FACILITY ASSOCIATION

October 2026

Manual of Rules and Rates
ONTARIO

Various Rule Changes
Effective January 1, 2027 (New Business and Renewals)

Effective January 1, 2027 Facility Association is implementing the following updates for new business and renewals in Ontario:

- There are various rule changes in Commercial and Driver's Policy sections of the manual.
- A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website

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

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

FACILITY ASSOCIATION ONTARIO RATES & RULES MANUAL
SUMMARY OF APPROVED RULE CHANGES JANUARY 1, 2027

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th></tr>
<tr><td colspan="4">COMMERCIAL SECTION</td></tr>
<tr><td>Rule 207.J:

Rating Class Table</td><td>Truckmen

hauling or transport for others for compensation, where the use is not specifically classified:

<table><tr><th>Vehicle Type/Use</th><th>Light</th><th>Heavy</th></tr><tr><td>Maximum radius 40 km (25 miles)</td><td>46</td><td>46</td></tr><tr><td>Maximum radius 80 km (50 miles)</td><td>49</td><td>49</td></tr><tr><td colspan="3">Premium Table II - Interurban Vehicles</td></tr><tr><td>Radius 81 – 160 km</td><td>61</td><td>61</td></tr><tr><td>Radius 161 – 400km</td><td>62</td><td>62</td></tr><tr><td>Radius 401 – 750km</td><td>63</td><td>63</td></tr><tr><td>Radius over 750km</td><td>64</td><td>64</td></tr></table>
If operating any distance outside Canada, code Class 99 and rate as class above depending on radius</td><td>Truckmen

Hauling or transport for others for compensation, where the use is not specifically classified:

<table><tr><th>Vehicle Type/Use</th><th>Light</th><th>Heavy</th></tr><tr><td>Maximum radius 40 km (25 miles)</td><td>46</td><td>46</td></tr><tr><td>Maximum radius 80 km (50 miles)</td><td>49</td><td>49</td></tr><tr><td colspan="3">Premium Table II - Interurban Vehicles</td></tr><tr><td>Radius 81 – 160 km</td><td>61</td><td>61</td></tr><tr><td>Radius 161 – 400 km</td><td>62</td><td>62</td></tr><tr><td>Radius 401 – 750 km</td><td>63</td><td>63</td></tr><tr><td>Radius over 750 km</td><td>64</td><td>64</td></tr></table>
<s>If operating any distance outside Canada, code Class 99 and rate as class above depending on radius</s></td><td>Since FA now includes a Class 99 premium on the rate pages, the comment about coding and rating under Classes 61 to 64 is no longer needed.</td></tr>
<tr><td colspan="4">DRIVER'S POLICY SECTION</td></tr>
<tr><td>Rule 708:

Rating Class</td><td>Rating class is determined by the type of vehicle being driven and the use. Refer to the specific section of the manual for rating criteria.

<table><tr><th>Vehicle Type</th><th>Section of Manual</th></tr><tr><td></td><td></td></tr><tr><td>Private Passenger</td><td>Private Passenger Section</td></tr><tr><td>Truck</td><td>Commercial Section</td></tr><tr><td>Taxi</td><td>Public Section</td></tr><tr><td>Bus</td><td>Public Section</td></tr></table></td><td>Rating class is determined by the type of vehicle being driven and the use. Refer to the specific section of the manual for rating criteria.

<table><tr><th>Vehicle Type</th><th>Section of Manual</th></tr><tr><td>Private Passenger</td><td>Private Passenger Section</td></tr><tr><td>Commercial Vehicle
<s>Truck</s></td><td>Commercial Section</td></tr><tr><td>Taxi</td><td><s>Public Section</s>
Driver's Policy coverage Not Available due to Policy Exclusion</td></tr><tr><td>Bus</td><td><s>Public Section</s>
Driver's Policy coverage Not Available due to Policy Exclusion</td></tr></table></td><td>Coverage is unavailable for certain vehicle types due to the Driver's Policy exclusions. FA updated the manual to reflect this</td></tr>
</table>

FACILITY ASSOCIATION ONTARIO RATES & RULES MANUAL
SUMMARY OF APPROVED RULE CHANGES JANUARY 1, 2027

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th></tr>
<tr>
<td>Rule 709:

Driving Record</td>
<td>Driving record is determined by the type of vehicle being driven and the driver's experience. Refer to the specific section of the manual for driving record requirements.
<table>
<tr><th>Vehicle Type</th><th>Section of Manual</th></tr>
<tr><td></td><td></td></tr>
<tr><td>Private Passenger</td><td>Private Passenger Section</td></tr>
<tr><td>Truck</td><td>Commercial Section</td></tr>
<tr><td>Taxi</td><td>Public Section</td></tr>
<tr><td>Bus</td><td>Public Section</td></tr>
</table>
</td>
<td>Driving record is determined by the type of vehicle being driven and the driver's experience. Refer to the specific section of the manual for driving record requirements.
<table>
<tr><th>Vehicle Type</th><th>Section of Manual</th></tr>
<tr><td>Private Passenger</td><td>Private Passenger Section</td></tr>
<tr><td>Commercial Vehicle
~~Truck~~</td><td>Commercial Section</td></tr>
<tr><td>Taxi</td><td>~~Public Section~~
Driver's Policy coverage Not Available due to Policy Exclusion</td></tr>
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</td>
<td>Coverage is unavailable for certain vehicle types due to the Driver's Policy exclusions. FA updated the manual to reflect this</td>
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FACILITY ASSOCIATION

August 2026

Manual of Rules and Rates
ONTARIO

2026 Private Passenger CLEAR Rate Group Tables
Effective December 1, 2026 (New Business and Renewals)

Effective December 1, 2026 Facility Association is implementing the following updates for new business and renewals in Ontario:

- 2026 Private Passenger CLEAR Rate Group Tables having a range of 11-42 for Accident Benefits Rate Groups.

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

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

FACILITY ASSOCIATION

August 2026

Manual of Rules and Rates
Ontario

Revised Private Passenger Rate Change, Commercial Rate Change & Various Rule Changes Effective October 1, 2026 (New Business) and November 1, 2026 (Renewal)

Effective October 1, 2026 (New Business) and November 1, 2026 (Renewal) Facility Association is implementing the following update for new business and renewals in Ontario:

- Revised Private Passenger Vehicle rates. Overall, there is a change of +8.7%. Rates may vary depending upon individual policy circumstances.
- Revised Commercial Vehicle rates. Overall, there is a change of +8.6%. Rates may vary depending upon individual policy circumstances.
- There are various rule changes in Private Passenger, Commercial, Public and Driver's Policy sections of the manual.
- A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website

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

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

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td colspan="5">GENERAL SECTION</td></tr>
<tr>
<td>Service Fee Schedule</td>
<td>For vehicles on 6 month policies, the cap is 50% of the annual amount shown below. Where risks are ‘experience rated’, there is no cap; however, the maximum commission rate shall not exceed 7 ½ % per vehicle.

<table>
<tr><th></th><th>Experience Rated (Fleet)</th><th>Individually Rated</th><th>Cap</th></tr>
<tr><td>1. Private Passenger Vehicles</td><td></td><td></td><td></td></tr>
<tr><td>Class 10, 11,12</td><td>7.5%</td><td>9%</td><td>$370</td></tr>
<tr><td>All other private passenger</td><td>7.5%</td><td>11%</td><td>$370</td></tr>
</table>

For the purpose of determining commission rates, the expression ‘Private Passenger Vehicles’ includes Antique/ Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).

<table>
<tr><td>2. Commercial Vehicles</td><td></td><td></td><td></td></tr>
<tr><td>Long haul vehicles (including trailers) Classes 61-64, 99</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Classes 33-36,41-49,54,55</td><td>7.5%</td><td>10%</td><td>no cap</td></tr>
<tr><td>Commercial Use including Fire & Police Class 53</td><td></td><td></td><td></td></tr>
<tr><td>Motorcycle, Moped, Snow Vehicle, All Terrain Vehicle</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><td>Other Recreational Vehicles</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><td>All Other Vehicles</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>3. Public Vehicles</td><td></td><td></td><td></td></tr>
<tr><td>Public Bus Class 70,73,74,78</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td><td>$370</td></tr>
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<td>For vehicles on 6 month policies, the cap is 50% of the annual amount shown below. Where risks are ‘experience rated’, there is no cap; however, the maximum commission rate shall not exceed 7 ½ % per vehicle.

For the purpose of determining commission rates, the expression ‘Private Passenger Vehicles’ includes Antique/ Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).

<table>
<tr><th>Class of Business</th><th>Experience Rated (Fleet)</th><th>Individually Rated</th><th>Cap</th></tr>
<tr><td colspan="4">Private Passenger Vehicles</td></tr>
<tr><td>Class 10, 11, 12</td><td>7.5%</td><td>9%</td><td>$370</td></tr>
<tr><td>All other private passenger vehicles</td><td>7.5%</td><td>11%</td><td>$370</td></tr>
<tr><td>Ride-Hailing Class 7C</td><td>7.5%</td><td>11%</td><td>$370</td></tr>
<tr><td colspan="4">Commercial Vehicles</td></tr>
<tr><td>Long Haul vehicles (including trailers) Classes 61-64, 99</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Classes 33-36, 41-49, 54, 55</td><td>7.5%</td><td>10%</td><td>no cap</td></tr>
<tr><td colspan="4">Commercial Use including Fire & Police Class 53</td></tr>
<tr><td>Motorcycle, Moped, Snow Vehicle, All Terrain Vehicle</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><td>Other Recreational Vehicles</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><td>All Other Vehicles</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td colspan="4">Public Vehicles</td></tr>
<tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
</table>
</td>
<td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks</td>
<td>This may impact premiums</td>
</tr>
</table>

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr>
<td>Service Fee Schedule</td>
<td>Van Pool Class 7M 7.5% 10% $370
Ambulance Class 76 7.5% 10% $370
Funeral Vehicles Class 75 7.5% 10% $370
Short Term Rental Class 7M 7.5% 10% $370
Ride Sharing Class 7N 7.5% 10% $370
4. Recreational Vehicles
Motor Homes
Cabin/Home trailers
Other private type trailers
Camper units
Used for pleasure purposes only:
Rated using Class 10 – 12 7.5% 9% $185
Rated using Class 01-09, 13-19 7.5% 11% $185
Not Pleasure only: 7.5% 10% no cap
Motorcycles/Mopeds 7.5% 7.5% $185
All Terrain Vehicles 7.5% 7.5% $185
Snow Vehicles 7.5% 7.5% $185

5. Garage Policy POL 4
Class 81-89 10% no cap

6. Drivers Policy POL 2
Class 98
The rating determines the commission rate and cap.

7. Non-Owned Automobile
Non-owned Policy POL 6
Class 91 10% no cap

No other additional fee for service may be charged.</td>
<td>
<table>
<tr><td>Hotel & Country Club Bus Class 72</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td><s>Ride Hailing Class 7C</s></td><td><s>6%</s></td><td><s>6%</s></td><td><s>$370</s></td></tr>
<tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Funeral Vehicle Class 75</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Short Term Rental Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Ride Sharing Class 7N</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><th colspan="4">Recreational Vehicles</th></tr>
<tr><td colspan="4">Motor Homes/Cabin/Home trailers/Other private type trailers/Camper Units</td></tr>
<tr><td>Used for pleasure purposes only: Rated using Class 10-12</td><td>7.5%</td><td>9%</td><td>$185</td></tr>
<tr><td>Used for pleasure purposes only: Rated using Class 01-19, 13-19</td><td>7.5%</td><td>11%</td><td>$185</td></tr>
<tr><td>Not Pleasure Use</td><td>7.5%</td><td>10%</td><td>no cap</td></tr>
<tr><td>Motorcycle/Mopeds</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><td>All-Terrain Vehicles</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><td>Snow Vehicles</td><td>7.5%</td><td>7.5%</td><td>$185</td></tr>
<tr><th colspan="4">Garage Policy POL 4</th></tr>
<tr><td>Class 81-89</td><td>n/a</td><td>10%</td><td>no cap</td></tr>
<tr><th colspan="4">Drivers Policy POL 2</th></tr>
<tr><td>Class 98</td><td colspan="3">The rating determines the commission rate and cap.</td></tr>
<tr><th colspan="4">Non-Owned Automobile</th></tr>
<tr><td colspan="4">Non-owned Policy POL 6</td></tr>
<tr><td>Class 91</td><td>n/a</td><td>10%</td><td>no cap</td></tr>
</table>

No other additional fee for service may be charged.
</td>
<td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks

(Formatting the information into a chart for ease of use)</td>
<td>This will not impact premiums</td>
</tr>
</table>

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PASSENGER SECTION				
Table of Contents	**Rule 106: Definitions** ..... A. Private Passenger Vehicle per Automobile Insurance B. Operator Assignment ..... C. Business Use..... D. Pleasure Use ..... E. Driving to and from work ..... F. Passengers carried for compensation ..... G. Age..... H. Owned/Leased ..... I. Valid Operator's Licence ..... J. Common-law Relationship / Spouse ..... K. Types of Licence Suspension ..... L. Driver Training..... M. Every Driver in the Household	**Rule 106: Definitions** ..... A. Private Passenger Vehicle per Automobile Insurance B. Operator Assignment..... C. Business Use..... D. Pleasure Use ..... E. Driving to and from work ..... F. Passengers carried for compensation ..... G. Age..... H. Owned/Leased ..... I. Valid Operator's Licence ..... J. Common-law Relationship / Spouse ..... K. Types of Licence Suspension ..... L. Driver Training..... M. Every Driver in the Household ..... N. Ride Hailing	Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks	This will not impact premiums
Rule 104: A New Policies	**A. Application Form** Every application for insurance must be made on a current approved Facility Association or Standard Application Form. Must be fully completed and signed by both the Applicant and Agent/Broker where required. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: • Policy shall be issued with all vehicles at the correct premium. • If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement.	**A. Application Form** Every application for insurance must be made on a current approved Facility Association or Standard Application Form. Must be fully completed and signed by both the Applicant and Agent/Broker where required. **NOTE:** For Ride Hailing. Confirmation of enrolment and/or copy of the commercial policy must be provided. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: • Policy shall be issued with all vehicles at the correct premium. • If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement.	Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td>Rule 106: N

Definitions</td><td>NEW</td><td>Ride Hailing
Is defined as a service through which passengers obtain and pay for on-demand transportation through a Digital Network controlled by a Transportation Network Company (TNC).

Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network

The Named Insured, as well as any drivers specified on the policy, are required to reside within the same household.</td><td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks</td><td>This will not impact premiums</td></tr>
<tr><td>Rule 111:

Rating Class</td><td>NEW</td><td>Class 7C
a) Ride Hailing use.

b) Principal operator must be 21 years of age or older.

c) Principal operator must hold a valid Ontario Class G licence (or equivalent from another province).

d) A separate Class 04, Class 05 or Class 06 premium is charged if there is an occasional driver under 25 years of age listed on the vehicle.

e) The Named Insured, as well as any drivers specified on the policy, are required to reside within the same household.</td><td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review</td><td>This will not impact premiums</td></tr>
<tr><td>Rule 135:C

How to Allocate Chargeable Accidents</td><td><table><tr><th>Type of vehicle involved in the accident</th><th>Type of vehicle to which the accident can be applied</th></tr><tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)</td></tr><tr><td>Light Commercial</td><td>Light Commercial, Private Passenger, Motor Home or Garage (Car Dealer)</td></tr><tr><td>Heavy Commercial</td><td>Heavy Commercial or Garage (Car Dealer)</td></tr><tr><td>Public (excluding Taxi)</td><td>Public (excluding Taxi Class 7A,7B,7C)</td></tr></table></td><td><table><tr><th>Type of vehicle involved in the accident</th><th>Type of vehicle to which the accident can be applied</th></tr><tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)</td></tr><tr><td>Light Commercial</td><td>Light Commercial, Private Passenger, Motor Home or Garage (Car Dealer)</td></tr><tr><td>Heavy Commercial</td><td>Heavy Commercial or Garage (Car Dealer)</td></tr><tr><td>Public (excluding Taxi)</td><td>Public (excluding Taxi Class 7A,7B,~~7C)~~</td></tr></table></td><td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks</td><td>This will not impact premiums</td></tr>
</table>

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 135:C How to Allocate Chargeable Accidents	Taxi: Taxi or Private Passenger Motor Home: Motor Home, Private Passenger , Light Commercial Motorcycle: Motorcycle Garage: Garage All Terrain Vehicle or Snow Vehicle: All Terrain Vehicle or Snow Vehicle	Taxi: Taxi or Private Passenger Motor Home: Motor Home, Private Passenger, Light Commercial Motorcycle: Motorcycle Garage: Garage All Terrain Vehicle or Snow Vehicle: All Terrain Vehicle or Snow Vehicle	Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks	This will not impact premiums
COMMERCIAL SECTION				
Table of Contents Ontario	**Rule 205: Definitions .....** A. Commercial Vehicle..... B. Vehicle ..... C. Trailer ..... D. Owned/Leased ..... E. Rating Information..... F. Types of Commercial Vehicles..... G. Gross Vehicle Weight (GVW) ..... H. Machinery or Apparatus.....	**Rule 205: Definitions .....** A. Commercial Vehicle..... B. Vehicle ..... C. Trailer ..... D. Owned/Leased ..... E. Rating Information..... F. Types of Commercial Vehicles..... G. Gross Vehicle Weight (GVW) ..... H. Machinery or Apparatus..... I. List Price New	Re-align the Commercial section of the manual to improve consistency, clarity, and overall sequence.	This will not impact premiums
Table of Contents	**Rule 211: Vehicle Rate Group .....** B. List Price New..... C. Rate Group Table II	**Rule 211: Vehicle Rate Group .....** A. Rate Group Table I..... ~~B. List Price New.....~~ ~~C~~.B Rate Group Table II	Re-align the Commercial section of the manual to improve consistency, clarity, and overall sequence.	This will not impact premiums
Rule 205: Definition	**A. Commercial Vehicle** **....** **H. Machinery or Apparatus** Commercial vehicles are often equipped with machinery or apparatus. There are two types: 1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment).	**A. Commercial Vehicle** **....** **H. Machinery or Apparatus** Commercial vehicles are often equipped with machinery or apparatus. There are two types: 1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g. welding, spraying, excavating, well drilling, cooking equipment).	Re-align the Commercial section of the manual to improve consistency, clarity and overall sequence	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 205: Definition	Insurance must be made subject to END 30(B) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). **...** END 30(B) and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.	Insurance must be made subject to END 30(B) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). **...** END 30(B) and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy. **I. List Price New** The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.	Move the rule from Rule 211 (Vehicle Rate Group) to Rule 205 (Definition) to enhance usability and comprehension .	This will not impact premiums
Rule 211: Vehicle Rate Group	**...** **A. Rate Group Table I** This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. **...** **B. List Price New** The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features. **C. Rate Group Table II** The model year and List Price New are used to determine the rate group. **...**	**...** **A. Rate Group Table I** This table lists by manufacturer, model and series, standard production pick-up, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 4,500kg. **...** ~~**B. List Price New**~~ ~~The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.~~ **~~C~~.B. Rate Group Table II** The model year and List Price New are used to determine the rate group. **...**	Re-align the Commercial section of the manual to improve consistency, clarity, and overall sequence. Move the rule from Rule 211 (Vehicle Rate Group) to Rule 205 (Definition) to enhance usability and comprehension	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td>Rule 225.C:

How to Allocate Chargeable Accidents</td><td><table><tr><th>Type of vehicle involved in the accident</th><th>Type of vehicle to which the accident can be applied</th></tr><tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)</td></tr><tr><td>Light Commercial</td><td>Light Commercial, Private Passenger, Motor Home or Garage (Car Dealer)</td></tr><tr><td>Heavy Commercial</td><td>Heavy Commercial or Garage (Car Dealer)</td></tr><tr><td>Public (excluding Taxi)</td><td>Public (excluding Taxi Class 7A,7B,7C)</td></tr><tr><td>Taxi</td><td>Taxi or Private Passenger</td></tr><tr><td>Motor Home</td><td>Motor Home, Private Passenger , Light Commercial</td></tr><tr><td>Motorcycle</td><td>Motorcycle</td></tr><tr><td>Garage</td><td>Garage</td></tr><tr><td>All Terrain Vehicle or Snow Vehicle</td><td>All Terrain Vehicle or Snow Vehicle</td></tr></table></td><td><table><tr><th>Type of vehicle involved in the accident</th><th>Type of vehicle to which the accident can be applied</th></tr><tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)</td></tr><tr><td>Light Commercial</td><td>Light Commercial, Private Passenger, Motor Home or Garage (Car Dealer)</td></tr><tr><td>Heavy Commercial</td><td>Heavy Commercial or Garage (Car Dealer)</td></tr><tr><td>Public (excluding Taxi)</td><td>Public (excluding Taxi Class 7A,7B,~~7C)~~</td></tr><tr><td>Taxi</td><td>Taxi or Private Passenger</td></tr><tr><td>Motor Home</td><td>Motor Home, Private Passenger, Light Commercial</td></tr><tr><td>Motorcycle</td><td>Motorcycle</td></tr><tr><td>Garage</td><td>Garage</td></tr><tr><td>All Terrain Vehicle or Snow Vehicle</td><td>All Terrain Vehicle or Snow Vehicle</td></tr></table></td><td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks</td><td>This will not impact premiums</td></tr>
<tr><td colspan="5">PUBLIC SECTION</td></tr>
<tr><td>Table of Contents</td><td>Rule 307: Rating Class.....
A. Public Bus - Classes 70, 73, 74, 78 .....
B. School Bus - Class 71.....
C. Hotel or Country Club Bus - Class 72.....
D. Private Bus - Class 7M.....
E. Van Pool - Class 7M.....
F. Taxi - Class 7A .....
G. Limousine Class 7B.....
H. Ambulance - Class 76.....
I. Invalid Car - Class 76.....
J. Funeral Vehicles - Class 75 .....
K. Ride Hailing – Class 7C.....</td><td>Rule 307: Rating Class.....
A. Public Bus - Classes 70, 73, 74, 78 .....
B. School Bus - Class 71.....
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H. Ambulance - Class 76.....
I. Invalid Car - Class 76.....
J. Funeral Vehicles - Class 75 .....
~~K. Ride Hailing – Class 7C.....~~</td><td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks</td><td>This will not impact premiums</td></tr>
</table>

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td>Table of Contents</td><td><u>Rule 320: Service Fee Schedule (Commission)</u> .....</td><td><u>Rule 320: Not applicable</u>.....</td><td>This is duplicate information as already listed in the General Section of the manual</td><td>This will not impact premiums</td></tr>
<tr><td>Rule 307.K

Ride Hailing</td><td>K. Ride Hailing – Class 7C
Attach END 6A and insert rated use of vehicle.

A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.

Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.
Code and rate as a Taxi.

Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.</td><td><s>K. Ride Hailing – Class 7C</s>
<s>Attach END 6A and insert rated use of vehicle.</s>

<s>A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.</s>

<s>Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.</s>
<s>Code and rate as a Taxi.</s>

<s>Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.</s></td><td>Update guidelines for Ride Sharing due to Approach AU0132APP Annual Review Guidelines and Benchmarks</td><td>This will not impact premiums</td></tr>
<tr><td>Rule 320:

Service Fee (Commission)</td><td>Rule 320: Service Fee Schedule (Commission)

Where risks are ‘experience rated’, there is no cap; however, the maximum commission rate shall not exceed 7 ½ % per vehicle.
<table>
<tr><th>Public Vehicles</th><th>Experience Rated</th><th>Individually Rated</th><th>Cap</th></tr>
<tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Hotel Country Club Class 72</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
</table></td><td>Rule 320: <s>Service Fee Schedule (Commission)</s> Not applicable

<s>Where risks are ‘experience rated’, there is no cap; however, the maximum commission rate shall not exceed 7 ½ % per vehicle.</s>
<table>
<tr><th><s>Public Vehicles</s></th><th><s>Experience Rated</s></th><th><s>Individually Rated</s></th><th><s>Cap</s></th></tr>
<tr><td><s>Public Bus Class 70, 73, 74, 78</s></td><td><s>6%</s></td><td><s>6%</s></td><td><s>$370</s></td></tr>
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<tr><td><s>Hotel Country Club Class 72</s></td><td><s>7.5%</s></td><td><s>10%</s></td><td><s>$370</s></td></tr>
</table></td><td>This is duplicate information as already listed in the General Section of the manual.

Removing from the Public Section</td><td>This will not impact premiums</td></tr>
</table>

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td>Rule 320:

Service Fee (Commission)</td><td>
<table>
<tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td><td>$370</td></tr>
<tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Short Term Rental Class 7M</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
<tr><td>Ride Sharing Class 7N</td><td>7.5%</td><td>10%</td><td>$370</td></tr>
</table>

No other additional fee for service may be charged.</td><td>
<table>
<tr><td>~~Private Bus Class 7M~~</td><td>~~7.5%~~</td><td>~~10%~~</td><td>~~$370~~</td></tr>
<tr><td>~~Taxi Class 7A~~</td><td>~~6%~~</td><td>~~6%~~</td><td>~~$370~~</td></tr>
<tr><td>~~Limousine Class 7B~~</td><td>~~6%~~</td><td>~~6%~~</td><td>~~$370~~</td></tr>
<tr><td>~~Ride Hailing Class 7C~~</td><td>~~6%~~</td><td>~~6%~~</td><td>~~$370~~</td></tr>
<tr><td>~~Van Pool Class 7M~~</td><td>~~7.5%~~</td><td>~~10%~~</td><td>~~$370~~</td></tr>
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<tr><td>~~Short Term Rental Class 7M~~</td><td>~~7.5%~~</td><td>~~10%~~</td><td>~~$370~~</td></tr>
<tr><td>~~Ride Sharing Class 7N~~</td><td>~~7.5%~~</td><td>~~10%~~</td><td>~~$370~~</td></tr>
</table>

<s>No other additional fee for service may be charged.</s></td><td>This is duplicate information as already listed in the General Section of the manual.

Removing from the Public Section</td><td>This will not impact premiums</td></tr>
<tr><td colspan="5">DRIVER'S POLICY SECTION</td></tr>
<tr><td>Table of Contents</td><td><u>Rule 721: Service Fee Schedule (Commission)</u> .....</td><td><u>Rule 721: Not applicable</u></td><td>This is duplicate information as already listed in the General Section of the manual</td><td>This will not impact premium</td></tr>
<tr><td>Rule 721:

Service Fee Schedule (Commission)</td><td>NOTE: An explanation of service fee follows this schedule. For vehicles on 6 month policies, the cap is 50% of the annual amount shown below.
Experience Rated (Fleet) Individually Rated Cap

1. Private Passenger Vehicles
Class 10, 11,12 7.5% 9% $370
All other private passenger 7.5% 11% $370
For the purpose of determining commission rates, the expression 'Private Passenger Vehicles' includes Antique/ Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School</td><td><s>NOTE: An explanation of service fee follows this schedule. For vehicles on 6 month policies, the cap is 50% of the annual amount shown below.</s>
<s>Experience Rated (Fleet) Individually Rated Cap</s>

<s>1. Private Passenger Vehicles</s>
<s>Class 10, 11,12 7.5% 9% $370</s>
<s>All other private passenger 7.5% 11% $370</s>
<s>For the purpose of determining commission rates, the expression 'Private Passenger Vehicles' includes Antique/ Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles</s></td><td>This is duplicate information as already listed in the General Section of the manual.

Removing from the Driver's Policy Section</td><td>This will not impact premiums</td></tr>
</table>

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 721: Service Fee Schedule (Commission)	vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75). **2. Commercial Vehicles** Long haul vehicles (including trailers) Classes 61-64, 99 6% 6% $370 Classes 33-36,41-49,54,55 7.5% 10% no cap **Commercial Use including Fire & Police Class 53** Motorcycle, Moped, Snow Vehicle, All Terrain Vehicle 7.5% 7.5% $185 Other Recreational Vehicles 7.5% 7.5% $185 All Other Vehicles 7.5% 10% $370 **3. Public Vehicles** Public Bus Class 70,73,74,78 6% 6% $370 School Bus Class 71 7.5% 10% $370 Hotel & Country Club Class 72 7.5% 10% $370 Private Bus Class 7M 7.5% 10% $370 Taxi Class 7A 6% 6% $370 Limousine Class 7B 6% 6% $370 Ride Hailing Class 7C 6% 6% $370 Van Pool Class 7M 7.5% 10% $370 Ambulance Class 76 7.5% 10% $370 Funeral Vehicles Class 75 7.5% 10% $370 Short Term Rental Class 7M 7.5% 10% $370 Ride Sharing Class 7N 7.5% 10% $370 **4. Recreational Vehicles** Motor Homes Cabin/Home trailers Other private type trailers Camper units Used for pleasure purposes only: Rated using Class 10 – 12 7.5% 9% $185 Rated using Class 01-09, 13-19 7.5% 11% $185 Not Pleasure only: 7.5% 10% no cap Motorcycles/Mopeds 7.5% 7.5% $185 All Terrain Vehicles 7.5% 7.5% $185 Snow Vehicles 7.5% 7.5% $185	~~(Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).~~ ~~**2. Commercial Vehicles**~~ ~~Long haul vehicles (including trailers) Classes 61-64, 99 6% 6% $370~~ ~~Classes 33-36,41-49,54,55 7.5% 10% no cap~~ ~~**Commercial Use including Fire & Police Class 53**~~ ~~Motorcycle, Moped, Snow Vehicle, All Terrain Vehicle 7.5% 7.5% $185~~ ~~Other Recreational Vehicles 7.5% 7.5% $185~~ ~~All Other Vehicles 7.5% 10% $370~~ ~~**3. Public Vehicles**~~ ~~Public Bus~~ ~~Class 70,73,74,78 6% 6% $370~~ ~~School Bus Class 71 7.5% 10% $370~~ ~~Hotel & Country Club~~ ~~Class 72 7.5% 10% $370~~ ~~Private Bus Class 7M 7.5% 10% $370~~ ~~Taxi Class 7A 6% 6% $370~~ ~~Limousine Class 7B 6% 6% $370~~ ~~Ride Hailing Class 7C 6% 6% $370~~ ~~Van Pool Class 7M 7.5% 10% $370~~ ~~Ambulance Class 76 7.5% 10% $370~~ ~~Funeral Vehicles Class 75 7.5% 10% $370~~ ~~Short Term Rental Class 7M 7.5% 10% $370~~ ~~Ride Sharing Class 7N 7.5% 10% $370~~ ~~**4. Recreational Vehicles**~~ ~~Motor Homes~~ ~~Cabin/Home trailers~~ ~~Other private type trailers~~ ~~Camper units~~ ~~Used for pleasure purposes only:~~ ~~Rated using Class 10 – 12 7.5% 9% $185~~ ~~Rated using Class 01-09, 13-19 7.5% 11% $185~~ ~~Not Pleasure only: 7.5% 10% no cap~~ ~~Motorcycles/Mopeds 7.5% 7.5% $185~~ ~~All Terrain Vehicles 7.5% 7.5% $185~~ ~~Snow Vehicles 7.5% 7.5% $185~~	This is duplicate information as already listed in the General Section of the manual. Removing from the Driver's Policy Section	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE OCTOBER 1(NB) NOVEMBER 1(RN) 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 721: Service Fee Schedule (Commission)	**5. Garage Policy POL 4** Class 81-89 10% no cap **6. Drivers Policy POL 2** Class 98 The rating determines the commission rate and cap. **7. Non-Owned Automobile** Non-owned Policy POL 6 Class 91 10% no cap **No other additional fee for service may be charged.**	~~**5. Garage Policy POL 4**~~ ~~Class 81-89 10% no cap~~ ~~**6. Drivers Policy POL 2**~~ ~~Class 98~~ ~~The rating determines the commission rate and cap.~~ ~~**7. Non-Owned Automobile**~~ ~~Non-owned Policy POL 6~~ ~~Class 91 10% no cap~~ ~~**No other additional fee for service may be charged.**~~	This is duplicate information as already listed in the General Section of the manual. Removing from the Driver's Policy Section	This will not impact premiums

March 2026

Manual of Rules and Rates
ONTARIO

Private Passenger Rule Changes
Effective August 1, 2026 (New Business and Renewals)

Effective August 1, 2026 Facility Association is implementing the following updates for new business and renewals in Ontario:

- FA has undertaken a review of the FARM Private Passenger Rules in an effort to simplify, streamline and harmonize underwriting rules across all jurisdictions. The successful completion of this allows for the ease of use for all users.

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

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

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

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SECTION				
Table of Contents	**General Information Table of Contents .....** **Plan Of Operation .....** **Risks Not Specifically Provided For .....** **Policy Term .....** **Commission .....** **Facility Association Agency Account .....** Entries in the Agency Account ..... Payment of Agency Account ..... Overdue Agency Account	**General Information Table of Contents .....** **Plan Of Operation .....** **Risks Not Specifically Provided For .....** **Policy Term .....** **Commission .....** **Facility Association Agency Account .....** Entries in the Agency Account ..... Payment of Agency Account ..... Overdue Agency Account ..... **Midterm Transfer of Business and Broker of Record** **Letter of Authorization .....** **Proof of Insurance.....,** Processing Fees for Filings	This section will be moved to the General Section of the manual from Rule 137	This will not impact premiums
Proof of Insurance	**NEW**	**Processing Fees for Filings** Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. **Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees**	This section will be moved to the General Section of the manual from Rule 137	This will not impact premiums
PRIVATE PASSENGER SECTION				
Table of Contents	**Rule 101: Coverages Available and Minimum Deductibles.....** A. Liability..... B. Accident Benefits ..... C. Uninsured Automobile..... D. Direct Compensation Property Damage..... E. Optional Physical Damage Coverage and Deductibles F. Family Protection Coverage (END 44R) ..... G.Minimum Coverage	**Rule 101: Coverages Available and Minimum Deductibles.....** A. Liability ..... B. Accident Benefits ..... C. Uninsured Automobile ..... D. Direct Compensation Property Damage (DCPD) .... E. Optional Physical Damage ~~Coverage~~ and Deductibles F. Family Protection Coverage ~~(END 44R)~~ ..... G.Minimum Coverage	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 104: New Policies .....** A. Application Form..... B. Owners Policy (APP 1) ..... C. Faxed Applications ..... D. Computer Generated Application Forms ..... E. Applicant's Signature..... F. Name of the Insured..... G. Other Insurance ..... H. Verification of Driving History	**Rule 104: New Policies .....** A. Application Form..... B. Owners Policy (APP 1) ..... ~~C. Faxed Applications .....~~ C. Computer Generated Application Forms ..... D. Applicant's Signature ..... E. Name of the Insured ..... F. Other Insurance..... G. Variation in Coverage..... H. Verification of Driving History.....	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Table of Contents	**Rule 106: Definitions .....** A. Private Passenger Vehicle per Automobile Insurance B. Operator Assignment..... C. Business Use ..... D. Pleasure Use ..... E. Driving to and from work ..... F. Passengers carried for compensation ..... G. Age..... H. Owned/Leased..... I. Valid Operator's Licence ..... J. Common-law Relationship / Spouse ..... K. Types of Licence Suspension ..... L. Driver Training.....	**Rule 106: Definitions .....** A. Private Passenger Vehicle per Automobile Insurance B. Operator Assignment..... C. Business Use ..... D. Pleasure Use ..... E. Driving to and from work ..... F. Passengers carried for compensation ..... G. Age..... H. Owned/Leased ..... I. Valid Operator's Licence ..... J. Common-law Relationship / Spouse ..... K. Types of Licence Suspension ..... L. Driver Training..... M. Every Driver in the Household	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 114: New Drivers.....**	**Rule: 114: New Drivers.....** A. New Driver Definition..... B. Learner's Permit/Level One ..... **C. Determining Driving Record.....**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 117: Multi Vehicle Discount.....**	**Rule 117: ~~Multi Vehicle Discount~~ Not applicable.....**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 118: Retiree Discount.....**	**Rule 118: ~~Retiree Discount~~ Not applicable.....**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 126: Policy Term .....**	**Rule 126: ~~Policy Term~~ Not applicable.....**	This section is already listed in the General Section	This will not impact premiums
Table of Contents	**Rule 128: Renewals .....** A. Before issuing a Renewal: ..... B. Risks Not Eligible for Renewal	**Rule 128: Renewals .....** Risk Not Eligible for Renewal..... A. Before issuing a Renewal: ..... ~~B. Risks Not Eligible for Renewal.....~~	FA is aiming to harmonize and simplify the wordings	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	C. Accidents Occurring Between Renewal Process Date & Effective Date..... D. Renewal Processing.....	B. Accidents Occurring Between Renewal Process Date & Effective Date..... C. Renewal Processing.....	across all jurisdictions	
Table of Contents	**Rule 131: Time on Risk Tables** A. Pro Rata..... B. (Pro Rata) Day Table..... C. Short Term Tables.....	**Rule 131: Time on Risk Tables** A. Pro Rata..... B. ~~(~~Pro Rata~~)~~ Day Table..... C. Short Term Tables.....	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 133: Service Fee Schedule (Commission) .....**	**Rule 133:~~Service Fee Schedule (Commission)~~ Not applicable**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	**Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Require**d..... A. Financial Responsibility Certificate ..... B. Renewal or Offer to Renew..... C. Policy Cancellation or Vehicle Deletion..... D. Filing Liability Limits.....	**Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Require**d..... A. Financial Responsibility Certificate ..... B. Renewal or Offer to Renew..... C. Policy Cancellation or Vehicle Deletion..... ~~D. Filing Liability Limits.....~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of contents	**Rule 142: Suspension of Operator's Licence.....** A. If there is no other driver of the vehicle..... B. If there is another licensed driver of the vehicle ..... C. Unsigned END 28A (Excluded Driver)	**Rule 142: Suspension of Operator's Licence.....** A. If there is no other driver of the vehicle..... B. If there is another licensed driver of the vehicle ..... C. If the person concerned does drive without a valid licence..... **D. Unsigned END 28A ~~(Excluded Driver)~~ .....**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Table of Contents	Rule 148: Driver Training Vehicles.....	**Rule 148: Driver Training Vehicles.....** A. Driving Record ..... B. Vehicle used solely for Driver Training ..... C. Vehicles used for Driver Training in addition to some other use..... D. Driver Training Vehicle Surcharge Table	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 100: Filed Underwriting Rules	**A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:** 1. The risk does not meet the definition of a residual market risk as defined in Rule 107: Eligibility. 2. The Applicant does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. Exception: See Rule 100:C. Non-Residents and Vehicles Not Registered in Jurisdiction. 4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 142: Suspension of Operator's Licence and Rule 101: Minimum Coverage. 5. The application is incomplete, has not been signed by the Applicant, or has not been bound by the Agent/Broker. 6. The Applicant/Agent/Broker refuses to provide the sufficient valid information to write the risk. 'Sufficient valid information to write the risk' includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan. 7. The vehicle is not in the possession of the Applicant (i.e., has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with	**A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:** 1. The risk does not meet the definition of a residual market risk as defined in Rule 107~~: Eligibility~~. *(Applicable to Ontario only)* 2. The Applicant does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction. Exception: See Rule 100:C. ~~Non-Residents and Vehicles Not Registered in Jurisdiction.~~ 4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 142~~: Suspension of Operator's Licence~~ and Rule 101~~: Minimum Coverage~~. 5. The application is incomplete, has not been signed by the Applicant, or has not been bound by the Agent/Broker. 6. The Applicant/Agent/Broker refuses to provide the sufficient valid information to write the risk. 'Sufficient valid information to write the risk' includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan. 7. The vehicle is not in the possession of the Applicant (i.e., has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim. 8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with the Manual of	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 100: Filed Underwriting Rules	the Manual of Rules and Rates e.g. home made vehicles, rate group listed as A. 9. Non-payment of premium for the current policy period (for purposes of termination only). 10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. **B. Rules for refusing to provide or continue a coverage are:** 1. Optional physical damage coverage shall not be provided where an Applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months: a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; **or** b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; **or** c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; **or** d) Wilfully made a false statement in respect of a claim. * Misrepresentation means an Applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. 2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy will be written for vehicles branded 'irreparable'.	Rules and Rates e.g. home made vehicles, rate group listed as A. 9. Non-payment of premium for the current policy period (for purposes of termination only). 10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police. *(Applicable to New Brunswick, Northwest Territories, Nunavut, Ontario, Prince Edward Island and Yukon only)* **B. Rules for refusing to provide or continue a coverage are:** 1. Optional physical damage coverage shall not be provided where an Applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months: a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer; **or** b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein; **or** c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto; **or** d) Wilfully made a false statement in respect of a claim. * Misrepresentation means an Applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation. 2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate. NOTE: No policy ~~will~~ shall be written for vehicles branded 'irreparable'	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr>
<td>Rule 100:

Filed Underwriting Rules</td>
<td>3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish rate group according to Rule 116 Vehicle Rate Group and Rule 121 After Market Equipment.

C. Non-Residents and Vehicles Not Registered in Jurisdiction

These vehicles may be operated for 60 days at which point they must be registered and plated in Ontario. A policy of insurance may be required to cover the vehicle during this period. If necessary, FA will issue a short term policy for a period not exceeding 60 days to cover the insurance requirement. Upon expiry, the policy will lapse and will not be renewed. If the vehicle is registered in Ontario prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.</td>
<td>3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD (Not available in Northwest Territories, Nunavut and Yukon) coverage, establish rate group according to Rule 116. ~~Vehicle Rate Group and Rule 121 After Market Equipment.~~

C. Non-Residents and Vehicles Not Registered in Jurisdiction

As per chart below, these vehicles may be operated for ~~60 days~~ certain number of days at which point they must be registered and plated in ~~Ontario~~. that jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary, FA will issue a short term policy for a period not ~~exceeding 60 days~~ to exceed the time frame indicated in the chart below to cover the insurance requirement.

Upon expiry, the policy will lapse and will not be renewed. If the vehicle is registered in ~~Ontario~~ that jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.
<table>
<tr><th>Time Frame to Register and Plate Vehicle</th><th>Jurisdiction</th></tr>
<tr><td>60 days</td><td>Ontario and Yukon</td></tr>
<tr><td>90 Days</td><td>Alberta, Newfoundland & Labrador, Northwest Territories, Nova Scotia and Nunavut</td></tr>
<tr><td>4 months</td><td>Prince Edward Island</td></tr>
<tr><td>6 Months</td><td>New Brunswick</td></tr>
</table>
</td>
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</table>

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 101: Coverages Available and Minimum Deductibles	**A. Liability** Not more than $2,000,000 except: • When required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned. If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier. **B. Accident Benefits** As prescribed by statute. Optional increased benefits are also available. **C. Uninsured Automobile** As prescribed by statute. **D. Direct Compensation Property Damage** Deductibles are available.	**A. Liability** Not more than $2,000,000 except: • When required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). ~~If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.~~ If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned. If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used. Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier. **B. Accident Benefits** As prescribed by statute. Optional increased benefits are ~~also~~ available in Ontario only. . **C. Uninsured Automobile** As prescribed by statute. Uninsured Automobile applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut and Yukon where Uninsured Automobile coverage is not available. **D. Direct Compensation Property Damage (DCPD)** Deductibles are available in Ontario only. DCPD applicable in all jurisdictions except in Northwest Territories, Nunavut and Yukon where DCPD coverage is not available.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

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Coverages Available and Minimum Deductibles</td>
<td>
E. Optional Physical Damage Coverage and Deductibles

All Perils coverage is no longer available.

Optional physical damage coverage shall not be provided or continued for any vehicle valued at $1,000,000 or more.

a) Minimum Deductibles
The following table indicates the minimum deductibles available.
<table>
<tr><th>CLEAR Rate Group</th><th>Minimum Deductible

Collision / Comprehensive/ Specified Perils</th><th>Table A</th></tr>
<tr><td>1 - 40</td><td>$500</td><td>Up to $30,000</td></tr>
<tr><td>41 - 59</td><td>$1,000</td><td>$30.001-$60.000</td></tr>
<tr><td>60 - 79</td><td>$2,500</td><td>$60,001-$80,000</td></tr>
<tr><td>80 - 89</td><td>$5,000</td><td>$80,001-$100,000</td></tr>
<tr><td>90 - 99</td><td>$10,000</td><td>$100,001+</td></tr>
</table>
Refer to Rule 116: Vehicle Rate Group for further information on Rate Group A.

NOTE: For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.
</td>
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E. Optional Physical Damage ~~Coverage~~ and Deductibles
Optional physical damage coverage shall not be provided or continued for any vehicle valued at $1,000,000 or more.

All Perils coverage is no longer available.

~~Optional physical damage coverage shall not be provided or continued for any vehicle valued at $1,000,000 or more.~~

a) Minimum Deductibles
The following table indicates the minimum deductibles available. Use in accordance with the rate group tables approved for use in that jurisdiction.
<table>
<tr><th>CLEAR Rate Group</th><th>Minimum Deductible Collision / Comprehensive / Specified Perils</th><th>Table A</th></tr>
<tr><td>1 - 40</td><td>$500</td><td>Up to $30,000</td></tr>
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<tr><td>90 - 99</td><td>$10,000</td><td>$100,001+</td></tr>
</table>
All RG’s – END 40 is mandatory for all vehicles with a previous fire or total theft loss within the last 60 months.

Refer to Rule 116: Vehicle Rate Group for further information on Rate Group A.

NOTE: For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.
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<tr>
<td>Rule 101:

Coverages Available and Minimum Deductibles</td>
<td>
<table>
<tr><th colspan="3">Number of Automobile Insurance claims (All Perils, Collision, Comprehensive, Specified Perils)</th><th rowspan="2">Deductible amount applicable to the coverage under which the claims were made*</th></tr>
<tr><th>In prior 12 months</th><th>In prior 36 months</th><th>In prior 60 months (fire and/or total theft)</th></tr>
<tr><td>3</td><td>-</td><td>2</td><td>$2,500</td></tr>
<tr><td>-</td><td>3</td><td>-</td><td>$1,000</td></tr>
<tr><td>-</td><td>4</td><td>-</td><td>$2,500</td></tr>
<tr><td>-</td><td>5 or more</td><td>-</td><td>5% of LPN (minimum deductible $5000)</td></tr>
<tr><td>-</td><td>-</td><td>3 or more</td><td>No coverage offered</td></tr>
</table>

* Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive.

NOTE: END 40 is mandatory on any vehicles with prior fire claims within the last 60 months

Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. *For example*, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a $2,500 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as well, would $2,500 deductible be applied to the Collision coverage.
</td>
<td>
<table>
<tr><th colspan="3">Number of Automobile Insurance claims (All Perils, Collision, Comprehensive, Specified Perils)</th><th rowspan="2">Deductible amount applicable to the coverage under which the claims were made*</th></tr>
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Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. ~~*For example*, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a $2,500 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as well, would $2,500 deductible be applied to the Collision coverage.~~
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 101: Coverages Available and Minimum Deductibles	**b)** Vehicles insured for Comprehensive/Specified Perils only shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability coverage on the policy. Vehicles insured for Comprehensive/ Specified Perils only shall not be written as new business. **F. Family Protection Coverage (END 44R)** For a brief description refer to Rule 152: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. *For example*: If the vehicle is insured with a Liability limit of $2,000,000 the END 44R will also have a limit of $2,000,000. END 44R is not available for private passenger type vehicles that are subject to the Public Section of this manual. **G: Minimum Coverage** Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below: **Exception** **When an automobile is temporarily out of use and in storage:** a) Coverages other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than forty-five (45) consecutive days. Suspended coverages are reinstated by means of END 17.	**b)** Vehicles insured for Comprehensive/Specified Perils only shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability coverage on the policy. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business. **F. Family Protection Coverage ~~(END 44R)~~** For a brief description refer to Rule 152: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. ~~*For example*: If the vehicle is insured with a Liability limit of $2,000,000 the END 44R will also have a limit of $2,000,000.~~ ~~END 44R is not available for private passenger type vehicles that are subject to the Public Section of this manual.~~ **G: Minimum Coverage** Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below: **Exception** **When an automobile is temporarily out of use and in storage:** a) Coverages other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. ~~In no event shall a refund be granted for any cancellation period of less than forty-five (45) consecutive days.~~ END 44R may remain on a policy only where 'moving' coverages have been suspended by means of END 16. Suspended coverages are reinstated by means of END 17.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 101: Coverages Available and Minimum Deductibles	b) In the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted. **Note:** END 44R may remain on a policy only where 'moving' coverages have been suspended by means of END 16. If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44R must be deleted as well. END 16/17 is not available on experience rated risks. c) In the case of a new application, a policy may not be issued for Comprehensive or Specified Perils coverage only. Note: 1. Neither a), b) or c) above is applicable for the following: • Vehicles for which proof of insurance is issued or filed. • Recreational vehicles to which the Recreational Section applies. • Vehicles that were never intended to be driven (e.g. vehicles in a collection). • Vehicles for sale whether or not on an auto dealer's lot. • Experience rated risks. **Explanations**: **Temporarily: –** May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request. **Out of use: –** The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers.	In no event shall a refund be granted for any cancellation period of less than forty-five (45) consecutive days. b) In the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted. ~~**Note:** END 44R may remain on a policy only where 'moving' coverages have been suspended by means of END 16. If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44R must be deleted as well. END 16/17 is not available on experience rated risks.~~ ~~c) In the case of a new application, a policy may not be issued for Comprehensive or Specified Perils coverage only.~~ **Notes:** 1. Neither (a) nor (b) above is applicable for the following: • Vehicles for which proof of insurance is issued or filed. • Recreational vehicles to which the Recreational Section applies. • Vehicles that were never intended to be driven (e.g. vehicles in a collection). • Vehicles for sale whether or not on an auto dealer's lot. • Experience rated risks. ~~**Explanations**:~~ ~~**Temporarily: –** May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request.~~ ~~**Out of use: –** The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 101: Coverages Available and Minimum Deductibles	**In storage: –** The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage. ***If moving coverages are not added to the vehicle by the anticipated end date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with road coverage on the policy.*** ***If Third Party Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of those coverages will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended***	~~**In storage: –** The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.~~ ~~***If moving coverages are not added to the vehicle by the anticipated end date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with road coverage on the policy.***~~ ~~***If Third Party Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of those coverages will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended***~~ 2. If ~~Third Party Liability and Accident Benefits~~ mandatory coverages are removed or suspended ~~more than~~ twice in one year, then removal of those coverages will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended. 3. If ~~moving~~ mandatory coverages are not added to the vehicle by the ~~anticipated end~~ renewal date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with ~~road~~ mandatory coverages on the policy. 4. In the case of a new application, a policy may not be issued for Comprehensive or Specified Perils coverage only.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 103: Binding Coverages New Policies	**A. Requirements/Procedures for binding new policies** 1) The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Applicant. If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application. 2) Before binding coverage the Agent/Broker must either: a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0) **or** b) Where a vehicle qualifies for the monthly pay plan, provide all information and documents required to the Servicing Carrier. **or** c) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office. 3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day the date coverage was bound. The premium rates to be applied are those in effect on the binding date. *For example:* a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. on June 1.	**Rule 103: Binding Coverage – New Policies** **A. Requirements/Procedures for binding new policies** 1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the Applicant. If the Servicing Carrier is required to have a driver's permission to obtain a Driver Record Abstract, that written authorization must accompany the application. 2. Before binding coverage the Agent/Broker must either: a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating) **or** b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office. **or** c) Where a vehicle qualifies for the monthly pay plan, provide all information and documents required to the Servicing Carrier. *(Alberta, Newfoundland & Labrador and Ontario only)* 3. The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. However, except when the binding time is 12.01 a.m. of a future date, the policy shall be shown as effective at 12.01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date. ~~*For example:*~~ ~~a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 1. However, the coverage is in effect as of 1:00 p.m. on June 1.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 103: Binding Coverages New Policies	b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1. 4) If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day. 5) The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy. 6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application. **B. Term of binding new policies** The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate the shorter period.	~~b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.~~ 4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day. 5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy. 6. Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion a current safety certificate, must be provided to the Servicing Carrier with the application. **B. Term of binding new policies** The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 104: New Policies	**A. Application Form** Every application for insurance must be made on the current approved Standard Application Form and must be fully completed and signed by both the Applicant and Agent/Broker where required. See also Rule 104:D. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	**A. Application Form** Every application for insurance must be made on ~~the~~ a current approved Facility Association or Standard Application Form ~~and~~ Must be fully completed and signed by both the Applicant and Agent/Broker where required. ~~See also Rule 104: Computer Generated Application Forms.~~ ~~Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 104: New Policies	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: • Policy shall be issued with all vehicles at the correct premium. • If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement. **B. Owners Policy (APP 1)** A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound. **C. Faxed Applications** Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement. **D. Computer Generated Application Forms** These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Applicant as well as the Agent/Broker.	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the valid registration is not provided, the following shall apply: a) Policy shall be issued with all vehicles at the correct premium. b) If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. c) If the missing registration is provided before the cancellation takes effect, the policy may be reinstated. d) Agent/Broker may submit a new application for the vehicles meeting the registration requirement. **B. Owners Policy (APP 1)** The only forms applicable is the ~~A~~ current approved Facility Association or Standard Application Form (APP 1) ~~is required~~. The Agent/Broker must indicate the time and date that coverage is bound. ~~**C. Faxed Applications**~~ ~~Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.~~ **C. Computer Generated Application Forms** These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form. The computerized application must be signed and dated by the Applicant as well as the Agent/Broker where required.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 104: New Policies	**E. Applicant's Signature** The Applicant's signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible. If the Applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk. **F. Name of the Insured** Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the Applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e. a limited company or partnership. The name of the Insured must include or be the same as the name on the vehicle registration. **Two or More Names as Registered Owner of the Vehicle:** Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating. **Two or More Vehicles Registered to Different Names:**	**D. Applicant's Signature** The Applicant's signature shall be provided on the current approved Facility Association or Standard Application Form or the computerized application form at the time of binding whenever possible. If the Applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. **If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.** **E. Name of the Insured** Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the Applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e. a limited company or partnership. The name of the Insured must include or be the same as the name on the vehicle registration. **Two or More Names as Registered Owner of the Vehicle:** Where an application is received for vehicle(s) registered in two names, such as spouse's/partner's names ~~Pat and Drew Doe~~, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. ~~If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.~~ **Two or More Vehicles Registered to Different Names:** If the Applicant has vehicles leased from different leasing companies, or, one vehicle registered for example in the	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 104: New Policies	If the Applicant has vehicles leased from different leasing companies, or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. If the Applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary. Exception: If the vehicles are separately registered to an Applicant and his or her spouse only, they may be insured under the same policy. Both must sign the application and any subsequent request to cancel a policy or delete a vehicle or coverage.	~~father's~~ Applicant's name and one in the ~~son's~~ child's name, separate policies must be maintained. If the vehicles are separately registered to an Applicant and their spouse/partner only, they may be insured under the same policy. Both must sign the application and any subsequent request to cancel a policy or delete a vehicle or coverage. If the Applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary. ~~Exception: If the vehicles are separately registered to an Applicant and his or her spouse only, they may be insured under the same policy. Both must sign the application and any subsequent request to cancel a policy or delete a vehicle or coverage.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) vehicles, one registered in one name and one in another name, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.	Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) vehicles, one registered in one name and one in another name, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.		
	G. Other Insurance If there is any other insurance in force in respect of a risk: a) Binding shall not be made effective before the expiry of that other insurance. b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.	**F. Other Insurance** If there is any other insurance in force in respect of a risk: a) Binding shall not be made effective before the expiry of that other insurance. b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.		
	H. Verification of Driving History	**G. Variation in Coverage** To conform to the Insurance Act, the Insured must be advised if the coverage provided by the policy is not as requested in the application **H. Verification of Driving History**		

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 104: New Policies	In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. On experience (fleet) rated risks, the abstract is not required. b) Previous Insurance History obtained on all drivers with the exception of drivers with only an international licence. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.). Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles. See special instructions under Fleets and the Garage section. If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting policy change.	In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium: a) Driver Record Abstract obtained from the appropriate government department in each Canadian and/or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience (fleet) rated risks~~, the abstract is not required~~. b) Previous Insurance History obtained on all drivers with the exception of drivers with only an international licence. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.). ~~Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles. See special instructions under Fleets and the Garage section.~~ If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting endorsement.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 105: Monthly Pay	**Rule 105: Monthly Pay** In accordance with the Insurance Act, Servicing Carriers must offer and administer a monthly payment plan for business they write on behalf of Facility Association as prescribed by regulation. The Servicing Carrier will establish the rules for monthly payment plan subject to the following conditions and any changes to regulation that may occur from time to time: • The contract is written on Ontario Automobile Policy 1 or Ontario Policy Form 2.	**Rule 105: Monthly Pay Plan** In accordance with the Insurance Act, Servicing Carriers must offer and administer a monthly payment plan for business they write on behalf of Facility Association as prescribed by regulation. The Servicing Carrier will establish the rules for monthly payment plan subject to the following conditions and any changes to regulation that may occur from time to time: 1. The contract is written on Ontario Automobile Policy 1 or Ontario Policy Form 2.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 105: Monthly Pay	• The contract does not insure a commercial vehicle or public vehicle. • The contract does not insure five or more vehicles under common ownership or management. • The total annual premium payable under the contract exceeds $300. • The Insured has not had more than one automobile insurance policy terminated by an Insurer for non-payment of premium during the thirty-six months before the contract takes effect. • As a pre-condition for permitting an Insured to pay the premium in instalments, an Insurer may require that the Insured: 1. Make an initial payment equal to two monthly instalments of the premium; and 2. Agree to make all payment under the contract by pre-authorized payment from the Insured's account at a financial institution. • A finance charge, authorized by government regulation that may be amended from time to time is applied to the total policy premium. (The total policy premium is the net premium plus service fee.) • A returned item charge of $50 applies to failed withdrawal attempts.	2. The contract does not insure a commercial vehicle or public vehicle. 3. The contract does not insure five or more vehicles under common ownership or management. 4. The total annual premium payable under the contract exceeds $300. 5. The Insured has not had more than one automobile insurance policy terminated by an Insurer for non-payment of premium during the thirty-six months before the contract takes effect. 6. As a pre-condition for permitting an Insured to pay the premium in instalments, an Insurer may require that the Insured: (a) Make an initial payment equal to two monthly instalments of the premium; and (b) Agree to make all payment under the contract by pre-authorized payment from the Insured's account at a financial institution. 7. A finance charge, authorized by government regulation that may be amended from time to time is applied to the total policy premium. (The total policy premium is the net premium plus service fee.) 8. A returned item charge of $50 applies to failed withdrawal attempts.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 106: Definitions	**A. Private Passenger Vehicle** A vehicle listed in the Private Passenger Rate Group Table used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections even though private passenger rates are used to determine the premium. For trailers, camper units, motorhomes, motorcycles, mopeds, all terrain vehicles, snow vehicles, and antique/classic vehicles, see Recreational Section.	**A. Private Passenger Vehicle** A vehicle listed in the Private Passenger Rate Group Table used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections even though private passenger rates are used to determine the premium. Vehicles over 10,000 lbs. must be rated as commercial. For trailers, camper units, motorhomes, motorcycles, mopeds, all terrain vehicles, snow vehicles, and antique/classic vehicles, see Recreational Section.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 106: Definitions	**B. Operator Assignment** 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. **C. Business Use** Includes the use of the vehicle in the Applicant's occupation or profession including the incidental carriage of things used on the job. 'Commercial use' is the use of the vehicle primarily for transportation of merchandise or goods or in the case of an artisan, tools and materials. Commercial use also includes Fire and Police vehicles. *For example:* Transportation of books or paperwork (e.g. accountant), laptop computers (e.g. auditor), testing kits (e.g. geologist), samples but not supplies (e.g. pharmaceutical salesperson), medical bags (e.g. veterinarian) and signs (e.g. realtor) is considered to be business use not commercial use. A pickup, van, 4 x 4 or other commercial type vehicle weighing less than 4.5 tonnes (10,000 lbs.) that is used for business use but not commercial use as defined in the Commercial Section, shall be rated for business use using the appropriate private passenger rating. In essence, the truck or van is being used like a car. Any vehicle 4.5 tonnes (10,000 lbs) or more shall be rated as commercial regardless of the use. **D. Pleasure Use** Includes the use of the vehicle for driving to and from work or school (except where Class 01 is requested) but is not used for other business, professional or vocational purposes.	**B. Operator Assignment** 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. **C. Business Use** Includes the use of the vehicle in the Applicant's occupation or profession including the incidental carriage of things used on the job. 'Commercial use' is the use of the vehicle primarily for transportation of merchandise or goods or in the case of an artisan, tools and materials. Commercial use also includes Fire and Police vehicles. ~~*For example:* Transportation of books or paperwork (e.g. accountant), laptop computers (e.g. auditor), testing kits (e.g. geologist), samples but not supplies (e.g. pharmaceutical salesperson), medical bags (e.g. veterinarian) and signs (e.g. realtor) is considered to be business use not commercial use.~~ A pickup, van, 4 x 4 or other commercial type vehicle weighing less than 4.5 tonnes (10,000 lbs.) that is used for business use but not commercial use as defined in the Commercial Section, shall be rated for business use i.e. Class 07 for a driver 25 years of age or older~~ using the appropriate private passenger rating.~~ In essence, the truck or van is being used like a car. Any vehicle 4.5 tonnes (10,000 lbs) or more shall be rated as Commercial regardless of the use. **D. Pleasure Use** Includes the use of the vehicle for driving to and from work or school (except where Class 01 is requested) but is not used for other business, professional or vocational purposes.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 106: Definitions	**E. Driving to and from work** The use of the vehicle between residence and place of employment or school, or part way e.g. to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases END 6A (Permission to Carry Paying Passengers) may be required. **F. Passengers carried for compensation** **While going to and from work/school** If while going to and from work or school, the Insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6A (Permission to Carry Paying Passengers). The additional premium to be charged is 10% of the Liability and Accident Benefits premium. The wording to be used on END 6A is as follows: 'To carry passengers for compensation or hire to and/or from work while the Insured is going to and from work'. If the Insured is not an individual (e.g. a partnership, company, association or municipality) the words 'the Insured' are replaced by 'the Insured's partner' or 'the Insured's employee', as the case may be. If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6A is not required and there is no additional premium charge. **Volunteers** A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6A is not required and there is no additional premium charge. **As Part of Occupation** If the transportation of non-paying passengers is part of the Insured's occupation (e.g. social worker) and employer reimburses for expenses, attach END 6A inserting 'as part of occupation' and rate as Class 07. If however, this occurs no more than once a week, attach END 6A and rate as Class 02 or 03. **G. Age** The driver's age on the last birthday before the commencement date of the period of insurance or the	**E. Driving to and from work** The use of the vehicle between residence and place of employment or school, or part way e.g. to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases END 6A ~~(Permission to Carry Paying Passengers)~~ may be required. **F. Passengers carried for compensation** **While going to and from work/school** If while going to and from work or school, the Insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6A ~~(Permission to Carry Paying Passengers)~~. The additional premium to be charged is 10% of the Liability and Accident Benefits premium. The wording to be used on END 6A is as follows: 'To carry passengers for compensation or hire to and/or from work while the Insured is going to and from work'. If the Insured is not an individual (e.g. a partnership, company, association or municipality) the words 'the Insured' are replaced by 'the Insured's partner' or 'the Insured's employee', as the case may be. If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6A is not required and there is no additional premium charge. **Volunteers** A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6A is not required and there is no additional premium charge. **As Part of Occupation** If the transportation of non-paying passengers is part of the Insured's occupation (e.g. social worker) and employer reimburses for expenses, attach END 6A inserting 'as part of occupation' and rate as Class 07. If however, this occurs no more than once a week, attach END 6A and rate as Class 02 or 03. **G. Age** The driver's age on the last birthday ~~before~~ preceding the	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 106: Definitions	effective date of the addition/substitution. No grace period is permitted with respect to age. If, for example, the driver will be 19 two days after the effective date of the policy, the policy must be issued on the basis that the Insured is 18 as that was the Insured's age at the commencement date of the period of insurance. **H. Owned/Leased** The expression 'owned by' (as in 'vehicle owned by the Applicant') includes 'leased to' if the Applicant is or was responsible for obtaining the Liability insurance for the leased vehicle concerned. A similar interpretation applies to 'owns', 'ownership', etc. **I. Valid Operator's Licence** **1. Definition** A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a level two (G2) licence is a valid operator's licence. A learners permit or a level one (G1) licence is not regarded as a valid operator's licence. **2. International Driving Permit** An international driving permit is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists. Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an international driving permit, the application must show complete details of the driver's licence upon which it was granted. This would include the country in which the valid licence was issued, driver's licence number, expiry date etc. **Note:** See Rule 113: Driving Record for rating information on drivers with an international driving permit.	commencement date of the period of insurance or the effective date of the addition/substitution. No grace period is permitted with respect to age. If, for example, the driver will be 19 two days after the effective date of the policy, the policy must be issued on the basis that the Insured is 18 as that was the Insured's age at the commencement date of the period of insurance. Refer to Rule 127 with respect to rerating midterm due to change in age. **H. Owned/Leased** The expression 'owned by' (as in 'vehicle owned by the Applicant') includes 'leased to' if the Applicant is or was responsible for obtaining the Liability insurance for the leased vehicle concerned. A similar interpretation applies to 'owns', 'ownership', etc. **I. Valid Operator's Licence** **1. Definition** A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a Level Two (G2) licence is a valid operator's licence. A Learners Permit or a Level One (G1) licence is not regarded as a valid operator's licence. **2. International Driving Permit** An international driving permit is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists. Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an international driving permit, the application must show complete details of the driver's licence upon which it was granted. This would include the country in which the valid licence was issued, driver's licence number, expiry date etc. **Note:** See Rule 113~~: Driving Record~~ for rating information on drivers with an international driving permit.	FA is aiming to harmonize and simplify the wordings across all jurisdictions.	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 106: Definitions	**J. Common-law Relationship / Spouse** Spouse means either of two persons who: (a) are married to each other, OR (b) have lived together in a conjugal relationship outside marriage, (i) continuously for a period of not less than three years, OR (ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child **K. Types of Licence Suspension** Under the Ignition Interlock Program, it is a condition of the driver's licence reinstatement that the driver is prohibited from driving any motor vehicle that is not equipped with an approved ignition interlock device. For drivers who have entered the Ignition Interlock Program, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Ignition Interlock Program was entered. *For example*: Licence was suspended from January 1 to July 1. The driver entered the Interlock Program on March 1. Therefore the total time the driver's licence is considered to have been suspended is 2 months not 6 months. **1. Suspension for Cause** A suspension or cancellation of the operator's licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/cancellation/lapse even if the fine resulted from a conviction. **2. Administrative Suspension/Cancellation/Lapse** A suspension/cancellation/lapse for any period of time for any reason other than those outlined under Suspension for Cause.	**J. Common-law Relationship / Spouse** Spouse means either of two persons who: (a) are married to each other, OR (b) have lived together in a conjugal relationship outside marriage, (i) continuously for a period of not less than three years, OR (ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child **K. Types of Licence Suspension** ~~Under the Ignition Interlock Program, it is a condition of the driver's licence reinstatement that the driver is prohibited from driving any motor vehicle that is not equipped with an approved ignition interlock device.~~ ~~For drivers who have entered the Ignition Interlock Program, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Ignition Interlock Program was entered.~~ ~~*For example*: Licence was suspended from January 1 to July 1. The driver entered the Interlock Program on March 1. Therefore the total time the driver's licence is considered to have been suspended is 2 months not 6 months.~~ **1. Suspension for Cause** A suspension or cancellation of the operator's licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/cancellation/lapse even if the fine resulted from a conviction. **2. Administrative Suspension/Cancellation/Lapse** A suspension/cancellation/lapse for any period of time for any reason other than those outlined under Suspension for Cause.	FA is aiming to harmonize and simplify the wordings across all jurisdictions Moving wordings concerning the Ignition Interlock Program to Rule 113	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 106: Definitions	Any roadside licence suspensions of 3, 7 or 30 days under the Highway Traffic Act for alcohol, drug or drug and alcohol impairment are considered administrative suspensions. The 90 day roadside licence suspension under the Highway Traffic Act for blood alcohol exceeding .08 or refusing a drug or alcohol test for blood alcohol between .05 and .08 are considered administrative suspensions. Since these are roadside licence suspensions only with no associated conviction, there is no conviction showing on MVRs and no applicable surcharge. If the total time suspended/cancelled/lapsed is 36 months or less in the past 5 years, the driving record will not be affected. **L. Driver Training** - Discount no longer available.	Any roadside licence suspensions of 3, 7 or 30 days under the Highway Traffic Act for alcohol, drug or drug and alcohol impairment are considered administrative suspensions. The 90 day roadside licence suspension under the Highway Traffic Act for blood alcohol exceeding .08 or refusing a drug or alcohol test for blood alcohol between .05 and .08 are considered administrative suspensions. Since these are roadside licence suspensions only with no associated conviction, there is no conviction showing on MVRs and no applicable surcharge. If the total time suspended/cancelled/lapsed is 36 months or less in the past 5 years, the driving record will not be affected. **L. Driver Training** - Discount no longer available. **M. Every Driver in the Household** a) If the policy applies to more than one vehicle "Every driver in the household" shall be interpreted to mean, "Every person who regularly or frequently drives the vehicle". b) Where the Applicant is not an individual: i) If the vehicle is furnished for the regular use of one person, the "household" referred to is the household of that person ii) Otherwise, the words "Every driver in the household" shall be interpreted to mean "Every person who is permitted to drive the vehicle".	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 108: Discounts	**Remedial Driving Course Discount** - No longer available **Winter Tire Discount** This discount (in accordance with Regulation 664) is available for personal use private passenger vehicles equipped with winter tires. Insureds requesting this discount must complete and sign the Winter Tire Discount Form confirming the insured vehicle has four winter tires. To be eligible for the discount, this form must accompany the discount	~~**Remedial Driving Course Discount**~~ ~~- No longer available~~ **1. Winter Tire Discount** This discount (in accordance with Regulation 664) is available for personal use private passenger vehicles equipped with winter tires. Insureds requesting this discount must complete and sign the Winter Tire Discount Form confirming the insured vehicle has four winter tires. To be eligible for the discount, this form must accompany the discount request.	FA is aiming to harmonize and simplify the wordings across all jurisdictions. Moving Retiree Discount from Rule 118	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 108: Discounts	request. A new form is required to request the discount for any vehicle being added or substituted on the policy. Facility Association reserves the right to verify the installation of winter tires on the insured vehicle by: - Inspecting the vehicle upon request - Reviewing the installation invoice upon request The discount is 2% and applies to Bodily Injury, Property Damage, Accident Benefits and Collision coverages on the vehicle. Once the discount is applied, it will remain on the vehicle unless the vehicle is deleted from the policy.	A new form is required to request the discount for any vehicle being added or substituted on the policy. Facility Association reserves the right to verify the installation of winter tires on the insured vehicle by: - Inspecting the vehicle upon request - Reviewing the installation invoice upon request The discount is 2% and applies to Bodily Injury, Property Damage, Accident Benefits and Collision coverages on the vehicle. Once the discount is applied, it will remain on the vehicle unless the vehicle is deleted from the policy. **2. Retiree Discount** The person applying for the discount must complete and sign the Automobile Insurance Declaration for Retiree Discount (RD-1) declaring that the Insured ~~he/she~~: a) is retired; does not earn or receive income from any office or employment; is not engaged in any professional occupation and is not operating a business, and has not been employed for 26 weeks or more in the last 52 weeks; **and** b) is age 65 or older; or is in receipt of a pension under Canada Pension Plan or Quebec Pension Plan; or is in receipt of a pension under the Income Tax Act (Canada); **and** c) is the principal operator of the vehicle to which this discount is to be assigned. The discount is 5% and applies only to basic Accident Benefits.	FA is aiming to harmonize and simplify the wordings across all jurisdictions. Moving Retiree Discount from Rule 118	This will not impact premiums
Rule 109: Rating Territories	The rating territories are described in Rule 153: Territories. The rating territory refers to where the vehicle is garaged.	The rating territories are described in the Territory section of the manual. ~~Rule 153: Territories.~~ The rating territory refers to where the vehicle is garaged.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 110: Special Classification Procedure	**1. Clergy** A vehicle owned by or provided for the use of a clergy person (with no other gainful occupation) shall be rated as if used solely for pleasure. **2. Farmers** - Discount no longer available **3. Police, Fire Department Vehicles** - See the special rating instructions on rate pages. **4. Antique and Classic Vehicles** - See Recreational Vehicles Section **5. Ambulances, Invalid Cars, Funeral Vehicles, Taxis and Limousines** - See Public Vehicles Section. **6. Driver Training Vehicles, Fleets, Leased and Rental Vehicles** - See Rules 146, 147, 148 and 149	**1. Clergy** A vehicle owned by or provided for the use of a clergy person (with no other gainful occupation) shall be rated as if used solely for pleasure. **2. Farmers** ~~- Discount is no longer available.~~ No longer available in Alberta, New Brunswick, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon. **3. Police, Fire Department Vehicles** See the special rating instructions on Private Passenger rate pages. **4. ~~Antique and Classic~~ Rental and Leased Vehicles** ~~- See Recreational Section~~. See Rule 146 and Rule 147. **5. ~~Ambulances, Invalid Cars, Funeral Vehicles, Taxi and Limousines~~ Driver Training Vehicles** ~~See Public Section.~~ See Rule 148. **6. ~~Driver Training Vehicles,~~ Fleets ~~, Leased and Rental Vehicles~~** ~~- See Rules 146, 147, 148 and~~ See Rule 149. **7. Electrically Powered Vehicles** Discount is not available in Alberta, New Brunswick, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon. The Liability and DCPD premiums for electrically powered vehicles are subject to a reduction of 25%. *(Applicable in Newfoundland & Labrador only).*	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 111: Rating Class	**General Notes:** 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. 2. The principal operator is normally the person who drives the vehicle the most as declared on the application. 3. If there is more than one vehicle in a household and the number of drivers (including occasional drivers) equals or exceeds the number of vehicles, each vehicle must have a different driver designated as the principal operator. *For example:* There are three drivers in the household and three vehicles. Each driver shall be rated as the principal operator of one of the vehicles. 4. If the description of a class contains exclusions/stipulations regarding drivers other than the principal operator, such exclusions/stipulations do not apply to persons who are designated as operators of other vehicles. **Class 01** 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 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) * 'Continuously held a valid operator's licence' is interpreted to mean there has been no suspension as outlined in Rule 106:K during the past three years.	**General Notes:** 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. 2. The principal operator is normally the person who drives the vehicle the most as declared on the application. 3. If there is more than one vehicle in a household and the number of drivers (including occasional drivers) equals or exceeds the number of vehicles, each vehicle must have a different driver designated as the principal operator. ~~For example: There are three drivers in the household and three vehicles. Each driver shall be rated as the principal operator of one of the vehicles.~~ 4. If the description of a class contains exclusions/ stipulations regarding drivers other than the principal operator, such exclusions/stipulations do not apply to persons who are designated as operators of other vehicles insured through FA with the same Servicing Carrier. **Class 01** a) Pleasure use only 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 years of age and has continuously* held a valid operator's licence for the past three years e) No driver under ~~age~~ 25 years of age with or without a separate Class 04, Class 05 or Class 06 premium 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.*(Applicable to Ontario only)* g) The anticipated annual mileage does not exceed 8,000 kilometers (5,000 miles) *(Applicable to New Brunswick, Nova Scotia, Northwest Territories, Nunavut, Ontario, Prince Edward Island and Yukon)* *~~'~~***Continuously held a valid operator's licence~~'~~ is interpreted to mean there has been no suspension ~~as outlined in Rule 106:K~~ during the past three years. Refer to Rule 113 for applicable suspensions.**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 111: Rating Class	**Class 02** 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 Class04, Class 05 or Class 06 premium is charged f) Apart from the principal operator and Class04, 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) **Class 03** 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 **Class 05** Female occasional driver(s) under age 25, where the vehicle is rated Class 02, 03 or 07. **Class 06** Male occasional driver(s) under age 25, where the vehicle is rated Class 02, 03 or 07. **Notes: Class 04, Class 05 and 06** 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. 2. The Liability limit, DCPD and Collision deductible for Class 04, Class 05 or Class 06 drivers must be identical to the coverage provided for the vehicle. 3. Class 04, Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.	**Class 02** 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 years of age. e) No driver under ~~age~~ 25 years of age 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). **Class 03** a) Pleasure use and commute use. b) No business use or commercial use. c) Principal operator is at least ~~age~~ 25 years of age. d) No driver under ~~age~~ 25 years of age, unless a separate Class 04, Class 05 or Class 06 premium is charged. **Class 05** Female occasional driver(s) under ~~age~~ 25 years of age, where the vehicle is rated Class 02, 03 or 07. **Class 06** Male occasional driver(s) under ~~age~~ 25 ~~y~~ears of age, where the vehicle is rated Class 02, 03 or 07. **Notes: Class 04, Class 05 and 06** 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. 2) The Liability limit, DCPD *(Not available in Northwest Territories, Nunavut and Yukon)* and Collision deductible for Class 04, Class 05 or Class 06 drivers must be identical to the ~~coverage~~ limit and deductible provided for the vehicle. 3) Class 04, Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 111: Rating Class	4. If there are two or more occasional drivers under 25 and: a) **One vehicle**: 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) **Two or more vehicles**: 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. 5. A Class 04, Class 05 or Class 06 premium shall not be charged for a driver whose licence is G1 level. 6. If there are two or more occasional drivers under age 25 assigned to a vehicle, the vehicle cannot be rated Class 02. **Class 07** a) Business use including commute and pleasure use b) No commercial use c) Private passenger type vehicles used as short term rentals or driver training vehicles (Refer to rules 146 and 148) d) Principal operator is at least 25 years of age e) No driver under 25 years of age unless a separate Class 04, Class 05 or Class 06 premium is charged **Class 08** Male principal operator, under age 21 residing with spouse	4) If there are two or more occasional drivers under 25 years of age ~~and:~~ a) **One vehicle:** 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) ~~**Two or more vehicles:**~~ **Number of vehicles equal to number of underage drivers:** Charge a Class 04, Class 05 or Class 06 on each vehicle. c) **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. 5) A Class 04, Class 05 or Class 06 premium shall not be charged for a driver whose licence is learner's permit or G1 level. 6) If there are two or more occasional drivers under ~~age~~ 25 years of age assigned to a vehicle, the vehicle cannot be rated Class 02. 7) If there is one occasional driver under 25 years of age assigned to a vehicle, the vehicle cannot be rated Class 01. **Class 07** a) Business use including commute and pleasure use b) No commercial use c) Private passenger type vehicles used as short term rentals or driver training vehicles (Refer to rules 146 and 148) d) Principal operator is at least 25 years of age e) No driver under 25 years of age unless a separate Class 04, Class 05 or Class 06 premium is charged **Class 08** ~~Male principal operator, under age 21~~ Principal operator is married male, age 20 or less residing with spouse	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 111: Rating Class	**Class 09** Male principal operator, age 21, 22, 23, or 24 residing with spouse **Class 10** 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. **Class 12** Male principal operator, 21 or 22 years of age, does not have spouse. **Class 13** Male principal operator, 23 or 24 years of age, does not have spouse. **Class 18** Principal operator is a female or gender x under age 21. **Class 19** Principal operator is a female or gender x age 21, 22, 23 or 24.	**Class 09** ~~Male principal operator,~~ Principal operator is a married male age 21, 22, 23, or 24 residing with spouse. **Class 10** ~~Male principal operator, 16, 17, or 18 years of age, does not have spouse.~~ Principal operator is unmarried male age 18 or less. **Class 11** ~~Male principal operator, 19 or 20 years of age, does not have spouse.~~ Principal operator is an unmarried male, age 19 or 20 **Class 12** ~~Male principal operator, 21 or 22 years of age, does not have spouse.~~ Principal operator is an unmarried male, age 21 or 22 **Class 13** ~~Male principal operator, 23 or 24 years of age, does not have spouse.~~ Principal operator is an unmarried male, age 23 or 24. **Class 18** Principal operator is a female or gender x~~under age 21.~~ age 20 or less. **Class 19** Principal operator is a female or gender x age 21, 22, 23 or 24.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 113: Driving Record	**A. Clear Record** Previous insurance history must be obtained on the Applicant and all drivers shown on the application or added to an existing policy. Verification of previous insurance history begins with the insurance immediately preceding the commencement of the FA policy and works backwards. Without proof of prior insurance, a maximum Driving Record 0 is applicable. For drivers who have entered the Ignition Interlock Program, when the driver's licence is reinstated, the length of the licence suspension shall be calculated from	**A. Clear Record** Previous insurance history must be obtained on the Applicant and all drivers shown on the application or added to an existing policy. Verification of previous insurance history begins with the insurance immediately preceding the commencement of the FA policy and works backwards. Without proof of prior insurance, a maximum Driving Record 0 is applicable. For drivers who have entered the Ignition Interlock Program, when the driver's licence is reinstated, the length of the licence suspension shall be calculated from the date	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	the date the licence was suspended to the date the Ignition Interlock Program was entered. *For example*: Licence was suspended from January 1 to July 1. The driver entered the Interlock Program on March 1. Therefore the total time the driver's licence is considered to have been suspended is 2 months not 6 months. **Risks With Unacceptable Gaps in Insurance Coverage** Unacceptable gaps (per regulation 664) relate to the following: - Policy cancelled for non-payment of premium - Suspension of driver's licence because of convictions - Undisclosed at fault claim or conviction that would have generated a higher premium - Operating a motor vehicle not insured under an automobile insurance contract Risks with unacceptable gaps in coverage (as defined above) totalling 1 year or more within the past 5 years will be eligible for a maximum of Driving Record 3. The maximum applicable driving record is the number of claims free years verified by the Previous Insurance History e.g. If 2 years are verified, the maximum driving record is 2. **Risks With Acceptable Gaps in Insurance Coverage** All other gaps in coverage not specifically identified above are acceptable and do not impact driving record. Examples of acceptable gaps include those occurring as a result of the car being sold or the Insured moving out of the country. **1. Vehicles Owned by Individuals** Where vehicles are owned by individuals, the principal operator has held a valid licence throughout the period period concerned. Licence suspensions can affect Clear Record. **2. Vehicles Owned by Partnerships, a Company, Association or Municipality**	the licence was suspended to the date the Ignition Interlock Program was entered. ~~*For example*: Licence was suspended from January 1 to July 1. The driver entered the Interlock Program on March 1. Therefore the total time the driver's licence is considered to have been suspended is 2 months not 6 months~~. **Risks With Rateable Unacceptable Gaps in Insurance Coverage** Rateable ~~Unacceptable~~ gaps (per regulation 664) relate to the following: 1. Policy cancelled for non-payment of premium 2. Suspension of driver's licence because of convictions 3. Undisclosed at fault claim or conviction that would have generated a higher premium 4. Operating a motor vehicle not insured under an automobile insurance contract Risks with unacceptable gaps in coverage (as defined above) totalling 1 year or more within the past 5 years will be eligible for a maximum of Driving Record 3. The maximum applicable driving record is the number of claims free years verified by the Previous Insurance History e.g. If 2 years are verified, the maximum driving record is 2. **Risks With Acceptable Gaps in Insurance Coverage** All other gaps in coverage not specifically identified above are acceptable and do not impact driving record. ~~Examples of acceptable gaps include those occurring as a result of the car being sold or the Insured moving out of the country.~~ **1. Vehicles Owned by Individuals** Where vehicles are owned by individuals, the principal operator has held a valid licence throughout the ~~period~~ period concerned. Licence suspensions can affect Clear Record. **2. Vehicles Owned by Partnerships, a Company, Association or Municipality**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	The Applicant has owned the described vehicle or one for which it has been substituted. (Ownership is established from the date on which the Applicant takes possession of the vehicle.) Where vehicles are owned by partnerships, a company, association or municipality and the vehicles are used for pleasure and/or business purposes (not commercial); vehicles shall be rated as though they were owned by an individual. **3. For all vehicles described in 1 and 2:** Throughout the period concerned, there has been no accident involving the described vehicle or one for which it has been substituted. **4.** Throughout the period concerned, there has been no accident arising out of the use or operation of any other vehicle by the Applicant, principal operator, spouse or any other driver. This is to be confirmed by ordering a previous insurance history report. **5.** Accidents arising out of the use or operation of other vehicles, for which a spouse or other driver is responsible, shall not be considered if the spouse or other driver is currently insured as the principal operator of another private passenger vehicle. The Servicing Carrier may ask for a copy of the policy insuring the spouse or other driver. Such an accident (involving other than the insured vehicle) occurring after the commencement of this insurance shall only be taken into account if a claim is made under this insurance. *Examples:* 1. The FA policy term runs from January 2015 to January 2016. In July 2015 the Insured has an at fault accident driving a company car that is insured with a different company. No claim is made under the FA policy. At renewal in January 2016, the claim is not included in the calculation of driving record on the FA policy. 2. Same as Example 1 but the company car is insured with the voluntary market side of the Servicing	The Applicant has owned the described vehicle or one for which it has been substituted. (Ownership is established from the date on which the Applicant takes possession of the vehicle.) Where vehicles are owned by partnerships, a company, association or municipality and the vehicles are used for pleasure and/or business purposes (not commercial); vehicles shall be rated as though they were owned by an individual. **3. For all vehicles described in 1 and 2:** a) Throughout the period concerned, there has been no chargeable accident involving the described vehicle or one for which it has been substituted as verified through a loss history report or a letter from the previous Insurer. b) Throughout the period concerned, there has been no chargeable accident arising out of the use or operation of any other vehicle by the Applicant, principal operator, ~~spouse~~ or any other driver. This is to be confirmed by ordering a previous insurance history report. c) Chargeable accident arising out of the use or operation of other vehicles~~,~~ for which any listed operator other than the Applicant ~~a spouse or other driver~~ is responsible~~,~~ shall not be considered if the listed operator involved is currently being charged with the chargeable accident as principal operator of another vehicle (subject to Rule 135)~~spouse or other driver is currently insured as the principal operator of another private passenger vehicle.~~ The Servicing Carrier may ask for a copy of the policy insuring the ~~spouse or~~ other listed driver. Such a chargeable accident (involving other than the insured vehicle) occurring after the commencement of this insurance shall only be taken into account if a claim is made under this insurance. ~~*Examples:*~~ ~~5. The FA policy term runs from January 2015 to January 2016. In July 2015 the Insured has an at fault accident driving a company car that is insured with a different company. No claim is made under the FA policy. At renewal in January 2016, the claim is not included in the calculation of driving record on the FA policy.~~ ~~2. Same as Example 1 but the company car is insured with the voluntary market side of the Servicing Carrier.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	Carrier. At renewal the claim is not included in the calculation of driving record on the FA policy. 3. Same as Example 1 but during 2015 there was no Collision coverage on the FA policy and the claim on the company car was a Collision claim. At renewal the Insured adds Collision coverage to the FA policy. The claim is not included in the calculation of driving record on the FA policy. 4. The vehicle on the FA policy was insured for Liability and Accident Benefits only. In July 2015 there was an at fault Collision loss on the FA policy but no payout was made because there was no Collision coverage. The accident is included because the accident involved the described vehicle and the accident occurred before June 2016. 5. The vehicle on the FA policy was insured for Liability and Accident Benefits only. In June 2016 there was a minor at fault Collision loss on the FA policy but no payout was made because there was no Collision coverage. The accident is not included because this is the first minor accident and it meets all the criteria of a minor accident. Accidents on heavy or specialized vehicles shall not be taken into account when rating private passenger vehicles. See 135: How to Allocate Chargeable Accidents. **6. Calculating Clear Record with a Licence Suspension/Cancellation/Lapse** Suspension of Operator's Licence can be one of two types: A. **Suspension for cause:** A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points. B. **Administrative Suspension/Cancellation/Lapse:** A suspension/ cancellation/lapse for any period of time for any reason other than those outlined under Suspension for Cause.	~~At renewal the claim is not included in the calculation of driving record on the FA policy.~~ ~~3. Same as Example 1 but during 2015 there was no Collision coverage on the FA policy and the claim on the company car was a Collision claim. At renewal the Insured adds Collision coverage to the FA policy. The claim is not included in the calculation of driving record on the FA policy.~~ ~~4. The vehicle on the FA policy was insured for Liability and Accident Benefits only. In July 2015 there was an at fault Collision loss on the FA policy but no payout was made because there was no Collision coverage. The accident is included because the accident involved the described vehicle and the accident occurred before June 2016.~~ ~~5. The vehicle on the FA policy was insured for Liability and Accident Benefits only. In June 2016 there was a minor at fault Collision loss on the FA policy but no payout was made because there was no Collision coverage. The accident is not included because this is the first minor accident and it meets all the criteria of a minor accident.~~ Accidents on heavy or specialized vehicles shall not be taken into account when rating private passenger vehicles. See Rule 135.~~How to Allocate Chargeable Accidents.~~ **4. Calculating Clear Record with a Licence Suspension/Cancellation / Lapse** Suspension of Operator's Licence can be one of two types: **A. Suspension for cause:** A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points. ~~**B. Administrative**~~ ~~Suspension/Cancellation/Lapse: A suspension /cancellation/ lapse for any period of time for any reason other than those outlined under Suspension for Cause.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	**i. With suspensions for cause:**- For the total time suspended in the past 5 years, reduce the driving record by 1 for each year or partial year suspended. Subject to maximum Driving Record 3. *Examples:* 1. Driver is eligible for Driving Record 4 but has a 6 month suspension for demerit points. Risk now qualifies for Driving Record 3. 2. Driver is eligible for Driving Record 4 but has 18 month suspension for convictions. Licence is reinstated May 1, 2003 and policy is effective June 1, 2003. Risk now qualifies for Driving Record 2. **ii. With administrative suspensions/cancellation/lapse:** - If the total time suspended/cancelled/lapsed is 36 months or less in the past 5 years, the driving record will not be affected. - If the total time suspended/cancelled/lapsed is more than 36 months in the past 5 years, the driving record will be reduced by 1 for every year or partial year suspended/cancelled/lapsed. *Examples:* 1. Driver obtained driver's licence 4 years ago and is eligible for Driving Record 4. Driver has 10 month suspension for unpaid fines. Risk still qualifies for Driving Record 4. 2. Driver obtained driver's licence 5 years ago and is eligible for Driving Record 5. Driver has 42 months suspension for unpaid fines. Risk qualifies for Driving Record 1.	~~i.~~ **With suspensions for cause**: For the total time the driver's licence has been suspended in the past 5 years, reduce the driving record by 1 for each year or partial year suspended. Subject to maximum Driving Record 3. ~~*Examples:*~~ ~~1. Driver is eligible for Driving Record 4 but has a 6 month suspension for demerit points. Risk now qualifies for Driving Record 3.~~ ~~2. Driver is eligible for Driving Record 4 but has 18 month suspension for convictions. Licence is reinstated May 1, 2003 and policy is effective June 1, 2003. Risk now qualifies for Driving Record 2.~~ **B. Administrative Suspension/Cancellation/ Lapse:** A suspension/ cancellation/lapse for any period of time for any reason other than those outlined in item A. Suspension for Cause. *(Applicable in Ontario only)* ~~**ii.**~~ **With administrative suspensions/cancellation/ lapse:** If the total time the driver's licence has been suspended/ cancelled/ lapsed is 36 months or less in the past 5 years, the driving record will not be affected. *(Applicable in Ontario only).* If the total time the driver's licence has been suspended/ cancelled/lapsed is more than 36 months in the past 5 years, the driving record will be reduced by 1 for every year or partial year suspended/ cancelled/lapsed. *(Applicable in Ontario only).* ~~*Examples:*~~ ~~1. Driver obtained driver's licence 4 years ago and is eligible for Driving Record 4. Driver has 10 month suspension for unpaid fines. Risk still qualifies for Driving Record 4.~~ ~~2. Driver obtained driver's licence 5 years ago and is eligible for Driving Record 5. Driver has 42 months suspension for unpaid fines. Risk qualifies for Driving Record 1.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	The maximum driving record allowed for a principal operator with only a G2 licence and a licence suspension is 1. If the licence of the person reported as the principal operator is currently suspended/cancelled/lapsed, see Rule 142: Suspension of Operator's Licence. **B. Driving Record Entitlement** Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions **Notes:** 1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accidents will affect the rating for the Liability, DCPD *(Not available in Northwest Territories, Nunavut and Yukon)*, Accident Benefits, Uninsured Automobile *(Accident Benefits and Uninsured Automobile applies to Ontario only)* and Collision coverages.	**NOTE A and B:** The maximum driving record allowed for a principal operator with only a G2 licence and a licence suspension is 1. *(Applicable in Ontario only).* ~~If the licence of the person reported as the principal operator is currently suspended/cancelled/ lapsed,see Rule 142.:Suspension of Operator's Licence~~ **Ignition Interlock** Under the Ignition Interlock Program, it is a condition of the driver's licence reinstatement that the driver is prohibited from driving any motor vehicle that is not equipped with an approved ignition interlock device. For drivers who have entered the Ignition Interlock Program, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Ignition Interlock Program was entered. **NOTE:** The Ignition Interlock Program applies in all jurisdictions except Nunavut. **B. Driving Record Entitlement** Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions **Notes:** 1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accidents will affect the rating for the Liability, DCPD *(Not available in Northwest Territories, Nunavut and Yukon)*, Accident Benefits, Uninsured Automobile *(Accident Benefits and Uninsured Automobile applies to Ontario only)* and Collision coverages.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr>
<td>Rule 113:

Driving Record</td>
<td>2. Driving record is established separately for each vehicle owned by the Applicant. When an additional vehicle is acquired it shall develop its own driving record based upon the vehicle’s operators.

3. Where a private passenger vehicle replaces another, it acquires the driving record of the replaced vehicle except when there is also a change of principal operator. Clear Record must then be established for the replacing principal operator.

4. A loss history report or letter from the prior carrier in Canada or the U.S. is required to confirm claims free experience on the vehicle being insured or a vehicle for which prior insurance is acceptable. This is applicable for all driving records.
<table>
<tr><th>Type of vehicle being insured</th><th>Type of vehicle for acceptable prior insurance</th></tr>
<tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Light Public or Garage</td></tr>
</table>
Where a loss history report or letter from the previous Insurer verifying claims free experience in Canada or the U.S. is not available or refers to a type of vehicle not shown in this chart, the Insured shall be eligible for a maximum of Driving Record 0.

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.
6. Class 04, Class 05 and Class 06 are rated separately from the underlying class and are based upon the operator(s) concerned.
7. See Rule 114: New Drivers to establish Driving Record for New Drivers.
1. Driving experience gained outside Canada or the United States will not be recognized. Drivers with</td>
<td>2. ~~Driving record is established separately for each vehicle owned by the Applicant. When an additional vehicle is acquired it shall develop its own driving record based upon the vehicle’s operators.~~ Where an Applicant owns more than one vehicle, each vehicle’s driving record is established separately. Where an additional vehicle is acquired, it will develop its own driving record.

3. Where a private passenger vehicle replaces another, it acquires the driving record of the replaced vehicle **except** when there is also a change of principal operator. ~~Clear Record must then be established for the replacing principal operator.~~

4. A loss history report or letter from the prior carrier in Canada or the U.S. is required to confirm claims free experience on the vehicle being insured or a vehicle for which prior insurance is acceptable. This is applicable for all driving records.
<table>
<tr><th>Type of vehicle ~~being insured~~ involved in the accident</th><th>Type of vehicle for acceptable prior insurance</th></tr>
<tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Light Public or Garage</td></tr>
</table>
Where a loss history report or letter from the previous Insurer verifying claims free experience in Canada or the U.S. is not available or refers to a type of vehicle not shown in this chart, the Insured shall be eligible for a maximum of Driving Record 0.

5. Class 04, Class 05 and Class 06 are rated separately from the underlying class ~~and are~~ based on ~~upon~~ the operator(s) concerned.

6. ~~11. Gaps in Automobile Coverage~~ Rateable gaps in insurance coverage within the 5 years immediately preceding the effective date of the insurance will have the impact on the assignment of the driving record.</td>
<td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td>
<td>This will not impact premiums</td>
</tr>
</table>

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	experience outside Canada or the United States will be rated as new drivers. See Rule 114: New Drivers. 9. As a new resident of Canada, the principal operator is required to apply for a driver's licence in the jurisdiction in which he/she will be living. Driving Record 0 applies until a G2 or G licence is issued. 10. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 1) that the principal operator is a tourist; 2) the country where the principal operator normally resides; 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rule 109: Rating Territory. B. If the principal operator is a non-permanent/temporary resident, the remarks section of the application must indicate: Ontario 1. If visiting for less than 3 months that the operator holds a valid driver's licence from country of origin and if visiting for more than 3 months the operator holds an international driving permit. or 2. That the operator holds a valid licence for the jurisdiction of U.S. residence and 3. A copy of the licence must be provided to the Servicing Carrier. The risk shall be rated at Driving Record 0 unless the application is accompanied by documentation of driving experience in Canada or the United States acceptable to the Servicing Carrier that would verify claims free driving history. The maximum available is Driving Record 3. 11. Gaps in Automobile Coverage	~~Unacceptable~~ Rateable gaps in insurance are the result of: • Cancellation for non-payment of premium • Conviction of driving with no insurance • Suspension due to a driving conviction • Misrepresentation of prior accidents/convictions and can affect the driving record. a) If the total gap in insurance coverage is less than 12 consecutive months ~~1 year~~ in the past 5 years, the driving record will not be impacted. ~~affected~~. b) -If the total gap in insurance coverage is 12 consecutive months ~~1 year~~ or more in the past 5 years, the driving record will be reduced by 1 for each year's gap in coverage and the risk will be eligible for a maximum of Driving Record 3. **NOTE:** Gaps in coverage created by any other circumstance e.g. Insured selling car, being out of country, or signing off the policy are considered acceptable and do not impact driving record. 7. Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed. 8. See Rule 114: ~~New Drivers~~ to establish Driving Record for New Drivers. 9. Credit for Driving Experience Outside Canada The Ministry of Transportation (MTO) recognizes driving experience from certain non-Canadian jurisdictions through established reciprocal agreements. This verified experience is recorded by the MTO and provided through Motor Vehicle Reports (MVRs). Foreign driving experience that has been verified and recognized by the MTO will be accepted as valid driving experience. 10. International Driving Permit / International Driver Licence As a new resident of Canada, the principal operator is required to apply for a driver's licence in the jurisdiction in which the Insured ~~he or she~~ will be living. Driving Record 0 applies until a G2 or G licence is issued. *(Applicable in Ontario only)*	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	Unacceptable gaps in insurance are the result of: a) Cancellation for non-payment of premium b) Conviction of driving with no insurance c) Suspension due to a driving conviction d) Misrepresentation of prior accidents/convictions and can affect the driving record. In the event that there has been an unacceptable gap in insurance for one of the reasons shown above in the past five years: - If the total gap in insurance coverage is less than 1 year in the past 5 years, the driving record will not be affected. - If the total gap in insurance coverage is 1 year or more in the past 5 years, the driving record will be reduced by 1 for each year's gap in coverage and the risk will be eligible for a maximum of Driving Record 3. Gaps in coverage created by any other circumstance e.g. Insured selling car, being out of country, or signing off the policy are considered acceptable and do not impact driving record. **C. Admission to Driving Record 5** 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:	11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 1) that the principal operator is a non-resident ~~tourist~~; 2) the country where the principal operator normally resides; 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary. Refer to Rule 138 and Rule 144. ~~109: Rating Territory.~~ B. If the principal operator is a non-permanent/temporary resident, the remarks section of the application must indicate: *(Applicable in Ontario only)* 1) If visiting for less than 3 months that the operator holds a valid driver's licence from country of origin and if visiting for more than 3 months the operator holds an international driving permit. Or 2) That the operator holds a valid licence for the jurisdiction of U.S. residence And 3) A copy of the valid driver's licence from the originating country and the international driving permit must be provided to the Servicing Carrier. The risk shall be rated at Driving Record 0 unless the application is accompanied by documentation of driving experience in Canada or the United States acceptable to the Servicing Carrier that would verify claims free driving history. The maximum available is Driving Record 3. **C. Admission to Driving Record 5** 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:	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	**Every driver in the household (except as provided in the notes below) has:** a) Continuously held a valid operator's licence (with no suspensions as described in Rule 113: Clear Record) in Canada or the U.S. for the past five years; **and** b) Not been involved in a chargeable accident during the past five years; **and** a) Not had during the past three years a serious or major conviction nor more than two minor convictions or in the past 10 years had a conviction for fraud. **Notes:** 1. 'Every driver in the household' shall be interpreted to mean, 'Every person who regularly or frequently drives the vehicle'. 2. Where the policy applies to more than one private passenger vehicle but there is only one driver for two or more of the vehicles, if any one of the vehicles that he/she drives is ineligible for Driving Record 5 because of driving history, none of those vehicles is eligible. 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. 4. If the Applicant is not an individual: a) if the vehicle is furnished for the regular use of one person, the 'household' referred to is the household of that person b) otherwise, the words 'Every driver in the household' shall be interpreted to mean 'Every person who regularly or frequently drives the vehicle'.	**Every driver in the household (except as provided in the notes below) has:** a) Continuously held a valid operator's licence (with no suspensions as described in Rule 113~~: Clear Record~~) in Canada or the U.S. for the past five years; **and** b) Not been involved in a chargeable (at fault) accident during the past five years; **and** c) Not had during the past three years a serious or major conviction nor more than two minor convictions or in the past 10 years had a conviction for fraud. *(Applicable in Ontario only)* **Notes:** 1) 'Every driver in the household' shall be interpreted to mean, 'Every person who regularly or frequently drives the vehicle'. 2) Where the policy applies to more than one private passenger vehicle but there is only one driver for two or more of the vehicles, if any one of the vehicles that the Insured ~~he/she~~ drives is ineligible for Driving Record 5 because of driving history, none of those vehicles is eligible. 3) Driving Record 5 ~~record~~ may apply to a Class 04, Class 05 or Class 06 provided ~~only if~~ every occasional driver under 25 years of age meets all requirements. Class 04, Class 05 or Class 06 qualify ~~qualifies~~ independently of the underlying Class 02, 03 or 07. Therefore if the Clas 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 4) If the Applicant is not an individual: a) If the vehicle is furnished for the regular use of one person, the 'household' referred to is the household of that person b) Otherwise, the words 'Every driver in the household' shall be interpreted to mean 'Every person who is permitted to drive ~~regularly or frequently drives~~ the vehicle'.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 113: Driving Record	**Subsequent Renewals** For a risk to be renewed at Driving Record 5, it must continue to meet the specified requirements. There is no 'forgiveness' feature.	5) Verification If an application is submitted requesting Driving Record 5 and it meets all requirements concerning period licensed and convictions and 5 years claims free experience is confirmed through a loss history report or a letter from the previous Insurer, the risk shall be rated at Driving Record 5 provided there are no rateable gaps in coverage in the preceding 5 years. Refer to Rule 113:B. 6) Subsequent Renewals For a risk to be renewed at Driving Record 5, it must continue to meet the Driving Record 5 ~~specified~~ requirements. There is no 'forgiveness' feature.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 114: New Drivers	**A. New Driver Definition** A new driver is a person who has held a valid operator's licence to drive a private passenger vehicle for a period of less than 5 years in Canada or the U.S. **B. Level One Licence** Where the Applicant, owner or sole operator in the household holds only a level one (G1) licence, the vehicle shall only qualify for Driving Record 0 until a valid operator's licence is obtained. If there is another operator(s) in the household, that operator must be designated as the principal operator of the vehicle and rated accordingly. In all other cases a driver with a level one licence shall not be rated as a driver or considered in the determination of class and driving record. Where the learner/level one driver is rated as the principal operator, there is no requirement to obtain the name and licence number of the driver who will accompany the learner/level one driver. In the event that information on the accompanying driver is provided, no driving record abstract or previous insurance history is to be ordered for that driver.	**A. New Driver Definition** A new driver is a person who has held a valid operator's licence to drive a private passenger vehicle for a period of less than 5 years in Canada or the U.S. **B. Learner Permit/Level One ~~Licence~~** (Level One/Level Two apply to those jurisdictions with Graduated Licensing) Where the Applicant, owner or sole operator in the household holds only a Level One (G1) licence, the vehicle shall only qualify for Driving Record 0 until a valid operator's licence is obtained. If there is another operator(s) in the household, that operator must be designated as the principal operator of the vehicle and rated accordingly. In all other cases, a driver with a Learner Permit or Level One licence shall not be rated as a driver or considered in the determination of class and driving record. Where the Learner/Level One driver is rated as the principal operator, there is no requirement to obtain the name and licence number of the driver who will accompany the learner/level one driver. In the event that information on the accompanying driver is provided, no driving record abstract or previous insurance history is to be ordered for that driver.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 114: New Drivers	**C. Determining Driving Record** Once a driver has obtained a G2 licence, to determine driving experience, the period of time during which the G1 licence was held shall be considered to a maximum of 1 year. Once a driver has obtained a G licence, the period of time during which the G2 licence was held shall also be considered to a maximum of 1 year. *For example*: A driver has just obtained a G licence and was licensed 2 years as a G1 and 2 years as a G2. The driver is considered to have 2 years experience, 1 year at G1 and 1 year at G2. A driver holding a G2 licence is not eligible for a driving record higher than 2 until a G licence has been obtained. **D. Driver Training Discount** – Discount no longer available **E. Graduated Licensing Discounts** **1. General** The application of a Graduated Licensing Discount must be requested by the Insured as the discount cannot be automatically calculated or applied. A Graduated Licensing Discount is allowed provided the driver has had no chargeable accidents, no licence suspensions and is fraud/conviction surcharge free. If any of these conditions happen during the policy term, at next renewal the discount shall be rescinded. The discount only applies to those individuals who participate in the Graduated Licensing programme spending the required time in each level before progressing to the next level. *For example*: A new driver to Canada who starts at G2 instead of G1 or spends less than required time at the G1 level shall not be eligible for the G2 or G level discount. The discount applies to Liability, Accident Benefits, Uninsured Automobile, D.C.P.D., and Collision.	**C. Determining Driving Record** *(Applicable to Ontario only)* Once a driver has obtained a G2 licence, to determine driving experience, the period of time during which the G1 licence was held shall be considered to a maximum of 1 year. Once a driver has obtained a G licence, the period of time during which the G2 licence was held shall also be considered to a maximum of 1 year. For example: A driver has just obtained a G licence and was licensed 2 years as a G1 and 2 years as a G2. The driver is considered to have 2 years experience, 1 year at G1 and 1 year at G2. A driver holding a G2 licence is not eligible for a driving record higher than 2 until a G licence has been obtained. ~~**D. Driver Training Discount**~~ ~~– Discount no longer available~~ ~~**E.**~~**D. Graduated Licensing Discounts** *(Applicable to Ontario only)* **1. General** The application of a Graduated Licensing Discount must be requested by the Insured as the discount cannot be automatically calculated or applied. A Graduated Licensing Discount is allowed provided the driver has had no chargeable accidents, no licence suspensions and is fraud/conviction surcharge free. If any of these conditions happen during the policy term, at next renewal the discount shall be rescinded. The discount only applies to those individuals who participate in the Graduated Licensing programme spending the required time in each level before progressing to the next level. *For example:* A new driver to Canada who starts at G2 instead of G1 or spends less than required time at the G1 level shall not be eligible for the G2 or G level discount.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 114: New Drivers	Only one Graduated Licensing Discount may apply at any given time. The maximum discount to be applied in the case of any policy or any separately rated driver is 10%. **2. Midterm Level Changes** When graduation from one level to the next occurs midterm, the discount shall be applied pro rata. **3. Discount:** **Principal Operators and Class 04, Class 05 or Class 06** A 10% discount shall apply under the following two conditions: 1. Where the principal operator or Class 05 or Class 06 driver has, within the last 12 months entered level two from level one. 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. 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. *For example:* 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 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. **Occasional Operators (other than Class 04, 05 or 06)** A 3% discount shall be allowed on the vehicle to which the occasional driver is assigned:	The discount applies to Liability, Accident Benefits, Uninsured Automobile, D.C.P.D., and Collision. Only one Graduated Licensing Discount may apply at any given time. The maximum discount to be applied in the case of any policy or any separately rated driver is 10%. **2. Midterm Level Changes** When graduation from one level to the next occurs midterm, the discount shall be applied pro rata. **3. Discount:** **Principal Operators and Class 04, Class 05 or Class 06** A 10% discount shall apply under the following two conditions: 1. Where the principal operator or Class 05 or Class 06 driver has, within the last 12 months entered level two from level one. 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. 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. ~~*For example:* 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 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.~~ **Occasional Operators (other than Class 04, 05 or 06)** A 3% discount shall be allowed on the vehicle to which the occasional driver is assigned:	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 114: New Drivers	1. a) Where an occasional driver, within the last 12 months entered level two (G2) from level one (G1) b) where an occasional driver has, within the last 12 months moved from level two to a fully licensed (G) driver **and** 2. the risk was reclassified from 01 or 02 to 03 **and/or** from Driving Record 5 to 4 because of the presence of that occasional driver. The discount shall continue to apply at each renewal for a maximum of one renewal year, as long as the progression occurred during the 12 months preceding the renewal date.	1. a) Where an occasional driver, within the last 12 months entered level two (G2) from level one (G1) b) where an occasional driver has, within the last 12 months moved from level two to a fully licensed (G) driver **and** 2. the risk was reclassified from 01 or 02 to 03 and/or from Driving Record 5 to 4 because of the presence of that occasional driver. The discount shall continue to apply at each renewal for a maximum of one renewal year, as long as the progression occurred during the 12 months preceding the renewal date.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 116: Vehicle Rate Group	For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years) use rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. The presence of aftermarket equipment may affect the rate group. If the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 applied. **Rate Group "A"** The rate group is based on the Insured's estimate of the vehicle's value. See the table at the beginning of the rate pages. **If estimated value is $15,000 or more**	For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years) use rate group assigned by IBC's Vehicle Data Services. For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. The presence of aftermarket equipment may affect the rate group. If the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 applied. **Rate Group "A"** The rate group is based on the Insured's estimate of the vehicle's value. See the table at the beginning of the rate pages. **If estimated value is $15,000 or more**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116: Vehicle Rate Group	Where the vehicle's estimated value is $15,000 or more, the following requirements apply: If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/ model, year, serial number and purchase price, must be sent to the Servicing Carrier. In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier, at the Applicant's expense. **END 19 and END 40** Where the rate group is shown as 'A' or the estimated value is greater than $15,000 a completed and signed END 19 must be attached to the policy where the policy provides Optional Physical Damage coverage. Where the estimated value exceeds $39,000, END 40 must be attached to the policy where the policy provides Optional Physical Damage coverage. Where the policy provides only Third Party Liability, Accident Benefits, DCPD and Uninsured Automobile, attachment of END 19 and END 40 is not required. **After Market Equipment** If the equipment is sound or electronic equipment, refer to Rule 152. If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the aftermarket equipment. Where a lift kit has been added to the vehicle in addition to other aftermarket equipment, the value of the lift kit must be included in the total value of the aftermarket equipment. Where the value of the equipment is $3,000 or greater, an additional premium shall be charged. For every $3,000 of	Where the vehicle's estimated value is $15,000 or more, the following requirements apply: If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/ model, year, serial number and purchase price, must be sent to the Servicing Carrier. In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier, at the Applicant's expense. **END 19 and END 40** Where the rate group is shown as 'A' or the estimated value is greater than $15,000 a completed and signed END 19 must be attached to the policy where the policy provides optional physical damage coverage. ~~Where the estimated value exceeds $39,000,~~ END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides optional physical damage coverage. Where the policy provides only mandatory coverages, ~~Third Party Liability, Accident Benefits, DCPD and Uninsured Automobile,~~ attachment of END 19 and END 40 is not required. **After Market Equipment** If the equipment is sound or electronic equipment, refer to Rule 152 (END 37 and/or END 38). If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the aftermarket equipment. Where a lift kit has been added to the vehicle in addition to other aftermarket equipment, the value of the lift kit must be included in the total value of the aftermarket equipment. Where the value of the equipment is $3,000 or greater, an additional premium shall be charged. For every $3,000 of	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116: Vehicle Rate Group	equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the aftermarket equipment is less than $3,000 no additional premium shall be charged. Where the value of the aftermarket equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.	equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the aftermarket equipment is less than $3,000 no additional premium shall be charged. Where the value of the aftermarket equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 117: Multi Vehicle Discount	**Rule 117: Multi Vehicle Discount** - No longer available	**Rule 117: ~~Multi Vehicle Discount~~ Not applicable** ~~- No longer available~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 118: Retiree Discount	**Rule 118: Retiree Discount** The person applying for the discount must complete and sign the Automobile Insurance Declaration for Retiree Discount (RD-1) declaring that he/she: a) is retired; does not earn or receive income from any office or employment; is not engaged in any professional occupation and is not operating a business, and has not been employed for 26 weeks or more in the last 52 weeks; **and** b) is age 65 or older; or is in receipt of a pension under Canada Pension Plan or Quebec Pension Plan; or is in receipt of a pension under the Income Tax Act (Canada); **and** c) is the principal operator of the vehicle to which this discount is to be assigned The discount is 5% and applies only to basic Accident Benefits.	**Rule 118: ~~Retiree Discount~~ Not applicable** ~~The person applying for the discount must complete and sign the Automobile Insurance Declaration for Retiree Discount (RD-1) declaring that he/she:~~ ~~a) is retired;~~ ~~does not earn or receive income from any office or employment;~~ ~~is not engaged in any professional occupation and is not operating a business, and has not been employed for 26 weeks or more in the last 52 weeks;~~ ~~**and**~~ ~~b) is age 65 or older; or~~ ~~is in receipt of a pension under Canada Pension Plan or Quebec Pension Plan; or~~ ~~is in receipt of a pension under the Income Tax Act (Canada);~~ ~~**and**~~ ~~c) is the principal operator of the vehicle to which this discount is to be assigned~~ ~~The discount is 5% and applies only to basic Accident Benefits.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions. Moving Retiree Discount to Rule 108	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 122: Endorsement (Policy Change) Forms and Wordings	**Rule 122: Endorsement (Policy Change) Forms and Wordings** Changes to standard approved forms are not permitted. Rule 152: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved policy change forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Certain OPCF Policy Change Forms require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy re-rated accordingly. Provided the endorsement form does not indicate the expiry date of the policy term, once a policy change form has been signed, it need not be signed again on subsequent policy renewal terms.	**Rule 122: Endorsement ~~(Policy Change)~~ Forms/ ~~and~~ Wordings** Changes to standard approved forms are not permitted. Rule 152~~: Endorsements Applicable to POL 1 (Owner's Policy)~~ provides certain details and rating instructions for approved policy change forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions. Certain endorsements ~~OPCF Policy Change Forms~~ require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions, or the endorsement may be deleted and the policy re-rated accordingly. If a vehicle is registered in both the spouse's/partner's names, endorsements that require signature must be signed by both spouses/partners. If it is discovered that a policy is covering two vehicles (each registered separately in the spouse's/partner's name), both signatures shall be required on any endorsements that require signature. Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement ~~a policy change~~ form has been signed, it need not be signed again on subsequent policy renewal terms.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 124: Premiums	**A. Premium Quotations** The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the 'base' premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.	**A. Premium Quotations** The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0. Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 124: Premiums	The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium **B. Manual Rates** The rates published in this manual are for annual policy terms. For six month private passenger vehicle policies charge 52% of the annual premium. For policies eligible for monthly pay plan, there may be an additional charge. Contact your Servicing Carrier. **C. Premium Rounding** The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. ($46.56 will be rounded up to $47.00 and $46.44 will be rounded down to $46.00.) This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall always be rounded up to the next whole dollar ($45.10 will be rounded up to $46.00). **D. Minimum Premium/Minimum Retained Premium** The minimum premium for any private passenger automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is $25, excluding service fee regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.	The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium. **B. Manual Rates** The rates published in this manual are for annual policy terms. For six month private passenger vehicle policies charge 52% of the annual premium. ~~For policies eligible for monthly pay plan, there may be an additional charge. Contact your Servicing Carrier.~~ Fleets as defined in Rule 149 are not eligible for six month policies. **C. Premium Rounding** The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. ($46.56 will be rounded up to $47.00 and $46.44 will be rounded down to $46.00.) This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall always be rounded up to the next whole dollar ($45.10 will be rounded up to $46.00). **D. Minimum Premium/Minimum Retained Premium** The minimum premium for any private passenger automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is $25, excluding service fee regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy. *(Applicable to Ontario only)*	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 125: Premium Determination	1. Ensure that the vehicle qualifies as a private passenger vehicle. 2. Establish the rating territory 3. Establish the rating class. 4. Establish the driving record for Liability, Accident Benefit, Uninsured Automobile, DCPD and Collision coverages. 5. Establish the rate group. 6. Establish the 'manual' premium for each coverage and apply any special use factors. Refer to the Rate Pages. 7. Apply any appropriate discounts or accident/conviction surcharges. The combined total of discount percentages shall be deducted from the combined total of surcharge percentages and the result applies to the appropriate coverage premiums.	1. Ensure that the vehicle qualifies as a private passenger vehicle. Refer to Rule 106. 2. Establish the rating territory. Refer to Rule 109. 3. Establish the rating class. Refer to Rule 111. 4. Establish the driving record ~~for Liability, Accident Benefit, Uninsured Automobile, DCPD and Collision coverages~~. Refer to Rule 113 and Rule 114. 5. Establish the vehicle rate group. Refer to Rule 116. 6. ~~Establish the 'manual' premium for each coverage and~~ Apply any special use factors to the manual premium for each coverage. Refer to the Rate Pages. 7. Apply any appropriate discounts and/or accident/conviction surcharges. Refer to Rule 136. The combined total of discount percentages shall be deducted from the combined total of surcharge percentages and the result applies to the appropriate coverage premiums.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 126: Policy Term	**Rule 126: Policy Term** Every policy and renewal shall be issued for a term of either one year or six months. A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term. The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.	**Rule 126: ~~Policy Term~~ Not applicable** ~~Every policy and renewal shall be issued for a term of either one year or six months.~~ ~~A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.~~ ~~The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.~~ ~~The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.~~	This section is already listed in the General Section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 126: Policy Term	See also Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 100:C. Non-Residents and Vehicles Not Registered in Jurisdiction. Policies subject to Rule 149: Fleets cannot be issued for a term of less than 12 months.	~~See also Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 100:C. Non-Residents and Vehicles Not Registered in Jurisdiction.~~ ~~**Policies subject to Rule 149: Fleets cannot be issued for a term of less than 12 months.**~~	This section is already listed in the General Section	This will not impact premiums
Rule 127: Policy Changes	**A. A change to a policy shall not be processed if:** a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. If the new policy is to be placed on monthly pay, the application must be accompanied by all information and documents required by the Servicing Carrier.	**A. A change to a policy shall not be processed if:** a) The change is substantial e.g. the Insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata. If the new policy is to be placed on monthly pay, the application must be accompanied by all information and documents required by the Servicing Carrier. *(Applicable to Ontario only)*	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Eligibility for the residual market must be determined once again and if the risk is eligible, the application form must be accompanied by a refusal letter from a voluntary market Insurer. If the risk is no longer eligible for the Residual Market, it shall not be insured in the Residual Market.	Eligibility for the residual market must be determined once again and if the risk is eligible, the application form must be accompanied by a refusal letter from a voluntary market Insurer. If the risk is no longer eligible for the Residual Market, it shall not be insured in the Residual Market. *(Applicable to Ontario only)*		
	b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium. **B. Name of Insured When Adding or Deleting Vehicles** **Leased Vehicles** • Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (lessee, i.e. the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by policy change. A	b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium. **B. Name of Insured When Adding or Deleting Vehicles** **Leased Vehicles** • Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (~~lessee, i.e.~~ the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by policy change. A release of the lessor's interest		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail. • Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by policy change, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. • In situations where the Insured has an owned vehicle and a leased vehicle, separate policies are not necessarily required for each vehicle. • Where an Insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. **Owned Vehicles** **Two or More Names as Registered Owner of the Vehicle:** Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating. **Two or More Vehicles Registered to Different Names:** If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example one in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy. If the Applicant has vehicles(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary.	must be obtained or comparable notification of the change must be sent to the lessor by registered mail. • Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by policy change, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy. • In situations where the Insured has an owned vehicle and a leased vehicle, separate policies are not necessarily required for each vehicle. • Where an Insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle. **Owned Vehicles** **Two or More Names as Registered Owner of the Vehicle:** Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the Insured's request, both signatures are required on the request for cancellation. If the situation is other than the Applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating. **Two or More Vehicles Registered to Different Names:** If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example one in the ~~father~~ parent's name and one in the ~~son~~ child's name, separate policies must be maintained. Separate applications must be submitted for each policy. ~~If the Applicant has vehicles(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	**C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders** Where physical damage coverage is being amended or deleted from a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction. **D. Binding Coverage - Policy Changes** If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 137: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium. In the case of a policy on monthly pay or direct bill, contact the Servicing Carrier for procedures. Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request. NOTE: No policy shall be written for vehicles branded 'irreparable'. Where a copy of the valid registration is not provided, the following shall apply: • The vehicle(s) shall be added or substituted at the correct premium. • If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement.	**C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders** Where optional physical damage coverage is being amended or deleted from a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction. **D. Binding Coverage - Policy Changes** If the change involves a vehicle for which proof of insurance has been filed or is required.~~, please also see~~ Refer to Rule 137~~: Proof of Insurance~~. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium. In the case of a policy on monthly pay or direct bill, contact the Servicing Carrier for procedures. *(Applicable to Ontario only).* ~~Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request.~~ ~~NOTE: No policy shall be written for vehicles branded 'irreparable'.~~ ~~Where a copy of the valid registration is not provided, the following shall apply:~~ ~~• The vehicle(s) shall be added or substituted at the correct premium.~~ ~~• If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.~~ ~~• If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.~~ ~~• Agent/Broker may submit a new application for the vehicles meeting the registration requirement.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	**Procedure of notification** 1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time. 2) Faxed or mailed policy change requests are acceptable. 3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day. 4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change. 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. 6) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.	**Procedure of notification** 1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and **specify the effective date and the effective time.** 2) Faxed or mailed policy change requests are acceptable. 3) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day. 4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change. 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested. 6) Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt', valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application. **NOTE:** No policy shall be written for vehicles branded 'irreparable'. 7) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes		Where a copy of the registration is not provided, the following shall apply: • The vehicle(s) shall be added or substituted at the correct premium. • If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter. • If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated. • Agent/Broker may submit a new application for the vehicles meeting the registration requirement.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	E. Deletions of Vehicles and Coverages a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. *For example:* The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6. b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured). *For example:* The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.	**E. Deletions of Vehicles and Coverages** a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day. *For example:* The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6. b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured). *For example:* The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	NOTE for a) and b) If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. c) In the event that the **vehicle has been sold**, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. *For example:* The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier shall delete the vehicle effective 12:01 a.m. June 6. d) In the event that a vehicle has been written off in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the Insurer; **or** ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. *For example:* The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. e) In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card,	**NOTE for a) and b)** If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. c) In the event that the **vehicle has been sold**, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. *For example:* The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier ~~shall~~ will delete the vehicle effective 12:01 a.m. June 6. d) In the event that a vehicle has been **written off** in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected: i) The day after the salvage is signed over to the Insurer; **or** ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over. *For example:* The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21. e) In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card,	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	the Servicing Carrier shall delete effective the date that the replacement coverage took effect.	the Servicing Carrier shall delete effective the date that the replacement coverage took effect.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.	Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.		
	F. New or Replacement Driver If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the new or replacement driver has been licensed in the previous three years. b) Previous insurance history report obtained for any driver added to the policy. If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting policy change **G. Eligibility for Additional Vehicles** If the request for change includes an additional private passenger vehicle, a fully completed written refusal letter from a voluntary market Insurer must accompany the change request. If the risk is not eligible for the Residual Market, the risk shall not be insured in the Residual Market.	**F. New or Replacement Driver** If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering: a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the new or replacement driver has been licensed in the previous three years. On experience (fleet) rated risks, the abstract is not required. b) Previous Insurance History ~~report~~ must be obtained for any driver(s) added to the policy. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.) If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting policy change ~~**G. Eligibility for Additional Vehicles**~~ ~~If the request for change includes an additional private passenger vehicle, a fully completed written refusal letter from a voluntary market Insurer must accompany the change request.~~ ~~If the risk is not eligible for the Residual Market, the risk shall not be insured in the Residual Market.~~		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	**H. Midterm Policy Change Premium Calculation** In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. **Rates to be used** **Addition of a vehicle:** Rates in effect at the effective date of the transaction. **Addition of a coverage or other midterm transactions:** Rates in effect at the start of the policy period. **Method of premium calculation:** Premiums for midterm private passenger policy changes are calculated pro rata by using the Day Table. **Minimum premiums for midterm changes:** A minimum additional premium of $5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible	**G. Midterm Policy Change Premium Calculation** In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible. **Rates to be used** **Addition of a vehicle:** Rates in effect at the effective date of the transaction. **Addition of a coverage or other midterm transactions:** Rates in effect at the start of the policy period. **Method of premium calculation:** Premiums for midterm private passenger policy changes are calculated pro rata by using the Day Table. **Minimum premiums for midterm changes:** A minimum additional premium of $5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance: • addition of a vehicle or a coverage • increase of a Liability limit • decrease of a deductible	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127: Policy Changes	**Note 1:** Any additional premium of **less** than $5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. **Note 2:** When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a $50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	**Note 1:** Any additional premium of **less** than $5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived. **Note 2:** When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a $50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period. **H. Eligibility for Additional Vehicles *(Applicable to Ontario Only)*** If the request for change includes an additional private passenger vehicle, a fully completed written refusal letter from a voluntary market Insurer must accompany the change request. If the risk is not eligible for the Residual Market, the risk shall not be insured in the Residual Market.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 128: Renewals		**Risks Not Eligible For Renewal** The Servicing Carrier must determine whether private passenger risks are eligible for renewal in the Residual Market. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed. Risks meeting all the following criteria may not be renewed for more than 2 consecutive twelve month terms or 4 consecutive six month terms: - No chargeable accidents assigned to the vehicle or its substitute within the 60 months preceding the commencement of the insurance - No regular or frequent operator with any major, minor or serious convictions in the 36 months preceding the commencement of the insurance - No cancellations for non-payment assigned to the Applicant within the 36 months preceding the commencement of the insurance. - All drivers of the vehicle hold a valid Canadian driver's licence.	FA is aiming to harmonize so this paragraph will be moved to section before issuing a renewal	This will not impact premiums as information has not changed just moved

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 128: Renewals	**A. Before issuing a Renewal:** If the renewal involves a vehicle for which proof of insurance has been filed or is required, see Rule 137: Proof of Insurance. Experience rated risks may require the Agent/Broker to determine whether the information on record and/or coverage needs revision or updating.	Where a policy covers more than one vehicle and one or more of the vehicles is not eligible for renewal, the renewal shall be issued for the eligible vehicles only and the remaining vehicles shall be non-renewed. **Notice of Non-Renewal** **1. Other Than Direct Writers** The Servicing Carrier will issue a notice of non-renewal to the Broker at least 45 days prior to the policy's current expiry date. Confirmation that the risk will be offered replacement cover in the voluntary market is required. If the confirmation is not received, the Servicing Carrier shall issue a notice of non-renewal directly to the Insured. If coverage cannot be placed in the voluntary market and a fully completed refusal letter is submitted to the same Servicing Carrier by the same Broker along with a memo requesting renewal, prior to the expiry date of the policy, a renewal or new policy (Servicing Carrier's discretion) will be issued. **2. Direct Writers** The Servicing Carrier shall arrange an offer to replace coverage with the voluntary market segment of its operation. In the event that the voluntary market segment has filed a ground to decline the risk, a fully completed refusal letter must be filed with the Servicing Carrier segment of the operation prior to the expiry date of the policy, and a Residual Market renewal may be issued. **A. Before issuing a Renewal:** If the renewal involves a vehicle for which proof of insurance has been filed or is required, see Rule 137~~: Proof of Insurance~~. Individually rated or experience rated private passenger risks may require the Agent/Broker to determine whether the information on record and/or coverage needs revision or updating.	FA is aiming to harmonize so this paragraph will be moved to section before issuing a renewal	This will not impact premiums as information has not changed just moved

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 128: Renewals	A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal.	A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Abstracts must be ordered on 6 month renewals as well as 12 month renewals.	Abstracts must be ordered on 6 month renewals as well as 12 month renewals. *(Applicable to Ontario only)*		
	Renewals shall only be offered on policies for annual or six month terms.	Renewals shall only be offered on policies for annual or six month terms. **NOTE:** Any risk where abusive or threatening behaviour of the Insured / Applicant / Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed. *(Applicable to New Brunswick, Northwest Territories, Nunavut, Ontario, Prince Edward Island and Yukon)*		
	B. Risks Not Eligible For Renewal The Servicing Carrier must determine whether private passenger risks are eligible for renewal in the Residual Market. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed. Risks meeting all the following criteria may not be renewed for more than 2 consecutive twelve month terms or 4 consecutive six month terms: - No chargeable accidents assigned to the vehicle or its substitute within the 60 months preceding the commencement of the insurance - No regular or frequent operator with any major, minor or serious convictions in the 36 months preceding the commencement of the insurance - No cancellations for non-payment assigned to the Applicant within the 36 months preceding the commencement of the insurance. - All drivers of the vehicle hold a valid Canadian driver's licence.	~~**B. Risks Not Eligible For Renewal**~~ ~~The Servicing Carrier must determine whether private passenger risks are eligible for renewal in the Residual Market. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.~~ ~~Risks meeting all the following criteria may not be renewed for more than 2 consecutive twelve month terms or 4 consecutive six month terms:~~ ~~- No chargeable accidents assigned to the vehicle or its substitute within the 60 months preceding the commencement of the insurance~~ ~~- No regular or frequent operator with any major, minor or serious convictions in the 36 months preceding the commencement of the insurance~~ ~~- No cancellations for non-payment assigned to the Applicant within the 36 months preceding the commencement of the insurance.~~ - ~~All drivers of the vehicle hold a valid Canadian driver's licence~~.	This section will be moved to section before issuing a renewal	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 128: Renewals	Where a policy covers more than one vehicle and one or more of the vehicles is not eligible for renewal, the renewal shall be issued for the eligible vehicles only and the remaining vehicles shall be non-renewed. **Notice of Non-Renewal** **1. Other Than Direct Writers** The Servicing Carrier will issue a notice of non-renewal to the Broker at least 45 days prior to the policy's current expiry date. Confirmation that the risk will be offered replacement cover in the voluntary market is required. If the confirmation is not received, the Servicing Carrier shall issue a notice of non-renewal directly to the Insured. If coverage cannot be placed in the voluntary market and a fully completed refusal letter is submitted to the same Servicing Carrier by the same Broker along with a memo requesting renewal, prior to the expiry date of the policy, a renewal or new policy (Servicing Carrier's discretion) will be issued. **2. Direct Writers** The Servicing Carrier shall arrange an offer to replace coverage with the voluntary market segment of its operation. In the event that the voluntary market segment has filed a ground to decline the risk, a fully completed refusal letter must be filed with the Servicing Carrier segment of the operation prior to the expiry date of the policy, and a Residual Market renewal may be issued. **C. Accidents Occurring Between Renewal Process Date & Effective Date** Once a renewal or offer to renew has been processed, and accepted by the Insured, if the Servicing Carrier receives notice of a chargeable loss that occurred prior to the renewal's effective date, the Servicing Carrier shall not amend the renewal rating accordingly but charge for the loss on the next renewal.	~~Where a policy covers more than one vehicle and one or more of the vehicles is not eligible for renewal, the renewal shall be issued for the eligible vehicles only and the remaining vehicles shall be non-renewed.~~ ~~**Notice of Non-Renewal**~~ ~~**1. Other Than Direct Writers**~~ ~~The Servicing Carrier will issue a notice of non-renewal to the~~ ~~Broker at least 45 days prior to the policy's current expiry date.~~ ~~Confirmation that the risk will be offered replacement cover in the voluntary market is required. If the confirmation is not received, the Servicing Carrier shall issue a notice of non-renewal directly to the Insured.~~ ~~If coverage cannot be placed in the voluntary market and a fully completed refusal letter is submitted to the same Servicing Carrier by the same Broker along with a memo requesting renewal, prior to the expiry date of the policy, a renewal or new policy (Servicing Carrier's discretion) will be issued.~~ ~~**2. Direct Writers**~~ ~~The Servicing Carrier shall arrange an offer to replace coverage with the voluntary market segment of its operation.~~ ~~In the event that the voluntary market segment has filed a ground to decline the risk, a fully completed refusal letter must be filed with the Servicing Carrier segment of the operation prior to the expiry date of the policy, and a Residual Market renewal may be issued.~~ **B. Accidents Occurring Between Renewal Process Date & Effective Date** Once a renewal or offer to renew has been processed, and accepted by the Insured, if the Servicing Carrier receives notice of a chargeable loss that occurred prior to the renewal's effective date, the Servicing Carrier shall not amend the renewal rating accordingly but charge for the loss on the next renewal. *(Applicable to Ontario only)*	This section will be moved to section before issuing a renewal	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 128: Renewals	**D. Renewal Processing** **1. Other than Direct Billing** **a) Servicing Carrier Responsibilities** i. Renewal Notice to Agent/Broker The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 45 days prior to the policy's current expiry date. A report card must be issued for every renewal of a private passenger vehicle and reach the Agent's/Broker's address no later than 45 days prior to the policy's current expiry date. ii. Renewal Notice to the Insured The renewal notice and/or renewal documents must reach the Insured no later than 30 days prior to renewal date. **b) Agent/Broker Responsibilities** Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. **or** If the risk is to be newly placed on monthly pay, provide all information and documents required to the Servicing Carrier. **or** Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company. **Renewal not accepted** If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:	**C. Renewal Processing** **1. Other than Direct Billing** ~~**a)**~~ **Servicing Carrier Responsibilities** ~~i. Renewal Notice to Agent/Broker~~ The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 45 days prior to the policy's current expiry date. *(Applicable to Ontario only)* ~~A report card must be issued for every renewal of a private passenger vehicle and reach the Agent's/Broker's address no later than 45 days prior to the policy's current expiry date.~~ ~~ii. Renewal Notice to the Insured~~ ~~The renewal notice and/or renewal documents must reach the Insured no later than 30 days prior to renewal date.~~ ~~**b)**~~ **Agent/Broker Responsibilities** Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term. **or** If the risk is to be newly placed on monthly pay plan *(if available)*, provide all information and documents required to the Servicing Carrier. **or** Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company. **Renewal not accepted** If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 128: Renewals	a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater. Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued. In that event a refusal letter shall be required for private passenger vehicles. **2. Direct Billing Renewals** **a) Servicing Carrier Responsibilities** 1. For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date.	a) Return all the renewal documents (including liability cards) to the Servicing Carrier; OR b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office; OR c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date. If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater. Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above. If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued. In that event a refusal letter shall be required for private passenger vehicles. *(Applicable to Ontario only)* **2. Direct Billing Renewals** ~~**a)**~~ **Servicing Carrier Responsibilities** a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	A report card must be issued for every renewal of a private passenger risk and reach the Insured's last known address no later than 30 days prior to the policy's current expiry date	~~A report card must be issued for every renewal of a private passenger risk and reach the Insured's last known address no later than 30 days prior to the policy's current expiry date~~		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 128: Renewals	2. The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. 3. If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. 4. The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the Agent/Broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option. **Payment Not Received** If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date. c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured. d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the Agent/Broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option. **Payment Not Received** If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 129: Cancellations	**A. Midterm cancellation effective date** **1. Received by Agent/Broker or Servicing Carrier within 30 days** If the request for midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	**A. Midterm ~~cancellation effective date~~ Cancellation - Effective Date** **1. Received by Agent/Broker or Servicing Carrier within 30 days** If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	*For example:* The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6. Note: For Flat cancellation of renewals, refer to Rule 129:E:4. **2. Received by Agent/Broker or Servicing Carrier after 30 days** If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured). *For example:* The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10. NOTE for 1. and 2. If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. **3. Received by Servicing Carrier after 30 days and vehicle sold** In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be. *For example:* The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier shall cancel the policy effective 12:01 a.m. June 6.	~~*For example:* The Insured requests cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.~~ ~~Note: For Flat cancellation of renewals, refer to Rule 129:E:4.~~ **2. Received by Agent/Broker or Servicing Carrier after 30 days** If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured). ~~*For example:* The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.~~ ~~NOTE for 1. and 2.~~ Note for 1 and 2 If the date the request was received by the Agent/Broker is not evident, the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided, the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier. **3. Received by Servicing Carrier after 30 days and vehicle sold** In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be. ~~*For example:* The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier shall cancel the policy effective 12:01 a.m. June 6.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	**4. In the event of a total loss** In the event that a vehicle has been written off in a claim, cancellation shall be effected: a) The day after the salvage is signed over to the Insurer, **or** b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over. *For example:* The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. June 21. **5. Coverage placed in Voluntary Market** In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect.	**4. In the event of a total loss** In the event that a vehicle has been written off in a claim, cancellation shall be effected: a) The day after the salvage is signed over to the Insurer, **or** b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over. ~~*For example:* The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the Insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. June 21.~~ **5. Coverage placed in Voluntary Market** In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that the replacement coverage took effect.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.	Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.		
	B. Policies with Lessors or Lienholders If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is	**B. Policies with Lessors or Lienholders** If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	not required) to advise that the policy is being cancelled and the effective date of cancellation. If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail. **C. Where Proof of Insurance Has Been Filed** If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, and therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires – see Rule 137: Proof of Insurance. **D. Policy is Financed Through a Premium Finance Company** If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company regardless of the reason for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company. **E. Cancellation – Procedures** **1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill** Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. Facility Association shall accept faxed signed and dated cancellation requests. **The return premium shall be calculated as follows:** For private passenger vehicles being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium.	required) to advise that the policy is being cancelled and the effective date of cancellation. If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail. **C. Where Proof of Insurance Has Been Filed** If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, and therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires ~~– see Rule 137: Proof of Insurance~~. **D. Policy is Financed Through a Premium Finance Company** If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company regardless of the reason for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company. **E. Cancellation – Procedures** **NOTE: If the service fee has been capped, see Rule 134.** **1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill** Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier. Facility Association shall accept faxed signed and dated cancellation requests. **The return premium shall be calculated as follows:** For private passenger vehicles being placed in the voluntary market, calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company. **If the service fee has been capped, see Rule 134** **2. Cancellation at the request of the Agent/Broker – Broker Bill When additional premium cannot be collected on original quote** If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: 1. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected (including service fee and any applicable tax) and request that a notice of cancellation be issued to the Insured, **or** 2. The Agent/Broker must have the policy signed off. Facility Association shall accept faxed signed cancellation requests. **If the service fee has been capped, see Rule 134.**	For private passenger vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium. **If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.** ~~**If the service fee has been capped, see Rule 134**~~ **2. Cancellation at the request of the Agent/Broker – Broker Bill When additional premium cannot be collected on original quote** If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business: a)The Agent/Broker must advise the Servicing Carrier of the amount of premium collected (including service fee and any applicable tax) and request that a notice of cancellation be issued to the Insured, **or** b)The Agent/Broker must have the policy signed off. Facility Association shall accept faxed signed cancellation requests. **If the service fee has been capped, see Rule 134.**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.	If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.	Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker' will be read to mean Servicing Carrier.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	When outstanding premium cannot be collected in all other cases **Agent/Broker Responsibilities** If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renenwal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium The Agent/Broker must advise the Servicing Carrier of the amount of premium collected (including service fee and any provincial sales tax) and request that a notice of cancellation be issued to the Insured. **Servicing Carrier Responsibilities** The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation. When the Servicing Carrier issues a registered letter of cancellation, any unearned premium including service fee shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium. **3. Cancellation of Late Issued Renewals** If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.	**When outstanding premium cannot be collected in all other cases** **Agent/Broker Responsibilities** If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/ renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium. The Agent/Broker must advise the Servicing Carrier of the amount of premium collected (*including service fee and any provincial sales tax in Ontario only*) and request that a notice of cancellation be issued to the Insured. **Servicing Carrier Responsibilities** The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation. When the Servicing Carrier issues a registered letter of cancellation, any unearned premium including service fee shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium. **3. Cancellation of Late Issued Renewals** If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a down payment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	**Once the renewal is issued** If the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured **or** shall have the Insured sign off the policy. The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium. **4. Flat Cancellation** **New Policy** Flat cancellation of a new policy is not allowed except as provided under Rule 129: Flat Cancellation Exceptions. **Additional Premium Policy Change** Flat cancellation of an additional premium policy change is not allowed. **Renewal** If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 128) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal. **5. Cancellation of Renewals in Outlying Areas** - No longer applicable. **6. Flat Cancellation Exceptions** 1) Any policy, complete with liability cards, returned to the Servicing Carrier prior to the effective date of the policy, may be cancelled flat.	~~**Once the renewal is issued**~~ Once the renewal is issued, if the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured or shall have the Insured sign off the policy. The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium. **4. Flat Cancellation** **New Policy** Flat cancellation of a new policy is not allowed except as provided under Rule 129~~: Flat Cancellation Exceptions~~. **Additional Premium Policy Change** Flat cancellation of an additional premium policy change is not allowed. **Renewal** If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 128) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal. ~~**5. Cancellation of Renewals in Outlying Areas**~~ ~~- No longer applicable.~~ **5. Flat Cancellation Exceptions** 1. Any policy, complete with liability cards, returned to the Servicing Carrier prior to the effective date of the policy, may be cancelled flat.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	2) Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 3) If a cheque or electronic payment received for a new policy or renewal premium renewal premium or, for the first instalment is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that: a) The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and b) The cheque was immediately deposited; and c) In the case of a first instalment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or, if financed under a contract with a premium finance company, the full down payment required under the terms of the contract; and d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back must be provided to the Servicing Carrier. ***However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.*** **7. Cancellation initiated by the Servicing Carrier** **Non-Payment Direct Bill** If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.	2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat. 3. If a cheque or electronic payment received for a new policy or renewal premium ~~renewal premium~~ or, for the first ~~instalment~~ thereof installment is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that: a) The cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective date of the policy period concerned; and b) The cheque was immediately deposited; and c) In the case of a first ~~instalment~~ installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or, if financed under a contract with a premium finance company, the full down payment required under the terms of the contract; and d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque (front and back) or copy of the dishonour notice must be provided to the Servicing Carrier. ***However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.*** **6. Cancellation initiated by the Servicing Carrier** **Non-Payment Direct Bill** If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 129: Cancellations	**Risk is not eligible for the Residual Market** If the application is not accompanied by a fully completed written refusal letter from a voluntary market Insurer or, if the Servicing Carrier's review of underwriting information indicates that the risk does not qualify as a Residual Market risk, the Servicing Carrier shall promptly issue a registered letter of cancellation and, immediately inform the Agent/ Broker so that alternate coverage can be arranged. See Rule 107: Eligibility. The earned premium shall be calculated pro rata based on the originally quoted premium. **Other Circumstances** The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. **F. Refund Calculation** **1. Insured's Request** For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market. If the service fee has been capped, see Rule 134. **2. Any Other Reason** Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.	**Risk is not eligible for the Residual Market** If the application is not accompanied by a fully completed written refusal letter from a voluntary market Insurer or, if the Servicing Carrier's review of underwriting information indicates that the risk does not qualify as a Residual Market risk, the Servicing Carrier shall promptly issue a registered letter of cancellation and, immediately inform the Agent/ Broker so that alternate coverage can be arranged. See Rule 107.: ~~Eligibility.~~ *(Applicable in Ontario only)* The earned premium shall be calculated pro rata based on the originally quoted premium. **Other Circumstances** The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors. **F. Refund Calculation** **1. Insured's Request** For a policy cancellation requested by or on behalf of the Insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market. If the service fee has been capped, see Rule 134. *(Applicable in Ontario only)* **2. Any Other Reason** Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 131: Time on Risk Tables	**A. Pro Rata** **Calculation For Endorsements & Cancellations** Using the Day Table on the next page: 1. Determine the factor that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the factor. March 26, 1999 would become 1999.233. 2. Determine the factor that corresponds to the effective date of the policy change or cancellation and express that	**A. Pro Rata** **Calculation For Endorsements & Cancellations** Using the Day Table on the next page: 1. Determine the factor that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the ~~factor~~ fraction. March 26, 1999 would become 1999.233. 2. Determine the factor that corresponds to the effective date of the policy change or cancellation and express that	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 131: Time on Risk Tables	date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28. 3. Subtract the second number from the first. Policy expiry date 1999.233 Policy change date 1998.888 Refund/change factor .345 4. Where the policy is a six month policy, double the refund/change factor. 5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change factor. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration. 6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change factor. **B. (Pro Rata) Day Table** **C. Short Term Tables** **Private Passenger Vehicles** For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1. **Cancellation requested by or on behalf of Insured** 1. Referring to the Day Table, calculate the number of days the policy has been in force. 2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six month policy), determine the 'Percentage of premium'. 3. Subtract that percentage from 100% to determine the 'refund percentage'. 4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.	date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28. 3. Subtract the second number from the first. Policy expiry date 1999.233 Policy change date 1998.888 Refund/change factor .345 4. Where the policy is a six month policy, double the refund/change factor. 5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change factor. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration. 6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change factor. **B. ~~(~~Pro Rata~~)~~ Day Table** **C. Short Term Tables** ~~**Private Passenger Vehicles**~~ For a policy cancellation, use Short Term Table No. 1 or No. 2. For a short term policy, use Short Term Table No.1 **Cancellation requested by or on behalf of Insured** 1. Referring to the Day Table, calculate the number of days the policy has been in force. 2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six month policy), determine the 'Percentage of premium'. 3. Subtract that percentage from 100% to determine the 'refund percentage'. 4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 131: Time on Risk Tables	**Calculating premium for a Short Term policy:** 1. Referring to the Day Table, calculate the number of days the policy has been in force. 2. Referring to Table No. 1, determine the 'Percentage of premium'. 3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.	**Calculating premium for a Short Term policy:** 1. Referring to the Day Table, calculate the number of days the policy has been in force. 2. Referring to Table No. 1, determine the 'Percentage of premium'. 3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 132: Reinstatements	**A. A policy may only be reinstated if:** a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am e.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. The new application must be accompanied by a fully completed refusal letter showing a reason for refusal that has been filed with the appropriate regulator. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.	**A. A policy may only be reinstated if:** a) The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. The new application must be accompanied by a fully completed refusal letter showing a reason for refusal that has been filed with the appropriate regulator. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application. *(Applicable to Ontario only)* b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td>Rule 132:

Reinstatements</td><td>B. Request received after cancellation has taken effect – Monthly Pay
A new application and a new policy are required. The application must be accompanied by a fully completed refusal letter. The policyholder must pay any outstanding earned premium in full plus a return item charge (NSF etc.) of $50.00. If the Insured has had two or more cancellations for non-payment within the 36 months immediately preceding the effective date of the new policy, the new policy cannot qualify for monthly pay plan.

C. When a policy is reinstated
When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.</td><td><s>B. Request received after cancellation has taken effect – Monthly Pay</s>
<s>A new application and a new policy are required. The application must be accompanied by a fully completed refusal letter. The policyholder must pay any outstanding earned premium in full plus a return item charge (NSF etc.) of $50.00. If the Insured has had two or more cancellations for non-payment within the 36 months immediately preceding the effective date of the new policy, the new policy cannot qualify for monthly pay plan.</s>

B. When a policy is reinstated
When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.

C. Request received after cancellation has taken effect – Monthly Pay
A new application and a new policy are required. The application must be accompanied by a fully completed refusal letter. The policyholder must pay any outstanding earned premium in full plus a return item charge (NSF etc.) of $50.00. If the Insured has had two or more cancellations for non-payment within the 36 months immediately preceding the effective date of the new policy, the new policy cannot qualify for monthly pay plan. (Applicable to Ontario only)</td><td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td><td>This will not impact premiums</td></tr>
<tr><td>Rule 133:

Service Fee Schedule (Commission)</td><td>Rule 133: Service Fee Schedule (Commission)

For vehicles on 6 month policies, the cap is 50% of the annual amount shown below. Where risks are ‘experience rated’, there is no cap; however, the maximum commission rate shall not exceed 7 ½ % per vehicle.

<table><tr><th>Private Passenger Vehicles</th><th>Experience Rated</th><th>Individually Rated</th><th>Cap</th></tr><tr><td>Class 10, 11, 12</td><td>7.5%</td><td>9%</td><td>$370</td></tr></table></td><td>Rule 133: <s>Service Fee Schedule (Commission)</s> Not applicable

<s>For vehicles on 6 month policies, the cap is 50% of the annual amount shown below. Where risks are ‘experience rated’, there is no cap; however, the maximum commission rate shall not exceed 7 ½ % per vehicle.</s>

<table><tr><th><s>Private Passenger Vehicles</s></th><th><s>Experience Rated</s></th><th><s>Individually Rated</s></th><th><s>Cap</s></th></tr><tr><td><s>Class 10, 11, 12</s></td><td><s>7.5%</s></td><td><s>9%</s></td><td><s>$370</s></td></tr></table></td><td>Duplicate/ Redundant

Service Fee Schedule (Commission) is in the General Section of the Rates and Rules Manual</td><td>This will not impact premiums</td></tr>
</table>

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 133: Service Fee Schedule (Commission)	All other private passenger | 7.5% | 11% | $370 For the purpose of determining Commission Rates, the expression 'Private Passenger Vehicles' includes Antique/Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).	~~All other private passenger~~ | ~~7.5%~~ | ~~11%~~ | ~~$370~~ ~~For the purpose of determining Commission Rates, the expression 'Private Passenger Vehicles' includes Antique/Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).~~	Duplicate/ Redundant Service Fee Schedule (Commission) is in the General Section of the Rates and Rules Manual	This will not impact premiums
Rule 135: Definition of Accident	**A. What Is A Chargeable Accident** A chargeable accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which: 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, **or** 2. A loss remains unsettled or unpaid, **or** 3. A civil suit is pending in respect of: - Liability - No Fault Benefits Schedule (Accident Benefits) - Collision or the Collision portion of All Perils coverage A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. A minor at fault accident as defined under Rule 135:B occurring on or after June 1, 2016 is taken into account in rating if the vehicle was involved in a total of two or more minor at fault accidents in the previous three years.	**A. What Is A Chargeable Accident** A chargeable accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which: 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, **or** 2. A loss remains unsettled or unpaid, **or** *3.* A civil suit is pending **in respect of** Liability, Collision or the Collision portion of All Perils coverage. **(No fault Benefits Schedule (Accident Benefits) Ontario only)* * A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. A minor at fault accident as defined under Rule 135:B occurring on or after June 1, 2016 is taken into account in rating if the vehicle was involved in a total of two or more minor at fault accidents in the previous three years. *(Applicable to Ontario)*	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 135: Definition of Accident	**B. What Is Not A Chargeable Accident** 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: • Damage to each vehicle including property damage does not exceed $5,000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile. **Notes:** The words 'loss(es)' and 'claim(s)' where used in this manual are considered to have the same meaning as the word 'accident'. The words 'at fault' and 'chargeable' where used for personal private passenger automobiles in this section of the manual do not have the same meaning: 'At fault' refers to a driver's responsibility for an accident.	**B. What Is Not A Chargeable Accident** 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 *(Applicable to Ontario)*: • Damage to each vehicle including property damage does not exceed $5,000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016 *(Applicable to Ontario)*: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile. 3. For private passenger personal use vehicles, where the driver responsible for an at fault accident is now deceased, the loss will no longer be chargeable. **Notes:** The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word 'accident'. The words "at fault" and "chargeable" where used for personal private passenger automobiles in this section of the manual do not have the same meaning: • At fault refers to a driver's responsibility for an accident.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 135: Definition of Accident	'Chargeable' refers to a loss taken into account in the rating of a vehicle. Not all at fault losses are chargeable e.g. first minor accident. Any accident involving a vehicle insured on this policy and allocated to a driver who subsequently has signed a valid END 28A (Excluded Driver) will not be considered a chargeable accident, unless the excluded driver has driven the insured vehicle resulting in a claim. Under that circumstance, the policy will be rated as if there is no excluded driver. For private passenger personal use vehicles, where the driver responsible for an at fault accident is now deceased, the loss will no longer be chargeable. **C. How To Allocate Chargeable Accidents** 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. 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 new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned first to the vehicle for which the responsible driver is principal operator regardless of which vehicle was involved in the claim. If the responsible driver is principal operator of more than one vehicle, the claim shall be assigned first to the vehicle involved in the claim and if this is not possible, to the vehicle which that person principally operates that produces the highest premium.	• Chargeable' refers to a loss taken into account in the rating of a vehicle. Not all at fault losses are chargeable e.g. first minor accident. Any accident involving a vehicle insured on this policy and allocated to a driver who subsequently has signed a valid END 28A ~~(Excluded Driver)~~ will not be considered a chargeable accident, unless the excluded driver has driven the insured vehicle resulting in a claim. Under that circumstance, the policy will be rated as if there is no excluded driver. *(Applicable to Ontario)* ~~For private passenger personal use vehicles, where the driver responsible for an at fault accident is now deceased, the loss will no longer be chargeable.~~ **C. How To Allocate Chargeable Accidents** 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. A chargeable accident will affect the rating of the Liability, DCPD *(not available in Northwest Territories, Nunavut and Yukon)* and Collision coverages. *(For Ontario only, Accident Benefits and Uninsured Automobile is also affected)* When an occasional driver ~~(including male, gendex 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 new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned first to the vehicle for which the responsible driver is principal operator regardless of which vehicle was involved in the claim. If the responsible driver is principal operator of more than one vehicle, the claim shall be assigned first to the vehicle involved in the claim and if this is not possible, to the vehicle which that person principally operates that produces the highest premium.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

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<td>Rule 135:

Definition of Accident</td>
<td>At renewal, any chargeable accidents that occurred during the policy term shall be assigned to the vehicle on which they occurred.

For example: 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’.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved.
<table>
<tr><th>Type of vehicle involved in the accident</th><th>Type of vehicle to which the accident can be applied</th></tr>
<tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial</td></tr>
<tr><td>Light Commercial</td><td>Light Commercial, Private Passenger, Motor Home</td></tr>
<tr><td>Commercial</td><td>Commercial</td></tr>
<tr><td>Public</td><td>Public</td></tr>
<tr><td>Motorhome</td><td>Motor Home, Private Passenger , Light Commercial</td></tr>
<tr><td>Motorcycle</td><td>Motorcycle</td></tr>
<tr><td>Garage</td><td>Garage</td></tr>
<tr><td>All Terrain or Snow Vehicle</td><td>All Terrain or Snow Vehicle</td></tr>
</table>
</td>
<td>At renewal, any chargeable accidents that occurred during the policy term shall be assigned to the vehicle on which they occurred.

<s>For example: 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.</s>

The term ‘vehicle’ includes ‘one for which it has been substituted’.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved.
<table>
<tr><th>Type of vehicle involved in the accident</th><th>Type of vehicle to which the accident can be applied</th></tr>
<tr><td>Private Passenger</td><td>Private Passenger, Motor Home, Light Commercial, Taxi or Garage (Car Dealer)</td></tr>
<tr><td>Light Commercial</td><td>Light Commercial, Private Passenger, Motor Home or Garage (Car Dealer)</td></tr>
<tr><td>Heavy Commercial</td><td>Heavy Commercial or Garage (Car Dealer)</td></tr>
<tr><td>Public (excluding Taxi)</td><td>Public (excluding Taxi Class 7A,7B,7C)</td></tr>
<tr><td>Taxi</td><td>Taxi or Private Passenger</td></tr>
<tr><td>Motor Home</td><td>Motor Home, Private Passenger , Light Commercial</td></tr>
<tr><td>Motorcycle</td><td>Motorcycle</td></tr>
<tr><td>Garage</td><td>Garage</td></tr>
<tr><td>All Terrain Vehicle or Snow Vehicle</td><td>All Terrain Vehicle or Snow Vehicle</td></tr>
</table>
</td>
<td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td>
<td>This will not impact premiums</td>
</tr>
</table>

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 135: Definition of Accident	**Note: '**Type of vehicle' means the section of the manual in which the vehicle was or would have been rated. *For example:* A car is rated as a private passenger vehicle and the Insured had a chargeable accident. The Insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi. If the vehicle will be used for pleasure use and as a taxi, compare private passenger rates including the accident to taxi rates excluding the accident. Where a chargeable accident is assigned to a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the chargeable accident shall be re-assigned on the following basis: – to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended – to the vehicle that produces the highest premium where there is more than one remaining vehicle, – effective the date coverage on the original vehicle was deleted or suspended Where a chargeable accident is assigned to a vehicle NOT showing on the policy and it is discovered that the associated vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the chargeable accident shall be re-assigned on the same basis as that shown above.	**Note: '**Type of vehicle' means the section of the manual in which the vehicle was or would have been rated. ~~*For example:* A car is rated as a private passenger vehicle and the Insured had a chargeable accident. The Insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi. If the vehicle will be used for pleasure use and as a taxi, compare private passenger rates including the accident to taxi rates excluding the accident.~~ Where a chargeable accident is assigned to a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the chargeable accident shall be re-assigned on the following basis: • to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended • to the vehicle that produces the highest premium where there is more than one remaining vehicle, • effective the date coverage on the original vehicle was deleted or suspended ~~Where a chargeable accident is assigned to a vehicle NOT showing on the policy and it is discovered that the associated vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the chargeable accident shall be re-assigned on the same basis as that shown above.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 136: Accident and Conviction Surcharges	These surcharges are applicable to Liability, Accident Benefits, Uninsured Automobile, Direct Compensation Property Damage and Collision. These surcharges are not to be applied to coverages that are experience (fleet) rated. **A. Accidents** 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.	These surcharges are applicable to Liability, Accident Benefits *(Ontario only)*, Uninsured Automobile *(Ontario only)*, ~~Direct Compensation Property Damage~~ DCPD *(not available in Northwest Territories, Nunavut and Yukon)* and Collision. These surcharges are not to be applied to coverages that are experience (fleet) rated. **A. Accidents** 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.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136: Accident and Conviction Surcharges	**1. At New Business** No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. 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. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. *For example:* The Insured owns a business in which three vehicles are driven by employees. Two of the vehicles are insured in the voluntary market; the other is insured through FA. There have been two accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured himself. There have been three accidents on the vehicle insured through FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy. Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which a spouse or any listed operator other than the Applicant is responsible shall not be considered if the spouse or listed operator is currently being charged with the accident as the principal operator of another vehicle (subject to Rule 135) or is an excluded driver on that vehicle. **a) One vehicle on the policy** Consider accidents that involved the described vehicle and accidents that arose out of the use or operation of any other vehicle by the Applicant, spouse, or any listed operator (unless the spouse or listed operator is currently	**1. At New Business** No accident shall be used more than once in determining the accident surcharge~~s~~ for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. 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. Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered. ~~*For example:* The Insured owns a business in which three vehicles are driven by employees. Two of the vehicles are insured in the voluntary market; the other is insured through FA. There have been two accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the Insured himself. There have been three accidents on the vehicle insured through FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured through FA, as long as they are rated under another inforce automobile policy.~~ Where the term 'described vehicle' is used, it includes a vehicle substituted for it. Accidents arising out of the use or operation of other vehicles for which ~~a spouse or any~~ another listed driver ~~operator~~ ~~other than the Applicant~~ is responsible shall not be considered if the ~~spouse or~~ other listed driver ~~operator~~ is ~~currently~~ being charged with the accident as the principal operator of another vehicle~~ (subject to Rule 135) or is an excluded driver on that vehicle.~~ **(a) One vehicle on the policy** Consider accidents that involved the described vehicle and accidents that arising ~~arose~~ out of the use or operation of any other vehicle by the Applicant~~, spouse,~~ or any listed operator (~~unless the spouse or~~ excluding any other listed	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136: Accident and Conviction Surcharges	being charged with the accident as principal operator of another vehicle). Subject to Rule 135:C. How to Allocate Chargeable Accidents. See also Rule 135:B regarding Excluded Drivers. *For example:* Applicant has had 1 chargeable accident on the described vehicle and 1 accident on the neighbour's car. Spouse had 1 chargeable accident on their own vehicle insured elsewhere but has now sold that vehicle. All accidents shall be allocated to the described vehicle and a surcharge shall be applied. **b) One driver and two or more vehicles** Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the listed driver shall be assigned to the vehicle that produces the highest premium before the application of any accident or conviction surcharges. See Rule 135:B regarding Excluded Drivers. *For example:* There are two vehicles on the policy; Applicant is the only operator. There has been one accident on Vehicle 1 and one accident on Vehicle 2. Applicant also had two accidents on his company vehicle insured elsewhere. The premium for Vehicle 2 is higher than the premium for Vehicle 1. As the Applicant is the principal operator of both vehicles, the claims are rated on the vehicle on which they occurred. A surcharge applies to Vehicle 2 as a result of the two accidents on the company car and the one accident that occurred on Vehicle 2. **c) Two or more drivers and two or more vehicles** Each driver is to be assigned as principal operator on the vehicle he or she most frequently drives. Accidents that the principal operator had on any vehicle are to be considered. Accidents that occurred on the assigned (described) vehicle that cannot be assigned to the principal operator of another vehicle on the policy are to be considered. Accidents that arose from the use or operation of any other vehicle by any other listed driver, who has not been assigned as a principal driver of a described vehicle or principal operator of any other vehicle, shall be allocated to the vehicle which develops the highest premium before the application of any	operator ~~is~~ currently being charged with the accident as principal operator of another vehicle). ~~Subject to Rule 135:C. How to Allocate Chargeable Accidents. See also Rule 135:B regarding Excluded Drivers.~~ ~~*For example:* Applicant has had 1 chargeable accident on the described vehicle and 1 accident on the neighbour's car. Spouse had 1 chargeable accident on their own vehicle insured elsewhere but has now sold that vehicle. All accidents shall be allocated to the described vehicle and a surcharge shall be applied.~~ **(b) One driver and two or more vehicles** Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the Applicant or any other listed ~~driver~~ operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle) shall be assigned to the vehicle that produces the highest premium before the application of any accident or conviction surcharges. ~~See Rule 135:B regarding Excluded Drivers.~~ ~~*For example:* There are two vehicles on the policy; Applicant is the only operator. There has been one accident on Vehicle 1 and one accident on Vehicle 2. Applicant also had two accidents on his company vehicle insured elsewhere. The premium for Vehicle 2 is higher than the premium for Vehicle 1. As the Applicant is the principal operator of both vehicles, the claims are rated on the vehicle on which they occurred. A surcharge applies to Vehicle 2 as a result of the two accidents on the company car and the one accident that occurred on Vehicle 2.~~ **(c) Two or more drivers and two or more vehicles** Each driver is to be assigned as principal operator on the vehicle ~~he or she~~ they most frequently drive~~s~~. Accidents that the Principal or Occasional operator had on any vehicle are to be considered. Accidents that occurred on the assigned (described) vehicle that cannot be assigned to the principal operator of another vehicle on the policy are to be considered. Accidents that arose from the use or operation of any other vehicle by any other listed driver, who has not been ~~assigned~~ charged with the accident as an operator of another vehicle ~~as a principal driver of a described vehicle or principal operator of any other vehicle,~~ shall be allocated to the vehicle which develops the highest premium before	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136: Accident and Conviction Surcharges	accident or conviction surcharges. See Rule 135:B regarding Excluded Drivers. *For example:* Applicant is principal operator of Vehicle 1 and has had one accident on Vehicle 1, two accidents on Vehicle 2 and 1 accident on his company car. Spouse is principal operator of Vehicle 2 and has had no accidents. The daughter has had one accident on Vehicle 2. The Applicant's four accidents will be rated against Vehicle 1. The daughter's accident is rated on Vehicle 2. A surcharge for the Applicant's four accidents applies to Vehicle 1 as the Applicant is principal operator of Vehicle 1. **2. At Renewal (for surcharge only)** At renewal time, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added: a) The described vehicle (regardless of driver). b) Other vehicles but were the subject of claims under this policy. **B. Convictions** Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 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. **1. How to apply conviction surcharges** No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by the same Servicing Carrier, whether or not insured on the same policy. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.	the application of any accident or conviction surcharges. ~~See Rule 135:B regarding Excluded Drivers.~~ ~~*For example:* Applicant is principal operator of Vehicle 1 and has had one accident on Vehicle 1, two accidents on Vehicle 2 and 1 accident on his company car. Spouse is principal operator of Vehicle 2 and has had no accidents. The daughter has had one accident on Vehicle 2. The Applicant's four accidents will be rated against Vehicle 1. The daughter's accident is rated on Vehicle 2. A surcharge for the Applicant's four accidents applies to Vehicle 1 as the Applicant is principal operator of Vehicle 1.~~ **2. At Renewal (for surcharge only)** At renewal time, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added: a) The described vehicle (regardless of driver). b) Other vehicles but were the subject of claims under this policy. **B. Convictions** Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 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. *(Applicable to Ontario)* **1. How to apply conviction surcharges** No conviction record shall be used more than once to determine conviction surcharges for vehicles insured through FA by ~~the same~~ any Servicing Carrier, whether or not insured on the same policy. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136: Accident and Conviction Surcharges	If more than one CAIA/MVACA conviction relates to the same occurrence, only the one that develops the highest surcharge shall be used. CAIA – Compulsory Automobile Insurance Act MVACA – Motor Vehicle Accident Claim Act. 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. **a) One vehicle and more than one driver** The conviction record of all persons who are regular or frequent drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the surcharge schedule for convictions and/or the lowest driving record. That conviction record shall be used to determine the applicable driving record and calculate the conviction surcharge. **b) More than one vehicle and more than one driver** Each driver shall be allocated to the vehicle he/she drives most and that driver's conviction record shall be considered in relation only to that vehicle. **c) One driver and more than one vehicle** The driver's conviction record shall be applied to the vehicle that produces the highest combined Liability, Accident Benefits, Uninsured Automobile, DCPD and Collision premium prior to the application of any accident or conviction surcharges. **C. Accident/Conviction Surcharge Table** **Maximum surcharge to be applied for accidents, serious, major, minor and fraud convictions is 250%.** **Events in the preceding 36 months** **Surcharge** **Chargeable Accidents:**	If more than one CAIA/MVACA conviction relates to the same occurrence, only the one that develops the highest surcharge shall be used. CAIA – Compulsory Automobile Insurance Act MVACA – Motor Vehicle Accident Claim Act. *(Applicable to Ontario)* 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. **(a) One vehicle and more than one driver** The conviction record of all persons who are ~~regular or frequent~~ listed drivers of the vehicle shall be reviewed to establish which conviction record has the greatest impact on the driving record (including developing the highest surcharge percentage in accordance with the surcharge schedule for convictions). ~~and/or the lowest driving record.~~ That conviction record shall be used to ~~determine~~ calculate the ~~applicable~~ maximum driving record and ~~calculate~~ the conviction surcharge. **(b) More than one vehicle and more than one driver** Each driver shall be allocated to the vehicle ~~he/she~~ they drive~~s~~ most and that driver's conviction record shall be considered in relation only to that vehicle. **(c) One driver and more than one vehicle** The driver's conviction record shall be applied to the vehicle that produces the highest ~~combined Liability, Accident Benefits, Uninsured Automobile, DCPD and Collision~~ premium prior to the application of any accident or conviction surcharges. **C. Accident/Conviction Surcharge Table** **Maximum surcharge to be applied for accidents, serious, major, minor and fraud convictions is 250%.** ***(Applicable to Ontario)*** **Events in the preceding 36 months** **Surcharge** **Chargeable Accidents:**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136: Accident and Conviction Surcharges	1 0% 2 20% 3 30% Each additional 15% **Serious Convictions** 1 100% Each additional 100% **Major Convictions** 1 25% Each additional 25% **Minor Convictions** 1 0% 2 5% 3 15% 4 25% Each additional 15% Each Fraud – years from date of conviction First 3 years 100% From 4th to 10th year 50% **D. Conviction Definitions** **a. Major** Convictions for any of the following offences under any Act governing highway traffic or under the Compulsory Automobile Insurance Act (CAIA) or for any offence substantially the same committed within or outside Canada: **b. Minor** The list of minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:	~~1 0%~~ 2 20% 3 30% Each additional 15% ~~**Serious Convictions**~~ ~~1 100%~~ ~~Each additional 100%~~ **Major Convictions** 1 25% Each additional 25% **Minor Convictions** ~~1 0%~~ 2 5% 3 15% 4 25% Each additional 15% **Serious Convictions** 1 100% Each additional 100% Each Fraud – years from date of conviction First 3 years 100% From 4th to 10th year 50% *(Applicable to Ontario only)* **D. Conviction Definitions** **a. Major** Convictions for any of the following offences under any Act governing highway traffic or under the Compulsory Automobile Insurance Act (CAIA) or for any offence substantially the same committed within or outside Canada *(Applicable to Ontario)*: **b. Minor** The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136: Accident and Conviction Surcharges	**Note:** This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract. **c. Serious** Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a driver record abstract identified as a Criminal Code conviction: **Note:** If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction. **Fraud** Where the Insured or any person who is a regular or frequent operator of the vehicle has been found by a court of competent jurisdiction in either criminal or civil proceedings to have committed a fraud in any way connected to automobile insurance during the 120 months immediately preceding the commencement of the period of insurance. **Note**: If there is more than one vehicle on the policy, the surcharge will apply to the vehicle principally driven by the person who committed the fraud. If the person who committed the fraud is the Applicant but not a driver of any vehicle on the policy or is a driver but not the principal driver of any vehicle on the policy, the surcharge will be applied to the highest rated vehicle on the policy.	**Note:** This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract. **c. Serious** Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record Abstract identified as a Criminal Code conviction: **Note:** If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction. **Fraud** Where the Insured or any person who is a regular or frequent operator of the vehicle has been found by a court of competent jurisdiction in either criminal or civil proceedings to have committed a fraud in any way connected to automobile insurance during the 120 months immediately preceding the commencement of the period of insurance. *(Applicable to Ontario)* **Note**: If there is more than one vehicle on the policy, the surcharge will apply to the vehicle principally driven by the person who committed the fraud. If the person who committed the fraud is the Applicant but not a driver of any vehicle on the policy or is a driver but not the principal driver of any vehicle on the policy, the surcharge will be applied to the highest rated vehicle on the policy. *(Applicable to Ontario)*	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Required	1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days. a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker it to obtain approval from the Servicing Carrier prior to certificate issuance.	~~1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.~~ ~~a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions. Removing this section as it is not applicable to PPV	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Required	b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to item #4 below. c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation. d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting. 2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out of Province, U.S. or Other filings. a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority. b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount. 3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records. 4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement'	~~b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to Item #4 below.~~ ~~c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.~~ ~~d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.~~ ~~2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.~~ ~~a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority.~~ ~~b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with Insured's if proof of insurance is to be filed and, if so, in what amount.~~ ~~3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.~~ ~~4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness.~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions. Removing this section as it is not applicable to Private Passenger Vehicle	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Required	must be fully completed and include the signatures of the Applicant and a witness. The completed form is to be kept on file with to the Servicing Carrier. 5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee. 6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office. **A. Financial Responsibility Certificate** A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier. **B. Renewal or Offer to Renew** If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. **C. Policy Cancellation or Vehicle Deletion** **1. Registered Letter** Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.	~~The completed form is to be kept on file with the Servicing Carrier.~~ ~~5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.~~ ~~6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed be the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.~~ **A. Financial Responsibility Certificate** A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before ~~he/she~~ they may be licensed to drive, provided a fully completed and signed application is submitted for the Applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier. **B. Renewal or Offer to Renew** If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges. **C. Policy Cancellation or Vehicle Deletion** **1. Registered Letter** Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Required	**The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured; however, as a result of the authority's requirements the effective date of cancellation may be different.** *For example:* The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority will be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. **2. Insured's Request** Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority. **The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned.** *For example:* The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. **D. Filing Liability Limits** The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required	**The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured; however, as a result of the authority's requirements the effective date of cancellation may be different.** *For example:* The registered letter of cancellation for the policy is issued on June 1 for both the Insured and the provincial authority. For the Insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority will be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30. **2. Insured's Request** Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority. **The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned.** *For example:* The Insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the Insured will be July 5. ~~**D. Filing Liability Limits**~~ ~~The filing should always be made for the limit required by law even if the policy actually shows a higher limit.~~ ~~Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions. Removing this section as it is not applicable to Private Passenger Vehicle	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Required	in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements. *For example:* In one jurisdiction a filing for a vehicle requires a limit of $1,000,000. A filing for a $5,000,000 limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a $5,000,000 limit. One filing should be made showing the limit of $1,000,000. The other filing should be made showing the $5,000,000 limit. Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only. **E. Processing Fees for Filings** Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. **Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.**	~~that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.~~ ~~*For example:* In one jurisdiction a filing for a vehicle requires a limit of $1,000,000. A filing for a $5,000,000 limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a $5,000,000 limit. One filing should be made showing the limit of $1,000,000. The other filing should be made showing the $5,000,000 limit.~~ ~~Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.~~ ~~**E. Processing Fees for Filings**~~ ~~Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.~~ ~~**Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.**~~	FA is aiming to harmonize and simplify the wordings across all jurisdictions. This section has been moved to the General Section of the manual	This will not impact premiums
Rule 139: Claims	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier. **Collision with Animals** Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not chargeable.	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to ~~his/her~~ their Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier. **Collision with Animals** Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 141: Suspension and Reinstatement of Coverages – END 16/17	Liability, DCPD (*not available in Northwest Territories, Nunavut and Yukon)* Accident Benefits, Uninsured Automobile (*not available in Alberta Northwest Territories, Nunavut and Yukon*), DCPD and Collision as they relate to the **use and operation** of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the **ownership** of the vehicle. This means that END 16 does not suspend coverages	Liability, DCPD *(not available in Northwest Territories, Nunavut and Yukon),* Accident Benefits, Uninsured Automobile *(not available in Alberta Northwest Territories, Nunavut and Yukon),* DCPD and Collision as they relate to the **use and operation** of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the **ownership**	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr>
<td>Rule 141:

Suspension and Reinstatement of Coverages – END 16/17</td>
<td>related to ‘drive other vehicles’; while a pedestrian; or the DCPD coverage while the vehicle is in storage. This policy change is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.

No refund is allowed in respect of Comprehensive and Specified Perils.

If Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon) and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted unitl the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.

END16/17 is not available for the following:
1. Vehicles for which proof of insurance is issued or filed.
2. Experience rated risks
3. Recreational vehicles rated in the Recreational Vehicle Section
4. Vehicles that were never intended to be driven
5. Vehicles held for sale whether or not on an auto dealer’s lot

Rating

<table><tr><th colspan="2">IF there are two or more vehicles insured through FA by the same Servicing Carrier and one of the vehicles retains moving coverage, refund:</th></tr><tr><th>Coverage</th><th>% of Premium</th></tr><tr><td>Liability</td><td>90%</td></tr><tr><td>Accident Benefits</td><td>100%</td></tr><tr><td>Uninsured Automobile</td><td>100%</td></tr><tr><td>DCPD</td><td>90%</td></tr><tr><td>Collision (if present)</td><td>100%</td></tr><tr><th colspan="2">If there is only one vehicle insured through FA by the same Servicing Carrier, refund:</th></tr><tr><td>Liability</td><td>90%</td></tr></table></td>
<td>of the vehicle. This means that END 16 does not suspend coverages related to ‘drive other vehicles’; while a pedestrian; or ~~the DCPD coverage~~ while the vehicle is in storage.

This ~~policy change~~ endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.

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<td>Removing wording “DCPD coverages” as not required to be reiterated.

Removal does not affect the stipulations/ conditions of OPCF 16</td>
<td>This will not impact premiums</td>
</tr>
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Suspension and Reinstatement of Coverages – END 16/17</td><td>
<table>
<tr><td>Accident Benefits</td><td>75%</td></tr>
<tr><td>Uninsured Automobile</td><td>75%</td></tr>
<tr><td>DCPD</td><td>90%</td></tr>
<tr><td>Collision (if present)</td><td>100%</td></tr>
</table>
Note: This chart applices to Ontario Only

Determine the pro rata premium for the above coverages for the remainder of the term, and then refund the above percentage of that amount. When coverage is reinstated, the additional premium is the pro rata premium for these coverages for the remainder of the term.

In no event shall a refund be granted for any suspension period of less than forty-five (45) consecutive days. (Applies to Alberta and Ontario only) or sixty (60) consecutive days</td><td>
<table>
<tr><td>Accident Benefits</td><td>75%</td></tr>
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<tr><td>Rule 142:

Suspension of Operator’s Licence</td><td>The following provisions apply in the event of the suspension, cancellation or lapse of an operator’s licence. These provisions apply whether END 28A (Excluded Driver) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.

A. If there is no other driver of the vehicle
1. An application for insurance of the vehicle shall be declined by the Agent/Broker.

2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter in accordance with the applicable regulation.</td><td>The following provisions apply in the event of the suspension, cancellation or lapse of an operator’s licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed.. These provisions apply whether END 28/28A/28(C) ~~(Excluded Driver)~~ is being added to the policy at the request of the Insured or by the Servicing Carrier because of the ~~above~~ below mentioned circumstances.

NOTE:
END 28 is applicable in New Brunswick, Northwest Territories, Nunavut and Yukon.
END 28A is applicable in Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island.
END 28(C) is applicable in Alberta.

A. If there is no other driver of the vehicle
1. An application for insurance of the vehicle shall be declined by the Agent/Broker.

2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted.~~ letter in accordance with the applicable regulation.~~</td><td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td><td>This will not impact premiums</td></tr>
</table>

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 142: Suspension of Operator's Licence	3. The time on risk charge for the period to expiration of the notice of termination will be pro rata of the premium applicable to the risk as submitted. 4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. **Note:** Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 101: Minimum Coverage. **B. If there is another licensed driver of the vehicle** (It is assumed that the person concerned will not drive without a valid licence.) 1. The Servicing Carrier shall issue END 28A (Excluded Driver) restricting coverage to minimum statutory Accident Benefits and excluding optional physical damage coverage where provided, for that person. 2. If that person being a driver affected the rating of the insurance, the insurance will be re-rated to remove that person as a driver and any accidents involving that driver prior to being excluded will not be taken into account in rating. If the driver has a 'driving while suspended' conviction, all accidents and convictions will be taken into consideration for the rating and the END 28A (Excluded Driver) will be deleted. **C. Unsigned END 28A (Excluded Driver)** If END 28A (Excluded Driver) is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.	3. The time on risk charge for the period to expiration of the notice of cancellation ~~termination~~ will be pro rata of the premium applicable to the risk as submitted. 4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal. **Note:** Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 101~~÷ Minimum Coverage.~~ **B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)** 1. The Servicing Carrier shall issue END 28A ~~(Excluded Driver)~~ restricting coverage to minimum statutory Accident Benefits and excluding optional physical damage coverage where provided, for that person. *(Applicable to Ontario only)* 2. If that person being a driver affected the rating of the insurance, the insurance will be re-rated to remove that person as a driver and any accidents involving that driver prior to being excluded will not be taken into account in rating. If the driver has a 'driving while suspended' conviction, all accidents and convictions will be taken into consideration for the rating and the END 28A ~~(Excluded Driver)~~ will be deleted. *(Applicable to Ontario only)* **C. If the person concerned does drive without a valid licence *(This rule is applicable to Newfoundland & Labrador, Nova Scotia and Prince Edward Island)*** If discovered after the policy has been issued, END 28A shall remain on the Owner's Policy. If the excluded driver drives the car and has an accident, the vehicle will be considered uninsured and there will be no coverage provided by this policy. **D. Unsigned END 28A ~~(Excluded Driver)~~** If END 28A ~~(Excluded Driver)~~ is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 143: 'Home-Made' Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. **A. Liability, Accident Benefits and DCPD** No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier **and** 2. For vehicles valued $15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under $15,000 are rated based on value provided by the Insured. 3. For private passenger vehicles, rate group 34 is to be used for Accident Benefits where vehicles are rated by value. These certificates must accompany the application to the Servicing Carrier. **B. Optional Physical Damage Coverage** 1. No optional physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.	The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle. This rule does not apply to vehicles with a manufacturer assigned VIN and a status of 'rebuilt' which are to be rated using CLEAR rate groups. **A. Liability, DCPD *(Not available in Northwest Territories, Nunavut and Yukon) and* Accident Benefits** No coverages are permissible until the following are provided to the Servicing Carrier: 1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier and 2. For vehicles valued $15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under $15,000 are rated based on value provided by the Insured. 3. ~~For private passenger vehicles,~~ Rate group 34 is to be used for Accident Benefits where vehicles are rated by value. *(Applicable to Ontario)* These certificates must accompany the application to the Servicing Carrier. **B. Optional Physical Damage Coverage** 1. No optional physical damage coverage (for any value) will be available for: a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 143: 'Home-Made' Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.	b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier. 2. The premium is based on the appraised amount. 3. The insurance shall be subject to END 19 ~~(Limiting the Amount Paid for Loss or Damage Coverages)~~ which must be attached to the policy and a copy signed by the Insured. END 19A ~~(Agreed Value of Automobiles)~~ is not available.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 144: Vehicles Used Outside Jurisdiction of Registration	Rule 100: Filed Underwriting Rules requires that the vehicle must be registered in the jurisdiction in which the policy is issued. 'If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.' When an Insured takes up residence in another jurisdiction, the Insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. There are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required. *For example*: The Insured resides in Ontario and the vehicle is registered in that jurisdiction; however, the Insured will be travelling the western provinces for the next year. Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes.	Rule 100: Filed Underwriting Rules requires that the vehicle must be registered in the jurisdiction in which the policy is issued. 'If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.' When an Insured takes up residence in another jurisdiction, the Insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction. There are circumstances under which the vehicle may be used <u>for a period of time</u> in another jurisdiction where vehicle registration in that jurisdiction is not required. ~~*For example:* The Insured resides in Ontario and the vehicle is registered in that jurisdiction; however, the Insured will betravelling the western provinces for the next year.~~ Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 144: Vehicles Used Outside Jurisdiction of Registration	1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. U.S. Exposure surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable. **NOTE:** At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. ~~U.S. Exposure~~ Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable. **NOTE:** At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates **or** b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall, if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A	When an Insured acquires a new vehicle and all vehicles owned by the Insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the Insurer is notified of the acquisition within 14 days. When the Insured: a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates **or** b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate; FA shall, if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid. When the Insured comes through Customs, the vehicle must be declared and the Insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td>Rule 145:

Purchasing Vehicles in Jurisdiction Where FA Does Not Operate</td><td>new application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.
Premium Calculation
The premium is to be calculated in accordance with Short Term Tables subject to minimum premium.

Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for U.S. exposure.

The territory to be used is the territory where the Insured resides.</td><td>application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.
Premium Calculation
The premium is to be calculated in accordance with Short Term Tables subject to minimum premium.

Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for ~~U.S.~~ Outside Province/Territory exposure.

The territory to be used is the territory where the Insured resides.</td><td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td><td>This will not impact premiums</td></tr>
<tr><td>Rule 146:

Short Term Rentals – Unspecified Lessees – Leases of 30 Days or Less and Ride Sharing</td><td>A. Short-Term Rentals-Unspecified Lessees-Leases of 30 days or less – Class 7M

Use POL 1 and END 5c.

Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44R is not permitted.

Coverages/premiums
1. Liability, DCPD, Optional Physical Damage
Class of Vehicle — Premium
Private passenger — 250% of 070 rate
Commercial Vehicles
- Light Trucks — 200% of 43/0 rate
- Heavy Trucks — 200% of 45/0 rate
- Tractors/Trailers — 175% of 64/0 rate

Private Type Trailers
- BI — Non-pleasure rate plus $15
- PD — Non-pleasure rate
- DCPD — Normal rate
- Optional Physical Damage — 250% of normal rate

Motor Homes and Vehicles with mounted Camper Unit
- Liability — 250% of 07/0 rate</td><td>A. Short-Term Rentals-Unspecified Lessees-Leases of 30 days or less – Class 7M

Use POL 1 and END 5C.

Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B ~~A/B~~ is not permitted. Use of END 44/44R is not permitted.

Coverages/premiums
1. Liability, DCPD (Not applicable for Northwest Territories, Nunavut and Yukon) and Optional Physical Damage

<table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>Liability</td><td>Non Pleasure rate plus $15</td></tr></table></td><td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td><td>This will not impact premiums</td></tr>
</table>

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr>
<td>Rule 146:

Short Term Rentals – Unspecified Lessees – Leases of 30 Days or Less and Ride Sharing</td>
<td>- DCPD 250% of 07/0 rate
- Optional Physical Damage 250% of normal rate

Motorcycles & Mopeds 250% of Driving Record 0 rate applicable to Age 16

Snow Vehicles 250% of the normal rate

All Terrain Vehicles 250% of the normal rate

Any other vehicle Refer to Servicing Carrier

2. Accident Benefits, Uninsured Automobile

Charge the normal rate for the type of vehicle concerned using Driving Record 0.

B. Ride Sharing – Class 7N
Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company. Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.
Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</td>
<td><table>
<tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr>
<tr><td colspan="2">Motor Homes</td></tr>
<tr><td>Liability</td><td>250% of 07/0 rate</td></tr>
<tr><td>DCPD</td><td>250% of 07/0 rate</td></tr>
<tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr>
<tr><td colspan="2">Vehicles with mounted Camper Unit</td></tr>
<tr><td>Liability</td><td>250% of 07/0 rate</td></tr>
<tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr>
<tr><td>Motorcycles & Moped</td><td>250% of Driving Record 0 rate applicable to Age 16-20</td></tr>
<tr><td>Snow Vehicles</td><td>250% of normal rate</td></tr>
<tr><td>All Terrain Vehicles</td><td>250% or normal rate</td></tr>
<tr><td>Any other vehicle</td><td>Refer to Servicing Carrier</td></tr>
</table>
NOTE: No DCPD premium is applicable on Private Trailers and Camper Units

2. Accident Benefits, Uninsured Automobile (Not applicable for Alberta, Northwest Territories, Nunavut and Yukon)
Charge the normal rate for the type of vehicle concerned using Driving Record 0.

B. Ride Sharing – Class 7N
Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company.

Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A or END 21B <s>A/B</s> is not permitted. Use of END 44/44R is not permitted.

Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</td>
<td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td>
<td>This will not impact premiums</td>
</tr>
</table>

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 147: Long Term Leases-Specified Lessees – Leases Exceeding 30 Days	**A. Application** Each lessee must complete an application form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form. **B. Policy** Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page. **C. Rating** The vehicle is rated as if owned by the lessee.	**A. Application** The ~~Ea~~ ~~ch~~ lessee must complete ~~an application form~~ a current approved Facility Association or Standard Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form. **B. Policy** Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page. **C. Rating** The vehicle is rated as if owned by the lessee.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 148: Driver Training Vehicles	All driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers. **A. Driving Record** Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training shall be applied when determining the driving record for driver training vehicles. *For example:* The Insured opens a driver training school and either uses his own car or buys another car to use as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, the Insured is entitled to Driving Record 5; therefore, the Insured is entitled to Driving Record 3 on the driver training vehicle.	All Driver Training Vehicles shall (regardless of vehicle type) be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee. Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers. **A. Driving Record** Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training shall be applied when determining the driving record for driver training vehicles. *For example:* The Insured opens a driver training school and ~~either~~ uses ~~his~~ their own car ~~or buys another car to use~~ as a driver training vehicle. The Insured has no previous experience with driver training and is 5 years accident free. According to the rules in this section, ~~the Insured is entitled to Driving Record 5; therefore,~~ the Insured is entitled to Driving Record 3 on the driver training vehicle. If the Insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 148: Driver Training Vehicles	**B. Vehicle used solely for Driver Training** Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Vehicle Surcharge Table: **Private passenger vehicles:** Rate as Class 07 (Driving Records 0, 1, 2, 3 only). **Commercial vehicles:** Light - Rate as Class 36; Heavy - Rate as Class 44 **Public vehicles (Buses etc):** Private passenger vehicles - Rate as Class 07 Other vehicles - Light: Rate as Class 36; Heavy: Rate as Class 44 **Recreational vehicles:** Rate at non-pleasure rates **C. Vehicles used for Driver Training in addition to some other use** 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. *For example:* If the vehicle is used for driving to and from work less than 17km one way, use Class 02. 3. Add the dollar value of the driver training surcharge calculated in Step 1 below to the premium calculated in Step 2. 4. Compare the premium in Step 1 to the premium calculated through Steps 2 and 3 and use the higher of the two. *For example:* **Step 1** The vehicle is a private passenger type vehicle and using Class 07, the total premium is $700. The Liability premium is $200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of $70. The total policy premium calculated in Step 1 is therefore $770. **Step 2** The driver training use is part time and the Insured also uses the vehicle to drive to and from another job; therefore, a premium of $400 is calculated by rating the vehicle as Class 02.	**B. Vehicle used solely for Driver Training** Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table. **Private Passenger Vehicles:** Rate as Class 07 (Driving Records 0, 1, 2, 3 only) **Commercial Vehicles:** Light: Rate as Class 36; Heavy: Rate as Class 44 **Public Vehicles (Buses, etc.):** Private Passenger Type Vehicles: Rate as Class 07 Other Vehicles: Light: Rate as Class 36; Heavy: Rate as Class 44 **Recreational Vehicles:** Rate at non-pleasure rates **C. Vehicles used for Driver Training in addition to some other use** 1. Calculate the premium as though the vehicle is used solely for driver training. 2. Calculate the premium as though the vehicle were used solely for the 'other use'. *For example:* If the vehicle is used for driving to and from work less than 17km one way, use Class 02. 3. Add the dollar value of the driver training surcharge calculated in Step 1 below to the premium calculated in Step 2. 4. Compare the premium in Step 1 to the premium calculated through Steps 2 and 3 and use the higher of the two. *For example:* **Step 1** The vehicle is a private passenger type vehicle and using Class 07, the total premium is $700. The Liability premium is $200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of $70. The total policy premium calculated in Step 1 is therefore $770. **Step 2** The driver training use is part time and the Insured also uses the vehicle to drive to and from another job; therefore, a premium of $400 is calculated by rating the vehicle as Class 02.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr>
<td>Rule 148:

Driver Training Vehicles</td>
<td>
Step 3
The premium in Step 2 is $400 and we add to that the surcharge premium of $70 calculated in Step 1.

Step 4
Use the higher of the results from Step 1 ($770) or Step 3 ($470).

D. Driver Training Vehicle Surcharge Table
1. Vehicles used only for Secondary School, College or University training courses
<table>
<tr><th>Coverage</th><th>Equipped with Dual controls</th><th>Other</th></tr>
<tr><td>Liability</td><td>35%</td><td>135%</td></tr>
<tr><td>Accident Benefits</td><td>0%</td><td>0%</td></tr>
<tr><td>DCPD</td><td>35%</td><td>135%</td></tr>
<tr><td>Collision</td><td>0%</td><td>75%</td></tr>
<tr><td>Other Coverages</td><td>0%</td><td>0%</td></tr>
</table>
2. Other Vehicles
<table>
<tr><th>Coverage</th><th>Equipped with Dual controls</th><th>Other</th></tr>
<tr><td>Liability</td><td>70%</td><td>170%</td></tr>
<tr><td>Accident Benefits</td><td>0%</td><td>0%</td></tr>
<tr><td>DCPD</td><td>70%</td><td>170%</td></tr>
<tr><td>Collision</td><td>25%</td><td>100%</td></tr>
<tr><td>Other Coverages</td><td>0%</td><td>0%</td></tr>
</table>
</td>
<td>
Step 3
The premium in Step 2 is $400 and we add to that the surcharge premium of $70 calculated in Step 1.

Step 4
Use the higher of the results from Step 1 ($770) or Step 3 ($470).

D. Driver Training Vehicle Surcharge Table

1. Vehicles used only for Secondary School, College or University training courses
<table>
<tr><th>Coverage</th><th>Equipped with Dual Controls</th><th>Other</th></tr>
<tr><td>Liability</td><td>35%</td><td>135%</td></tr>
<tr><td>Accident Benefits</td><td>0%</td><td>0%</td></tr>
<tr><td>DCPD*</td><td>35%</td><td>135%</td></tr>
<tr><td>Collision</td><td>0%</td><td>75%</td></tr>
<tr><td>Other Coverages</td><td>0%</td><td>0%</td></tr>
</table>
*DCPD surcharge applicable to all jurisdictions except in Northwest Territories, Nunavut, and Yukon where DCPD coverage is not available.

2. Other Vehicles
<table>
<tr><th>Coverage</th><th>Equipped with Dual Controls</th><th>Other</th></tr>
<tr><td>Liability</td><td>70%</td><td>170%</td></tr>
<tr><td>Accident Benefits</td><td>0%</td><td>0%</td></tr>
<tr><td>DCPD*</td><td>70%</td><td>170%</td></tr>
<tr><td>Collision</td><td>25%</td><td>100%</td></tr>
<tr><td>Other Coverages</td><td>0%</td><td>0%</td></tr>
</table>
*DCPD surcharge applicable to all jurisdictions except in Northwest Territories, Nunavut, and Yukon where DCPD coverage is not available.
</td>
<td>FA is aiming to harmonize and simplify the wordings across all jurisdictions</td>
<td>This will not impact premiums</td>
</tr>
</table>

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 150: Carrying Explosives	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant, submitted to the Servicing Carrier and subject to the acceptance of the completed questionnaire. There shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages. An Explosive Questionnaire must be completed and signed by the Applicant~~,~~ and submitted to the Servicing Carrier ~~and subject to the acceptance of the completed questionnaire.~~ There shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 151: Carrying Radioactive Material	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. Subject to acceptance of a completed questionnaire, an additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages. A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. ~~Subject to acceptance of a completed questionnaire, an~~ An additional charge shall be applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is aiming to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy) END 16	**Suspension of Coverage** Liability, Accident Benefits, Uninsured Automobile, DCPD and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This policy change leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or the DCPD coverage while the vehicle is in storage. This policy change is available on private passenger and commercial vehicles.	**Suspension of Coverage** Liability, Accident Benefits, Uninsured Automobile, DCPD and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. This ~~policy change~~ endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; ~~or the DCPD coverage~~ while the vehicle is in storage. This policy change is available on private passenger and commercial vehicles.	harmonizing / aligning the wording with Rule 141 Removing wording "DCPD coverages" as not required to be reiterated.	This will not impact premiums

FACILITY ASSOCIATION ONTARIO RULES & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy) END 16	Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. END16/17 is not available for the following: a. Vehicles for which proof of insurance is issued or filed. b. Experience rated risks c. Recreational vehicles rated in the Recreational Section d. Vehicles that were never intended to be driven e. Vehicles held for sale whether or not on an auto dealer's lot	Coverage is reinstated by means of END 17. No refund is allowed in respect of Comprehensive and Specified Perils. END16/17 is not available for the following: a. Vehicles for which proof of insurance is issued or filed. b. Experience rated risks c. Recreational vehicles rated in the Recreational Section d. Vehicles that were never intended to be driven e. Vehicles held for sale whether or not on an auto dealer's lot	Removal does not affect the stipulations/ conditions of OPCF 16	This will not impact premiums

FACILITY ASSOCIATION

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 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
PRIVATE PASSENGER SECTION				
Table of Contents	Rule 102: Optional Accident Benefits..... A. Optional Benefits ..... B. Premium Calculation..... C. Fleets ..... D. Rating Example	Rule 102: Optional & Increased Accident Benefits ..... A. Optional & Increased Accident Benefits..... B. Premium Calculation ..... ~~C. Fleets .....~~ ~~D. Rating Example~~.....	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule	This will not impact premiums
Rule 102: Optional Accident Benefits	**Rule 102: Optional Accident Benefits** 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. **A. Optional Benefits** **Optional Income Replacement Benefit** Increases the maximum weekly amount of $400 to $600, $800 or $1,000, as selected by the named Insured under the policy. **Optional Caregiver, Housekeeping and Home Maintenance Benefit** 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.	**Rule 102: Optional & Increased Accident Benefits** The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional & Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions. **A. Optional & Increased Accident Benefits** **Optional Income Replacement Benefit** 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~~, as selected by the named Insured under the policy~~. **Optional Caregiver Benefit** • *Catastrophic Impairment Only*. 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. • *Impairment*. 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. **Optional Housekeeping & Home Maintenance Benefit** • *Catastrophic Impairment only.* This benefit may provide compensation if the Named Insured(s)and other covered persons suffer a substantial inability to	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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 102: Optional Accident Benefits		perform the housekeeping and home maintenance services, they normally performed before the accident, as a result of a catastrophic injury. • *Impairment.* 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.	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
	Optional Medical, Rehabilitation and Attendant Care Benefit 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.	**Supplementary ~~Optional~~ Medical, Rehabilitation & Attendant Care Benefit** • Increased Medical, Rehabilitation & Attendant Care ($130,000/$1,000,000). This benefit may increase the available limits, beyond the standard limits.		
	Optional Benefit for Catastrophic Impairment 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.	• Optional Catastrophic Impairment (additional $1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)		
	Optional Dependant Care Benefit 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.	**Optional Dependant Care Benefit** This benefit may cover reasonable and necessary expenses incurred in caring for dependants. **Optional Non-Earner Benefit** This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life. **Optional Lost Educational Expenses Benefit** 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. **Optional Expenses of Visitors Benefit** 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.		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 102: Optional Accident Benefits	**Optional Death and Funeral Benefit** 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. **Optional Indexation Benefit** Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed. **B. Premium Calculation** 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. 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional Benefits.	**Optional Damage to Personal Items Benefit** 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. **Optional Death Benefit** This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed. **Optional Funeral Benefit** This benefit may pay for some funeral expenses. **Optional Indexation Benefit** 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. **B. Premium Calculation** The Optional & 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. ~~See special instructions for Fleets~~. The premium for each selected Optional & Increased Accident Benefit must be shown separately on the application. Optional & 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional & Increased Accident Benefits.	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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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 102: Optional Accident Benefits	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. **C. Fleets** Only Optional Death and Funeral Benefit is available on fleets. 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. 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. **D. Rating Example** Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums. 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. 1. Find the Accident Benefit premium from the rate pages. Vehicle 1 $1,500 Vehicle 2 $2,000 2. Apply any surcharges. Vehicle 1 $1,500 x 1.5 = $2,250. Vehicle 2 $2,000 3. Choose the higher premium - $2,250. 4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual. 5. Income Replacement $958(private passenger) Death and Funeral $13(private passenger)	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. ~~**C. Fleets**~~ ~~Only Optional Death and Funeral Benefit is available on fleets.~~ ~~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.~~ ~~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.~~ ~~**D. Rating Example**~~ ~~Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.~~ ~~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.~~ ~~1. Find the Accident Benefit premium from the rate pages.~~ ~~Vehicle 1 $1,500~~ ~~Vehicle 2 $2,000~~ ~~2. Apply any surcharges.~~ ~~Vehicle 1 $1,500 x 1.5 = $2,250.~~ ~~Vehicle 2 $2,000~~ ~~3. Choose the higher premium - $2,250.~~ ~~4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.~~ ~~5. Income Replacement $958(private passenger)~~ ~~Death and Funeral $13(private passenger)~~	Removing restriction on fleet and examples to ensure that all users are reviewing the rules in its entity	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 102: Optional Accident Benefits	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. $2,250 + $958 $3208 Indexation = $3208 x .27 $866 7. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1. Income Replacement $958 + Death & Funeral 13 + Indexation of Basic & Income Repl $866 Total $1837 Pro rated at .50 $919	~~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.~~ ~~$2,250 + $958 $3208~~ ~~Indexation = $3208 x .27 $866~~ ~~7. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.~~ ~~Income Replacement $958~~ ~~+ Death & Funeral 13~~ ~~+ Indexation of Basic & Income Repl $866~~ ~~Total $1837~~ ~~Pro rated at .50 $919~~	Removing examples to ensure that all users are reviewing the rules in its entity	This will not impact premiums
Rule 106: Definitions	**B. Operator Assignment** 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.	**B. Operator Assignment** 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.	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 111: Rating Class	**General Notes:** 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. …….. **Class 01** 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	**General Notes:** 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. …… **Class 01** 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	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
Rule 111: Rating Class	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) **Class 02** 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) **Class 03** 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	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) **Class 02** 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) **Class 03** 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	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 111: Rating Class	**NEW**	**Class 04** Gender X occasional driver(s) under 25 years of age, where the vehicle is rated Class 02, 03 or 07.	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
Rule 111: Rating Class	**Notes: Class 05 and 06** 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. 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. 3. Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned. 4. If there are two or more occasional drivers under 25 and: **a) One vehicle:** 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) Two or more vehicles:** 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. 5. A Class 05 or Class 06 premium shall not be charged for a driver whose licence is G1 level. 6. If there are two or more occasional drivers under age 25 assigned to a vehicle, the vehicle cannot be rated Class 02 **Class 07** e) No driver under 25 years of age unless a separate Class 05 or Class 06 premium is charged	**Notes: Class 04, Class 05 and 06** 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. 2. The Liability limit, DCPD and Collision deductible for Class 04, Class~~es~~ 05 or Class 06 drivers must be identical to the coverage provided for the vehicle. 3. Class 04, Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned. 4. If there are two or more occasional drivers under 25 and: **a) One vehicle:** 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) Two or more vehicles:** 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. 5. A Class 04, Class 05 or Class 06 premium shall not be charged for a driver whose licence is G1 level. 6. If there are two or more occasional drivers under age 25 assigned to a vehicle, the vehicle cannot be rated Class 02 **Class 07** e) No driver under 25 years of age unless a separate Class 04, Class 05 or Class 06 premium is charged	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
Rule 111: Rating Class	**Class 08** Male principal operator, under age 21 residing with spouse **Class 09** Male principal operator, age 21, 22, 23, or 24 residing with spouse **Class 10** 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. **Class 12** Male principal operator, 21 or 22 years of age, does not have spouse. **Class 13** Male principal operator, 23 or 24 years of age, does not have spouse. **Class 18** Principal operator is a female under age 21. **Class 19** Principal operator is a female age 21, 22, 23 or 24.	**Class 08** Male principal operator, under age 21 residing with spouse **Class 09** Male principal operator, age 21, 22, 23, or 24 residing with spouse **Class 10** 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. **Class 12** Male principal operator, 21 or 22 years of age, does not have spouse. **Class 13** Male principal operator, 23 or 24 years of age, does not have spouse. **Class 18** Principal operator is a female or gender x under age 21. **Class 19** Principal operator is a female or gender x age 21, 22, 23 or 24.	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 113: Driving Record	**B. Driving Record Entitlement** Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions …….. 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. 6. Class 05 and Class 06 are rated separately from the underlying class and are based upon the operator(s) concerned.	**B. Driving Record Entitlement** Driving record is determined by: • Years licensed and type of licence • Number of chargeable accidents • Prior insurance • Unacceptable gaps in insurance • Licence suspensions • Number and type of convictions …….. 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. 6. Class 04, Class 05 and Class 06 are rated separately from the underlying class and are based upon the operator(s) concerned.	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
Rule 113: Driving Record	**C. Admission to Driving Record 5** 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: **Every driver in the household (except as provided in the notes below) has:** …… …….. 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.	**C. Admission to Driving Record 5** 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: **Every driver in the household (except as provided in the notes below) has:** …… …….. 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.	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums
Rule 114: E New Drivers	**Rule 114: New Drivers** **….** **3. Discount:** **Principal Operators and Class 05 or Class 06** A 10% discount shall apply under the following two conditions: 1. Where the principal operator or Class 05 or Class 06 driver has, within the last 12 months entered level two from level one. 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. 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. *For example:* 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	**Rule 114: New Drivers** **……** **3. Discount:** **Principal Operators and Class 04, Class 05 or Class 06** A 10% discount shall apply under the following two conditions: 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. 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. 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. ~~*For example:* 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~~	To meet FSRA requirements and support the recognition and rights for gender diverse individuals	This will not impact premiums

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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. **Occasional Operators (other than 05 or 06)** A 3% discount shall be allowed on the vehicle to which the occasional driver is assigned: ……..	~~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.~~ **Occasional Operators (other than Class 04, 05 or 06)** 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. What Is Not A Chargeable Accident** 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: • Damage to each vehicle including property damage does not exceed $2000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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.	**B. What Is Not A Chargeable Accident** 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: • Damage to each vehicle including property damage does not exceed ~~$2000~~ $5000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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.	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 135 Definition of Accident	• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	• The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums
Rule 135: Definition of Accident	**C. How To Allocate Chargeable Accidents** 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. 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. F*or example:* 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'.	**C. How To Allocate Chargeable Accidents** 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. 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. F*or example:* 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'.	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
Rule 136: Accident and Conviction Surcharges	..... **A. Accidents** 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. **1. At New Business** No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. 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. **B. Convictions** Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 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. **1. How to apply conviction surcharges** ..... 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.	..... **A. Accidents** 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. **1. At New Business** No accident shall be used more than once in determining the surcharges for vehicles insured through FA by any Servicing Carrier, whether or not on the same policy. 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. **B. Convictions** Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance. 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. **1. How to apply conviction surcharges** ..... 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.	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
Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)	**NEW**	OPCF 47R – Optional Accident Benefits coverage & 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. 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. 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
COMMERCIAL SECTION				
Table of Contents	Rule 202: Optional Accident Benefits ..... A. Optional Benefits ..... B. Premium Calculation..... C. Fleets ..... D. Rating Example	Rule 202: Optional & Increased Accident Benefits ..... A. Optional & Increased Accident Benefits..... B. Premium Calculation ..... C. Fleets ..... D. Rating Example.....	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	**Rule 202: Optional Accident Benefits** 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.	**Rule 202: Optional & Increased Accident Benefits** The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional & Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10	This may 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 202: Optional Accident Benefits	**A. Optional Benefits** **Optional Income Replacement Benefit** Increases the maximum weekly amount of $400 to $600, $800 or $1,000, as selected by the named Insured under the policy. **Optional Caregiver, Housekeeping and Home Maintenance Benefit** 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. **Optional Medical, Rehabilitation and Attendant Care Benefit** 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. **Optional Benefit for Catastrophic Impairment** 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.	**A. Optional & Increased Accident Benefits** **Optional Income Replacement Benefit** 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. **Optional Caregiver Benefit** • *Catastrophic Impairment Only*. 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. • *Impairment*. 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. **Optional Housekeeping & Home Maintenance Benefit** • *Catastrophic Impairment only.* 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. • *Impairment.* 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. **Supplementary ~~Optional~~ Medical, Rehabilitation & Attendant Care Benefit** • Increased Medical, Rehabilitation & Attendant Care ($130,000/$1,000,000). This benefit may increase the available limits, beyond the standard limits. • Optional Catastrophic Impairment (additional $1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 202: Optional Accident Benefits	**Optional Dependant Care Benefit** 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. **Optional Death and Funeral Benefit** 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. **Optional Indexation Benefit** Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed. **B. Premium Calculation** The Optional Benefits are purchased on a per policy basis, meaning that the premium for the option chosen	**Optional Dependant Care Benefit** This benefit may cover reasonable and necessary expenses incurred in caring for dependants. **Optional Non-Earner Benefit** This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life. **Optional Lost Educational Expenses Benefit** 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. **Optional Expenses of Visitors Benefit** 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. **Optional Damage to Personal Items Benefit** 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. **Optional Death Benefit** This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed. **Optional Funeral Benefit** This benefit may pay for some funeral expenses. **Optional Indexation Benefit** 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. **B. Premium Calculation** The Optional & 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	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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 202: Optional Accident Benefits	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. 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional Benefits. 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. **C. Fleets** Only Optional Death and Funeral Benefit is available on fleets. 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. 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. **D. Rating Example** NOTE: Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums. There are 2 vehicles on an annual policy not part of a fleet with an effective date of November 1, 2010.	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 & Increased Accident Benefit must be shown separately on the application. Optional & 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional & Increased Accident Benefits. 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. ~~**C. Fleets**~~ ~~Only Optional Death Benefit and Optional Funeral Benefit is available on fleets.~~ ~~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.~~ ~~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.~~ ~~**D. Rating Example**~~ ~~NOTE: Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.~~	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

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 202: Optional Accident Benefits	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. 1. Find the Accident Benefit premium from the rate pages. Vehicle 1 = $972 Vehicle 2 = $1,842 2. Apply any surcharges. Vehicle 1 = 972 x 1.5 = $1,458 Vehicle 2 = $1,842 3. Choose the higher premium - $1,842 4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual. Income Replacement $631 (commercial) Death and Funeral $12 (commercial) 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. $1,842 + $631= $2,473 Indexation = $2,473 x .330 = $816 6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1. Income Replacement $631 + Death & Funeral $12 + Indexation of Basic & Income Repl $816 Total $1,459 Pro rated at .50 $730	~~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.~~ ~~1. Find the Accident Benefit premium from the rate pages.~~ ~~Vehicle 1 = $972~~ ~~Vehicle 2 = $1,842~~ ~~2. Apply any surcharges.~~ ~~Vehicle 1 = 972 x 1.5 = $1,458~~ ~~Vehicle 2 = $1,842~~ ~~3. Choose the higher premium - $1,842~~ ~~4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.~~ ~~Income Replacement $631 (commercial)~~ ~~Death and Funeral $12 (commercial)~~ ~~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.~~ ~~$1,842 + $631= $2,473~~ ~~Indexation = $2,473 x .330 = $816~~ ~~6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.~~ ~~Income Replacement $631~~ ~~+ Death & Funeral $12~~ ~~+ Indexation of Basic & Income Repl $816~~ ~~Total $1,459~~ ~~Pro rated at .50 $730~~	Removing examples to ensure that all users are reviewing the rules in its entity	This will not impact premiums
Rule 225 Definition of Accident	**B. What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 2. For a minor accident occurring on or after June 1,2016 the following criteria are met: • Damage to each vehicle including property damage does not exceed $2000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer.	**B. What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 2. For a minor accident occurring on or after June 1,2016, the following criteria are met: • Damage to each vehicle including property damage does not exceed ~~$2000~~ $5000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer.	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 225 Definition of Accident	• This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	• This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums
Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)	**NEW**	OPCF 47R – Optional Accident Benefits coverage & 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. 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. 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

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
PUBLIC SECTION				
Table of Contents	Rule 302: Optional Accident Benefits ..... A. Optional Benefits ..... Optional Dependant Care Benefit ..... Optional Death and Funeral Benefit ..... Optional Indexation Benefit ..... B. Premium Calculation..... C. Fleets ..... D. Rating Examples.....	Rule 302: Optional & Increased Accident Benefits ..... A. Optional & Increased Accident Benefits ..... ~~Optional Dependant Care Benefit.....~~ ~~Optional Death and Funeral Benefit .....~~ ~~Optional Indexation Benefit .....~~ B. Premium Calculation ..... ~~C. Fleets~~ ..... ~~D. Rating Examples.....~~	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	**Rule 302: Optional Accident Benefits** The Insured may choose to enhance the basic benefits provided by POL 1 by choosing one or more of he following Optional Accident Benefit coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions. **A. Optional Benefits** **Optional Income Replacement Benefit** Increases the maximum weekly amount of $400 to $600, $800 or $1,000, as selected by the named Insured under the policy. **Optional Caregiver, Housekeeping and Home Maintenance Benefit** 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.	**Rule 302: Optional & Increased Accident Benefits** The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional & Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions. **A. Optional & Increased Accident Benefits** **Optional Income Replacement Benefit** 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. **Optional Caregiver Benefit** • *Catastrophic Impairment Only*. 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. • *Impairment*. 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.	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
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 302: Optional Accident Benefits		**Optional Housekeeping & Home Maintenance Benefit** • *Catastrophic Impairment only.* 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. • *Impairment.* 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.	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
	Optional Medical, Rehabilitation and Attendant Care Benefit 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. **Optional Benefit for Catastrophic Impairment** 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. **Optional Dependant Care Benefit** 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.	**Supplementary ~~Optional~~ Medical, Rehabilitation & Attendant Care Benefit** • Increased Medical, Rehabilitation & Attendant Care ($130,000/$1,000,000). This benefit may increase the available limits, beyond the standard limits. • Optional Catastrophic Impairment (additional $1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit) **Optional Dependant Care Benefit** This benefit may cover reasonable and necessary expenses incurred in caring for dependants. **Optional Non-Earner Benefit** This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life. **Optional Lost Educational Expenses Benefit** 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. **Optional Expenses of Visitors Benefit** This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if the Named		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 302: Optional Accident Benefits	**Optional Death and Funeral Benefit** 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. **Optional Indexation Benefit** Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed. **B. Premium Calculation** 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. 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.	Insured(s) and other covered persons sustain an impairment as a result of an accident. **Optional Damage to Personal Items Benefit** 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. **Optional Death Benefit** This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed. **Optional Funeral Benefit** This benefit may pay for some funeral expenses. **Optional Indexation Benefit** 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. **B. Premium Calculation** The Optional & 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. ~~See special instructions for Fleets~~. The premium for each selected Optional & Increased Accident Benefit must be shown separately on the application. Optional & 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar.	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

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 302: Optional Accident Benefits	3. Add the premium for the selected Optional Benefits. 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. **C. Fleets** Only Optional Death and Funeral Benefit is available on fleets. 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. 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. **D. Rating Example** 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. 1. Find the Accident Benefit premium from the rate pages. Vehicle 1 $1,500 Vehicle 2 $2,000 2. Apply any surcharges. Vehicle 1 $1,500 x 1.5 = $2,250. Vehicle 2 $2,000 3. Choose the higher premium - $2,250. 4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual. Income Replacement $958 (commercial) Death and Funeral $13 (commercial)	3. Add the premium for the selected Optional & Increased Accident Benefits. 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. ~~**C. Fleets**~~ ~~Only Optional Death Benefit and Optional Funeral Benefit is available on fleets.~~ ~~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.~~ ~~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.~~ ~~**D. Rating Example**~~ ~~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.~~ ~~1. Find the Accident Benefit premium from the rate pages.~~ ~~Vehicle 1 $1,500~~ ~~Vehicle 2 $2,000~~ ~~2. Apply any surcharges.~~ ~~Vehicle 1 $1,500 x 1.5 = $2,250.~~ ~~Vehicle 2 $2,000~~ ~~3. Choose the higher premium - $2,250.~~ ~~4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.~~ ~~Income Replacement $958 (commercial)~~ ~~Death and Funeral $13 (commercial)~~	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026 Removing examples to ensure that all users are reviewing the rules in its entity	This will impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 302: Optional Accident Benefits	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. $2,250 + $958 $3,208 Indexation $3,208 x .27 $ 866 6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1. Income Repl $958 + Death & Funeral $13 + Indexation of Basic & Income Repl $866 Total $1,837 Pro rated at .50 $919	~~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.~~ ~~$2,250 + $958 $3,208~~ ~~Indexation $3,208 x .27 $ 866~~ ~~6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.~~ ~~Income Repl $958~~ ~~+ Death & Funeral $13~~ ~~+ Indexation of Basic & Income Repl $866~~ ~~Total $1,837~~ ~~Pro rated at .50 $919~~	Removing examples to ensure that all users are reviewing the rules in its entity	This will not impact premiums
Rule 322 Definition of Accident	**B. What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 3. For a minor accident occurring on or after June 1,2016 the following criteria are met: • Damage to each vehicle including property damage does not exceed $2000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	**B. What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 3. For a minor accident occurring on or after June 1,2016 the following criteria are met: • Damage to each vehicle including property damage does not exceed ~~$2000~~ $5000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	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)	**NEW**	OPCF 47R – Optional Accident Benefits coverage & 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. 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. 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
RECREATIONAL SECTION				
Table of Contents	Rule 402: Optional Accident Benefits ..... A. Optional Benefits ..... B. Premium Calculation..... C. Fleets ..... D. Rating Example	Rule 402: Optional & Increased Accident Benefits ..... A. Optional & Incrased Accident Benefits ..... B. Premium Calculation ..... C. Fleets ..... D. Rating Example.....	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	**Rule 402: Optional Accident Benefits** The Insured may choose to enhance the basic benefits provided by POL 1 by choosing one or more of he following Optional Accident Benefit coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.	**Rule 402: Optional & Increased Accident Benefits** The Named Insured(s) may choose to enhance the basic benefits provided by POL 1 by choosing one or more of the following Optional & Increased Accident Benefits coverages. Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.	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
Rule 402: Optional Accident Benefits	**A. Optional Benefits** **Optional Income Replacement Benefit** Increases the maximum weekly amount of $400 to $600, $800 or $1,000, as selected by the named Insured under the policy. **Optional Caregiver, Housekeeping and Home Maintenance Benefit** 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. **Optional Medical, Rehabilitation and Attendant Care Benefit** 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. **Optional Benefit for Catastrophic Impairment** 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.	**A. Optional & Increased Accident Benefits** **Optional Income Replacement Benefit** 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. **Optional Caregiver Benefit** • *Catastrophic Impairment Only*. 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. • *Impairment*. 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. **Optional Housekeeping & Home Maintenance Benefit** • *Catastrophic Impairment only.* 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. • *Impairment.* 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. **Supplementary ~~Optional~~ Medical, Rehabilitation & Attendant Care Benefit** • Increased Medical, Rehabilitation & Attendant Care ($130,000/$1,000,000). This benefit may increase the available limits, beyond the standard limits. • Optional Catastrophic Impairment (additional $1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 402: Optional Accident Benefits	**Optional Dependant Care Benefit** 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. **Optional Death and Funeral Benefit** 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. **Optional Indexation Benefit** Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed. **B. Premium Calculation** The Optional Benefits are purchased on a per policy basis, meaning that the premium for the Option chosen	**Optional Dependant Care Benefit** This benefit may cover reasonable and necessary expenses incurred in caring for dependants. **Optional Non-Earner Benefit** This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life. **Optional Lost Educational Expenses Benefit** 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. **Optional Expenses of Visitors Benefit** 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. **Optional Damage to Personal Items Benefit** 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. **Optional Death Benefit** This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed. **Optional Funeral Benefit** This benefit may pay for some funeral expenses. **Optional Indexation Benefit** 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. **B. Premium Calculation** The Optional & Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option	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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 402: Optional Accident Benefits	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. 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional Benefits. 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. **C. Fleets** Only Optional Death and Funeral Benefit is available on fleets. 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. 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. **D. Rating Example** Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.	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 & Increased Accident Benefit must be shown separately on the application. Optional & 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional & Increased Accident Benefits. 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. ~~**C. Fleets**~~ ~~Only Optional Death Benefit and Optional Funeral Benefit is available on fleets.~~ ~~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.~~ ~~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.~~ ~~**D. Rating Example**~~ ~~Rates shown are for illustrative purposes only and do not necessarily reflect actual premiums.~~	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule effective July 1, 2026 Removing examples to ensure that all users are reviewing the rules in its entity	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
Rule 402: Optional Accident Benefits	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 1. Find the Accident Benefit premium from the rate pages in the Private Passenger Section. Motor Home 1 $1,500 Motor Home 2 $2,000 2. Apply any surcharges. Motor Home 1 $1,500 x 1.5 = $2,250. Motor Home 2 $2,000 3. Choose the higher premium $2,250. 4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual. Income Replacement $958 (private passenger) Death and Funeral $13 (private passenger) 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. $2,250 + $958 $3,208 Indexation = $3,208 x .27 $866 6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1. Income Replacement $958 + Death & Funeral $13 + Indexation of Basic & Income Repl $866 Total $1,837 Pro rated at .50 $919	~~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~~ ~~1. Find the Accident Benefit premium from the rate pages in the Private Passenger Section.~~ ~~Motor Home 1 $1,500~~ ~~Motor Home 2 $2,000~~ ~~2. Apply any surcharges.~~ ~~Motor Home 1 $1,500 x 1.5 = $2,250.~~ ~~Motor Home 2 $2,000~~ ~~3. Choose the higher premium $2,250.~~ ~~4. Determine the appropriate Optional Benefits premium in the appropriate section of the manual.~~ ~~Income Replacement $958 (private passenger) Death and Funeral $13 (private passenger)~~ ~~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.~~ ~~$2,250 + $958 $3,208~~ ~~Indexation = $3,208 x .27 $866~~ ~~6. Apply the pro rata factor to calculate additional premium for the period May 1 to November 1.~~ ~~Income Replacement $958~~ ~~+ Death & Funeral $13~~ ~~+ Indexation of Basic & Income Repl $866~~ ~~Total $1,837~~ ~~Pro rated at .50 $919~~	Removing examples to ensure that all users are reviewing the rules in its entity	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 424: Definition of Accident	**B. What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 4. For a minor accident occurring on or after June 1,2016 the following criteria are met: • Damage to each vehicle including property damage does not exceed $2000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	**B. What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 4. For a minor accident occurring on or after June 1,2016 the following criteria are met: • Damage to each vehicle including property damage does not exceed ~~$2000~~ $5000 and is paid by or on behalf of the at fault driver. • No personal injuries are sustained. • No payment is made by any insurer. • This is the first minor at fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016: • 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. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums
Rule 425: Accident and Conviction Surcharges	**A. Accidents** 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. **1.At New Business** 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.)	**A. Accidents** 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. **1.At New Business** 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.)	Requirement to correct spelling errors	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 442: Endorsements Applicable to POL 1 (Owner's Policy)	**NEW**	OPCF 47R – Optional Accident Benefits coverage & 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. 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. 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
GARAGE SECTION				
Table of Contents	Rule 604: Coverage Available..... A. Liability limit..... B. Basic Accident Benefits ..... C. Optional Benefits ..... D. Uninsured Automobile (UA)..... E. Direct Compensation Property Damage (DCPD)..... F. Optional Physical Damage - Owned and Non-Owned Vehicles	Rule 604: Coverage Available ..... A. Liability limit ..... B. Basic Accident Benefits ..... C. Optional & Increased Accident Benefits ..... D. Uninsured Automobile (UA) ..... E. Direct Compensation Property Damage (DCPD) ..... F. Optional Physical Damage - Owned and Non-Owned Vehicles	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	**C. Optional Benefits** (Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.)	**C. Optional & Increased Accident Benefits** The Named Insured(s) may choose to enhance the basic benefits provided by POL 4 by choosing one or more of the following Optional & Increased Accident Benefits coverages. ~~(~~Refer to the Statutory Accident Benefits Schedule to ascertain the full provisions and restrictions.~~)~~	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10	This may 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 604.C Coverage Available	**Optional Income Replacement Benefit** Increases the maximum weekly amount of $400 to $600, $800 or $1,000, as selected by the named Insured under the policy. **Optional Caregiver, Housekeeping and Home Maintenance Benefit** 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. **Optional Medical, Rehabilitation and Attendant Care Benefit** 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. **Optional Benefit for Catastrophic Impairment** 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.	**Optional Income Replacement Benefit** 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. ~~as selected by the named Insured under the policy~~ **Optional Caregiver Benefit** • *Catastrophic Impairment Only*. 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. • *Impairment*. 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. **Optional Housekeeping & Home Maintenance Benefit** • *Catastrophic Impairment only.* 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. • *Impairment.* 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. **Supplementary ~~Optional~~ Medical, Rehabilitation & Attendant Care Benefit** • Increased Medical, Rehabilitation & Attendant Care ($130,000/$1,000,000). This benefit may increase the available limits, beyond the standard limits. • Optional Catastrophic Impairment (additional $1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 604.C Coverage Available	**Optional Dependant Care Benefit** 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. **Optional Death and Funeral Benefit** 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. **Optional Indexation Benefit** Indexes the income replacement, non-earner benefits and all benefit limits to the cost of living. Optional benefits may also be indexed. **Premium Calculation** The Optional Benefits are purchased on a per policy basis, meaning that the premium for the option chosen	**Optional Dependant Care Benefit** This benefit may cover reasonable and necessary expenses incurred in caring for dependants. **Optional Non-Earner Benefit** This benefit may provide compensation if Named Insured(s) and other covered persons are completely unable to carry on a normal life. **Optional Lost Educational Expenses Benefit** 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. **Optional Expenses of Visitors Benefit** 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. **Optional Damage to Personal Items Benefit** 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. **Optional Death Benefit** This benefit may pay money to some members of the family if the Named Insured(s) or other covered persons has been killed. **Optional Funeral Benefit** This benefit may pay for some funeral expenses. **Optional Indexation Benefit** 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. **B. Premium Calculation** The Optional & Increased Accident Benefits are purchased on a per policy basis, meaning that the premium for the option	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

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 604.C Coverage Available	is only calculated once. The premium for each selected optional benefit must be shown separately on the application. 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional Benefits. 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.	chosen is only calculated once. The premium for each selected Optional & Increased Accident Benefit must be shown separately on the application. Optional & 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. 1. Determine the Accident Benefits premium for basic benefits from the rate pages. 2. Apply the appropriate accident and conviction surcharges and round to the nearest whole dollar. 3. Add the premium for the selected Optional & Increased Accident Benefits. 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.	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
Rule 622: Additional Charges to the Basic Garage Premium	**E. Accidents Additional charges for accidents shall be assessed based on the following pertaining to accidents:** …….. **b) What is not a chargeable accident** An occurrence shall not be regarded as a chargeable accident if: 1. For a minor accident occurring on or after June 1, 2016 and the following criteria are met: • Damage to each vehicle including property damage does not exceed $2,000 and is paid by or on behalf of the at-fault driver; • No personal injuries are sustained; • No payment is made by any insurer; • This is the first minor at-fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:	**E. Accidents Additional charges for accidents shall be assessed based on the following pertaining to accidents:** …….. **b) What Is Not A Chargeable Accident** An occurrence shall not be regarded as a chargeable accident if: 1. For a minor accident occurring on or after June 1, 2016 and the following criteria are met: • Damage to each vehicle including property damage does not exceed ~~$2,000~~ $5000 and is paid by or on behalf of the at-fault driver; • No personal injuries are sustained; • No payment is made by any insurer; • This is the first minor at-fault accident involving the vehicle in the previous three years. 2. For accidents not meeting the definition of minor accident or occurring prior to June 1, 2016:	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 622: Additional Charges to the Basic Garage Premium	• The degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to the police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	• The degree of fault is determined as 25% or less under the relevant provincial fault determination laws or agreements or dispute resolution mechanism. • The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours. • The damage occurred while the vehicle was legally parked and is reported to the police within 24 hours. • The damage results from collision with a wild or domestic animal. • All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.	FA has adopted the amendment to the Insurance Act per Ontario Regulation 56/25	This will not impact premiums
Rule 624: Automobile Dealers	**B. Owned Automobiles** **……** **a) if there are no owned automobiles:** **……..** **b) less than the number of owners, full time employees and persons named on END 76:** • Assign a driver to be rated principal operator of each Owned Vehicle. Remaining drivers will be rated principal operator of each Dealer Plate. • 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.	**B. Owned Automobiles** ……. **a) if there are no owned automobiles:** ……. **b) less than the number of owners, full time employees and persons named on END 76:** • Assign a driver to be rated principal operator of each Owned Vehicle. Remaining drivers will be rated principal operator of each Dealer Plate. • 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.	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	OEF 47R – Optional Accident Benefits coverage & 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. 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	Based on the new Ontario Reform for Accident Benefits O.Reg. 34/10 Statutory Accident Benefits Schedule	This will not impact premiums

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
DRIVER'S POLICY SECTION				
Table of Contents	Rule703: Rating ..... 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	Rule703: Rating ..... 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	**3. Optional Benefits** 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.	**3. Optional & Increased Accident Benefits** ~~The~~ Applicable rates for ~~these~~ Optional & Increased Accident Benefits ~~are found at the bottom of~~ can be located on 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.~~	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

FACILITY ASSOCIATION

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 has been updated with this information.

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