-type: none"> <li>1. Determine the Accident Benefits premium for basic benefits from the rate pages.</li> <li>2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.</li> <li>3. Add the premium for the selected Optional &amp; Increased Accident Benefits.</li> <li>4. If Optional Indexation Benefit is selected, multiply the premium calculated in Step 3 above (excluding Optional Death Benefit and Optional Funeral Benefit) by the indexation factor and round to the nearest whole dollar.</li> </ol>	<p>Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026</p>	<p>This may impact premiums</p>
<p>Rule 622:</p> <p>Additional Charges to the Basic Garage Premium</p>	<p><b>E. Accidents Additional charges for accidents shall be assessed based on the following pertaining to accidents:</b> ..... <b>b) What is not a chargeable accident</b> An occurrence shall not be regarded as a chargeable accident if:</p> <ol style="list-style-type: none"> <li>1. For a minor accident occurring on or after June 1, 2016 and the following criteria are met: <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed \$2,000 and is paid by or on behalf of the at-fault driver;</li> <li>• No personal injuries are sustained;</li> <li>• No payment is made by any insurer;</li> <li>• This is the first minor at-fault accident involving the vehicle in the previous three years.</li> </ul> </li> <li>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:</li> </ol>	<p><b>E. Accidents Additional charges for accidents shall be assessed based on the following pertaining to accidents:</b> ..... <b>b) What Is Not A Chargeable Accident</b> An occurrence shall not be regarded as a chargeable accident if:</p> <ol style="list-style-type: none"> <li>1. For a minor accident occurring on or after June 1, 2016 and the following criteria are met: <ul style="list-style-type: none"> <li>• Damage to each vehicle including property damage does not exceed <del>\$2,000</del> \$5000 and is paid by or on behalf of the at-fault driver;</li> <li>• No personal injuries are sustained;</li> <li>• No payment is made by any insurer;</li> <li>• This is the first minor at-fault accident involving the vehicle in the previous three years.</li> </ul> </li> <li>2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:</li> </ol>	<p>FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 622:  Additional Charges to the Basic Garage Premium	<ul style="list-style-type: none"> <li>• The degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to the police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	<ul style="list-style-type: none"> <li>• The degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours.</li> <li>• The damage occurred while the vehicle was legally parked and is reported to the police within 24 hours.</li> <li>• The damage results from collision with a wild or domestic animal.</li> <li>• All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul>	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums
Rule 624:  Automobile Dealers	<p><b>B. Owned Automobiles</b>            .....</p> <p><b>a) if there are no owned automobiles:</b>            .....</p> <p><b>b) less than the number of owners, full time employees and persons named on END 76:</b></p> <ul style="list-style-type: none"> <li>• Assign a driver to be rated principal operator of each Owned Vehicle. Remaining drivers will be rated principal operator of each Dealer Plate.</li> </ul> <p>• If there are more drivers than Owned Vehicles and Dealer Plates, no charge will be made for excess full time employees. Excess non-employees, e.g. Class 06 occasional males and Class 05 occasional females and spouse, are rated under END 76 for their pleasure use of garage Owned Vehicles. However, drivers are assigned to Owned Vehicles and Dealer Plates in the order that will develop the highest premium.</p>	<p><b>B. Owned Automobiles</b>            .....</p> <p><b>a) if there are no owned automobiles:</b>            .....</p> <p><b>b) less than the number of owners, full time employees and persons named on END 76:</b></p> <ul style="list-style-type: none"> <li>• Assign a driver to be rated principal operator of each Owned Vehicle. Remaining drivers will be rated principal operator of each Dealer Plate.</li> </ul> <p>• If there are more drivers than Owned Vehicles and Dealer Plates, no charge will be made for excess full time employees. Excess non-employees, e.g. Class 06 occasional male, Class 05 occasional females, Class 04 occasional, gender x and spouse, are rated under END 76 for their pleasure use of garage Owned Vehicles. However, drivers are assigned to Owned Vehicles and Dealer Plates in the order that will develop the highest premium.</p>	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 637:  Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	NEW	<p>OEF 47R – Optional Accident Benefits coverage &amp; Priority of Payment</p> <p>This endorsement is part of the policy. It describes the optional accident benefits that the Named Insured(s) have either purchased or declined.</p> <p>It has been made because persons who are entitled to received optional statutory accident benefits under the policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not</p>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule	This will not impact premiums

**FACILITY ASSOCIATION ONTARIO RULE & RATE MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 637:  Standard Endorsement Forms Applicable to POL 4 (Garage Policy)		provide them with the optional statutory accident benefits that have been purchased under the policy.  This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits ("SABS") under the policy.  This endorsement must be provided without charge to every policyholder who purchases optional statutory accident benefits and must be shown on the Certificate of Automobile Insurance as evidence of coverage.	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This will not impact premiums
<b>DRIVER'S POLICY SECTION</b>				
Table of Contents	<u>Rule703: Rating</u> ..... 1. Liability ..... 2. Accident Benefits and Uninsured Automobile..... 3. Optional Benefits..... 4. Liability for Damage to Non-Owned Automobiles ... 5. Endorsement Forms – Other..... 6. Coding .....	<u>Rule703: Rating</u> ..... 1. Liability ..... 2. Accident Benefits and Uninsured Automobile..... 3. Optional & Increased Accident Benefits ..... 4. Liability for Damage to Non-Owned Automobiles ... 5. Endorsement Forms – Other ..... 6. Coding .....	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule	This will not impact premiums
Rule 703.3  Rating	<b>3. Optional Benefits</b> The rates for these are found at the bottom of the rate page in the relevant section of the manual. If the vehicle to be driven is a private passenger vehicle, the rates used will be those in the Private Passenger Section.	<b>3. Optional &amp; Increased Accident Benefits</b> <del>The</del> Applicable rates for <del>these</del> Optional & Increased Accident Benefits <del>are found at the bottom of</del> can be located on the rate page in the relevant section of the manual. <del>If the vehicle to be driven is a private passenger vehicle, the rates used will be those in the Private Passenger Section.</del>	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026	This may impact premiums

**March 2026**

**Manual of Rules and Rates  
Ontario**

**Revised Interurban Vehicle Rate Change  
Effective June 1, 2026 (New Business and Renewals)**

**Effective June 1, 2026** Facility Association is implementing the following update for new business and renewals in Ontario:

- Revised Interurban Vehicle rates. Overall, there is a change of -4.7%. Rates may vary depending upon individual policy circumstances.

The Facility Association website [www.facilityassociation.com](http://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.