



# Manual of Rules and Rates NEWFOUNDLAND & LABRADOR

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

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

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

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies

Table of		R SEC		Chart		16	Rule 115: Driving Record Chart Not applicable 16	To harmonize	This will
Contents		. Di IVIII	g Record	Ciiait		10	Rule 115: Driving Record Chart Not applicable 10	the wordings	not impact
Contents	 Rula 121	· After I	Market Fo	uinm	ent	18	Rule 121: After Market Equipment Not applicable	across all	premiums
	Kuic 121	. Aitei i	Harket Le	uipiii	C11C1111111			jurisdictions.	premiums
							10	jurisurectoris.	
Rule 113.B	B. Drivin	g Recor	d Entitlen	nent			B. Driving Record Entitlement	Removing	This will
	Refer to F	tule 115:	Driving R	ecord (	Chart		Refer to Rule 115: Driving Record Chart	reference to	not impac
B. Driving								Rule 115 as	premiums
Record							Driving record is determined by:	chart will be	
Entitlement							Years licensed and type of licence	removed.	
							Number of at-fault accidents	5	
							Prior insurance     Hancontable cana in incurance	Driving Record	
							Unacceptable gaps in insurance     Licence suspensions	determination	
							Number and type of convictions	is missing NF.	
							Number and type of convictions	Adding rule to	
								harmonize	
								across	
								Jurisdiction	
D 1. 115								D : : - D 1	T
Rule 115			Licenc			Drivin	Rule 115: <del>Driving Record-</del> Not Applicable	Driving Record chart and	This will
Driving Record	<b>V</b>	Year	е	D.:		g	**REMOVE CHART **	notes will be	not impact
Driving Record Chart	Years	S	Class	Dri	Eligib	Record	**REMOVE CHART ***	removed.	premiums
Chart	With	Lice nced	Regul	ve	le	incl Driver		Driving Record	
	No At-	in	ar =	r Tr	Ratin	Traini		Chart is	
	Fault	Cana	Valid	ain	g			centred on	
	Accid	da	Operat	in	Class	ng Credit		driver's years	
	ents	or	or's	g	es	/New		licensed years	
	Citts	U.S.	Class	9		Driver		necrised years	
		0.0.	5			Credit			
					All .	_			
		5	Regular		excl	5			
		years			10, 11	0			
	5		1	1	10	0		1	1
	5	or	1 1 -			not			
	5	or more	Level 1		05	not applica			

Rule			Current V	Vordi	ng		Approved Wording	Change from Current	Premium impact on existing policies
Rule 115 Driving Record Chart		More than 4	Regular		All excl 10	4		Driving Record chart and notes will be	This will not impact premiums
	4		Regular		05, 11			removed. Driving Record	
	·	4 years	Level 1		10 05	0 not applica ble		Chart is centred on driver's years licensed years	
		More than 3	Regular		All excl 10	- 3			
	3		Regular	yes no	05, 11				
		3			10	0			
		years	Level 1		05	not applica ble			
		More than 2	Regular		All excl 10	2			
	2	_	Regular	yes no	05, 11	3			
		2 years	Level 1		10 05	0 not applica ble			
		More than 1	Regular		All	1			
	1		Regular	yes no	05, 10	3 2			
		1 years	Level 1		10 05	0 not applica ble			

Rule			Current V	Vordir	ng			Approved Wording	Change from Current	Premium impact on existing policies
Rule 115 Driving Record Chart	the U.S. 2. Once in any iminsurance licence s are at factoverage accident Rule 113 3. Driver (no at fasuspensi Training these occrenewal driving record'. Example	Any perio d  Less than 1 year   le g experion d   le g experion d	Regular  Level 1  rience gai be recog ing recor the follow age or no ons, convidents, onl ing after in tored into maintain dents and be eligibl New Driv ng the po dit will be rill revert	yes no ned of previous the most the rate of the rate o	atside C.  etermine order, from the center of the Drive dit. If a term, at the center of the decente of the dec	ed, factor om gaps in rance, re there rance nt at fault efer to g record er ny of he next d the	n t	**REMOVE Notes **  NOTES:  1. Driving experience gained outside Canada or the U.S. will not be recognized.  2. Once the driving record is determined, factor in any impact in the following order, from gaps in insurance coverage or no previous insurance, licence suspensions, convictions. Where there are at fault accidents, only gaps in insurance coverage occurring after the most recent at fault accident are factored into the rating. Refer to Rule 113. 3. Drivers must maintain a clear driving record (no at fault accidents and no licence suspensions) to be eligible for the Driver Training Credit/New Driver Credit. If any of these occur during the policy term, at the next renewal the credit will be rescinded and the driving record will revert to the actual ' Clear Record'.  Example: Driver is licensed 1 year with driver training and Driving Record 3.		impact on existing
	On upcor Record 2 If driver	ming rei (actual had an	iction wit newal, dri I years lic at fault a val, Drivin	iver w ensed cciden	ill have ). it before	Driving the		Acquires 1 conviction with a licence suspension. On upcoming renewal, driver will have Driving Record 2 (actual years licensed). If driver had an at fault accident before the upcoming renewal, Driving Record 0 would apply.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
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), contact your Servicing Carrier. The Servicing Carrier shall provide you with the rate group assigned by the IBC's Vehicle Data Services.	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), contact your Servicing Carrier. The Servicing Carrier shall provide you with the rate group use rate group assigned by the IBC's Vehicle Data Services.  For model years prior to the earliest year shown in the	To harmonize the wordings across all jurisdictions. Also to make minor corrections (letter case use and remove endorsement name)	This will not impact premiums
	The presence of after market equipment may affect the rate group.	Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables.  The presence of after market equipment may affect the rate group.		
	For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing carrier at the insured's expense and END 19 (Limitation of Amount) applied	For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, If the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing carrier at the Insured's expense and END 19 (Limitation of Amount) applied.	Minor corrections to the layouts of the wordings to harmonize across all jurisdictions.	
	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.	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 Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:	If estimated value is \$15,000 or more 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.	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.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 116 Vehicle Rate Group	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 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END	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 (Limitation of Amount) must be attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides optional physical damage coverage. Where the policy provides only Third Party Liability DCPD, and Accident Benefits, and Uninsured Automobile coverage,	To harmonize the wordings across all jurisdictions. Also removed endorsement name)	not impact premiums
	19 and END 40 is not required.	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: Commonly Used Endorsements.  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.	To harmonize the wordings by moving this section from Rule 121	
		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 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		

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 121 After Market Equipment	If the education require available aftermated added to the total where to greater, every \$ rate grothe after addition where to be subs	21: After Market Equipment quipment is sound or electronic equipment, Rule 123: Commonly Used Endorsements. If ipment is other than sound or electronic ent or a lift kit, the Servicing Carrier will a copy of the bills of sale or, if they are not e, an appraisal to substantiate the value of the rket equipment. Where a lift kit has been o the vehicle in addition to other aftermarket ent, the value of the lift kit must be included in I value of the aftermarket equipment. he value of the equipment is \$3,000 or an additional premium shall be charged. For 3,000 of equipment, a charge equivalent to a up increase of 1 shall be made. If the value of rmarket equipment is less than \$3,000 no al premium shall be charged. he value of the aftermarket equipment cannot tantiated, END 19 reflecting the vehicle's actua- lue shall be attached to the policy.	If the to Ruke equipr or a lifthe bil to sub Where to othe must lequipr Where an add \$3,000 group afterm premis Where be sub cash v	L21: After Market Equipment equipment is sound or electronic equipment, refere 123: Commonly Used Endorsements. If the ment is other than sound or electronic equipment it kit, the Servicing Carrier will require a copy of its of sale or, if they are not available, an appraisal stantiate the value of the aftermarket equipment. It a lift kit has been added to the vehicle in addition er aftermarket equipment, the value of the lift kit be included in the total value of the aftermarket ment.  If the value of the equipment is \$3,000 or greater, ditional premium shall be charged. For every 0 of equipment, a charge equivalent to a rate increase of 1 shall be made. If the value of the market equipment is less than \$3,000 no additional turn shall be charged.  The value of the aftermarket equipment cannot extendited, END 19 reflecting the vehicle's actual value shall be attached to the policy.  L21: Not applicable	Removing rule 121 to match with other jurisdictions	This will not impact premiums
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	2	Standard Endorsement Form Number, Title and Purpose  Providing Coverage When Named Persons Drive Other Automobiles Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the insured and spouse.	2	Standard Endorsement Form Number, Title and Purpose  Providing Coverage When Named Persons-Drive Other Automobiles Endorsement Named Person(s)(For Use in the Province of Newfoundland and Labrador) Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current	Wording			Approve	d Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements Applicable to POL 1(Owner's Policy)	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Rating  Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%	3	Polynomial	andard Endorsement orm amber, Title and orpose rive Government attomobiles (For se in the Province Newfoundland and obrador) Covers the sured's legal liability ising from the stody and use of a chicle owned by the deral or a provincial overnment, including ability for the loss of damage to the chicle arising from oblision and/or omprehensive or opecified Perils. The sured's must specify e types of vehicle at may be in their stody and, in regard the optional physical image coverages, ust indicate the quired limit per currence.	Rating  Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium.  Liability/DCPD:20%  Accident Benefits: 50% Optional Physical Damage:	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 152  Endorsements Applicable to POL 1(Owner's Policy)	4A		lorsement Form le and Purpose Explosives	44	a	Number Permission to Carr	d Endorsement Form r, Title and Purpose y Explosives (For Use in the undland and Labrador)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	4B		orsement Form e and Purpose Radioactive	48	b	Number Permission to Carry	Endorsement Form , Title and Purpose Radioactive- Materials- ince of Newfoundland and	FA manual update is name change only	This will not impact premium

Rule		(	Current Wording		ı	Approved Wording	Change from Current	Premium impact on existing policies
Rule 152  Endorsements Applicable to POL 1(Owner's Policy)  Rule 152	5	N Permission to	andard Endorsement Form umber, Title and Purpose Rent or Lease Automobiles and verage to the Specified Lessee(s)	5	Permission to Extending Co (Specified Le Newfoundlan	Standard Endorsement Form Number, Title and Purpose o Rent or Lease Automobiles and verage to the Specified Lessee(s) ssee) (For Use in the Province of id and Labrador)	FA update includes change capital letter to small letter and name change	This will not impact premium  This will
Endorsements Applicable to POL 1 (Owner's		Standard Endorsem ent Form Number, Title and Purpose	Rating	5C	Endorsem ent Form Number, Title and Purpose Permissio	Rating  The following premiums apply to the	-	not impact premium
Policy)	50	Permission to Rent or Lease (unspecified lessees - short term leases only)	The following premiums apply to the policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liabilityadd \$15 b. Optional Physical Damage250% of normal MotorHomes & Camper Units a. Liability250% of 07/0 c. Optional Physical Damage250% of 07/0 c. Optional Physical Damage250% of normal Motorcycles & Mopeds250% of DR 0 Snowmobiles & ATVs250% of normal Refer to additional rules within manual for further Information  NOTE: No DCPD premium is applicable on Private Trailers and Camper Units.		n to Rent or Lease (Unspecified Lessees - Short Term Leases Only) (For Use in the Province of Newfoun dland and Labrador)	policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks		

Rule		Curre	nt Wording			Appro	ved Wording	Change from Current	Premium impact on existing policies
Rule 152			indorsement Form Fitle and Purpose	] [			ard Endorsement Form	FA manual update is	This will not impact
Endorsements Applicable to POL 1(Owner's Policy)	5D		rage (rented or leased		5D	Conversion Cove	er, Title and Purpose rage (rented or leased or Use in the Province of nd Labrador)	name change only	premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	6A	Standard Endorsement Form Number, Title and Purpose  Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles Rule 106.F and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	Rating  For Private Passenger Velused in car pools: add 1 Liability premium.  Volunteers:  A volunteer transports peto medical appointments the like, and is reimburse their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not requand there is no additional premium charge.  Other Private Passenge Vehicles used to transipassengers:  i) If transportation of non paying passengers is partinsured's job and employ reimburses employee for expenses - then 07 rates ii) If transportation is veroccasional (no more than a week - non-paying passengers) then 02 or 0 rates can apply.  iii) All others, then approtaxi, limousine or bus ratapplicable.  END 6a would be attache however, only if the vehicused in a car pool would 10% surcharge apply. Fo Public Vehicles, rate vehicaccordingly.  See Public Vehicle Section	0% of ersons and ed for d uired l er t of er apply. y once 3 priate es are d, cle is the r cle	6 A	Standard Endorsement Form Number, Title and Purpose  Permission to Carry Passengers for Compensation (For Use in the Province of Newfoundland and Labrador) Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles Rule 106.F and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	Rating  For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6aA is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of nonpaying passengers is part of Insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6aA would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6B	Standard Endorsement Form Number, Title and Purpose  School Bus (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	6C	Standard Endorsement Form Number, Title and Purpose  Public Passenger Vehicles	6C	Standard Endorsement Form Number, Title and Purpose  Public Passenger Vehicles (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy	6D	Standard Endorsement Form Number, Title and Purpose  Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	6D	Standard Endorsement Form Number, Title and Purpose  Driver Training School (For Use in the Province of Newfoundland and Labrador) Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/ observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	6F	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles	6F	Standard Endorsement Form Number, Title and Purpose  Public Passenger Vehicles (COMBINED LIMITS) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	7 5	Standard Endorsement Form Number, Title and Purpose Separate Limits (Liability)	7	ι	Standard Endorsement Form Number, Title and Purpose Separate Limits (Third Party Liability) (For Jse in the Province of Newfoundland and abrador)	FA manual update is name change only	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement	8	3	Standard Endorsement Form Number, Title and Purpose  Property Damage Reimbursement (Section A Only)(For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	9	Standard Endorsement Form Number, Title and Purpose  Marine Use Excluded	9	)	Standard Endorsement Form Number, Title and Purpose  Marine Use Excluded (Amphibious Vehicles) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy	16	Standard Endorsement Form Number, Title and Purpose  Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of – a. Vehicles for which proof of insurance is issued or filed. b. Experience-rated vehicles.	1	16	Standard Endorsement Form Number, Title and Purpose  Agreement for Suspension of Coverage (For Use in the Province of Newfoundland and Labrador) Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of: a. Vehicles for which proof of insurance is issued or filed.	FA update includes name change, and formatting	This will not impact premium

Rule		Current Wording			Approved	Change from Current	Premium impact on existing policies	
		c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven. e. Vehicles held for sale whether or not on an auto dealer's lot.			b. Experience-rated v c. The Recreational veh d. Vehicles that were driven. e. Vehicles held for s auto dealer's lot.			
Rule 152 Endorsements Applicable to POL 1		Standard Endorsement Rating Form Number, Title and Purpose		17	Standard Endorsement Form Number, Title and Purpose Reinstatement of	Rating  The refund for the	FA update includes name change, harmonize wording in	This will not impact premium
(Owner's Policy	17	Reinstatement of Coverage Used in connection with END 16. Refer to additional rules within manual for further information			Coverage (For Use in the Province of Newfoundland and Labrador) Used in connection with END 16. Refer to additional rules within manual for further information	period of cancellation is calculated according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. Refer to additional rules within manual for further information.	manual across all jurisdictions	This will not impact premium
Rule 152		Standard Endorsement Form	1		Standard En	dorsement Form	FA update includes name	This will not impact
Endorsements		Number, Title and Purpose			Number, Ti	itle and Purpose	change,	premium
Applicable to POL 1 (Owner's Policy	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the DCPD and optional physical damage premiums are based on the estimated or appraised current value.		19	and Labrador) Provides that, in the the maximum amour DCPD and optional pl of the policy is the ac vehicle or the specific (selected by the Insu The use of the endor respect of Motorcycle vehicles for which the	event of loss or damage, at of insurance under the hysical damage sections atual cash value of the ed dollar amount ared's), whichever is less sement is mandatory in as and Mopeds and all a DCPD and optional miums are based on the	harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name change	This will not impact premium
Applicable to POL 1(Owner's Policy	19A	Valued Automobiles	19A	Valued Automobile(s) (For Use in the Province of Newfoundland and Labrador)	only	
Rule 152  Endorsements Applicable to POL 1(Owner's	20	Standard Endorsement Form Number, Title and Purpose Loss of Use	20	Standard Endorsement Form Number, Title and Purpose Loss of Use (For Use in the Province of	FA manual update is name change only	This will not impact premium
Policy Rule 152		Standard Endorsement Form		Newfoundland and Labrador)  Standard Endorsement Form Number,	FA update includes	This will not impact
Endorsements Applicable to POL 1(Owner's Policy)	21A	Number, Title and Purpose  Receipts or Mileage Basis Fleet	21 <b>A</b> a	Title and Purpose  Receipts or Mileage Basis Fleet  Monthly Reporting Basis Fleet (For Use in the Province of Newfoundland and Labrador)	change capital letter to small letter and name change	premium
Rule 152 Endorsements Applicable to	21B	Standard Endorsement Form Number, Title and Purpose Blanket Basic Fleet	21 <del>B</del> t	Standard Endorsement Form Number, Title and Purpose  Blanket Basic Fleet	FA update includes change capital letter to small	This will not impact premium
POL 1(Owner's Policy)	216	Didliket Basic Fleet	2180	(For Use in the Province of Newfoundland and Labrador)	letter and name change	
Rule 152  Endorsements Applicable to POL 1(Owner's Policy)	22	Standard Endorsement Form Number, Title and Purpose  Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily	22	Standard Endorsement Form Number, Title and Purpose  Damage to Property of Passengers (For Use in the Province of Newfoundland and Labrador) Used to insure the Passenger Property Damage hazard when either (a) END 6aA or 6dD is attached to the policy or (b) END 6bB	FA update includes name change, capital letter to small letter	This will not impact premium
		Injury and Property Damage		is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage		

Rule		Current Wordi	ng			Approved Wo	rding	Change from Current	Premium impact on existing policies
Rule 152  Endorsements Applicable to		Standard Endorsement F Number, Title and Purpos		Rer	nov	e		As FA does not offer this endorsement, the manual is	This will not impact premiums
POL 1 (Owner's Policy)	22N	Cargo Insurance						being updated to remove from the list	T1: 11
Rule 152  Endorsements Applicable to	23A	Standard Endorse Number, Title an <b>Mortgage</b>		23	8 <b>A</b> a	Standard Endor Number, Title Mortgage (For Use in	and Purpose  the Province of	FA update includes change capital letter to small	This will not impact premium
POL 1 (Owner's Policy)						Newfoundland and L	abrador)	letter and name change	This will
Rule 152 Endorsements Applicable to		Standard Endorsement Form Number, Title and Purpose	Rating			Standard Endorsement Form Number, Title and	Rating	FA update includes capital letter to small letter,	This will not impact premium
POL 1 (Owner's Policy)	23B	Mortgage (Broad Form)	10% of total physical damage premium; minimum net annual \$25.	23 <del>B</del> b		Purpose  Mortgage (Broad Form) (For Use in the Province of Newfoundland and	10% of total optional physical damage premium; minimum net	name change, harmonize wording in manual across all jurisdictions	
Rule 152						Labrador)	annual \$25.	FA update	This will
Endorsements		Standard Endorse Number, Title a				Standard Endors Number, Title a		includes name change,	not impact premium
Applicable to POL 1 (Owner's Policy)	24	Fire Apparatus Excludes physical dama equipment removed fro while at the location of endorsement is mandat insurance applies to a fi	m the vehicle a fire. Use of the ory when the	4	( <b>a</b> E e tl	For Use in the Province and Labrador) excludes optional physical quipment removed from the location of a fire. Use an andatory when the insurghting vehicle	damage coverage on the vehicle while at of the endorsement is	harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	25	Standard Endorsement Form Number, Title and Purpose  Alteration Used by Servicing Carrier to record policy changes	25	Standard Endorsement Form Number, Title and Purpose  Alteration (Endorsement Changing or Correcting Statement(s) in the Application or Changing the Rating Classification) (For Use in the Province of Newfoundland and Labrador) Used by Servicing Carrier to record policy changes changes.	FA update includes capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	26	Standard Endorsement Form Number, Title and Purpose Disappearing Deductible	26	Standard Endorsement Form Number, Title and Purpose  Disappearing Deductible (All Perils or Collision Upset) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	27	Standard Endorsement Form Number, Title and Purpose  Legal Liability for Damage to Non- Owned Automobiles and Providing Other Coverages When Insured Persons Drive Other Automobiles The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.	27	Standard Endorsement Form Number, Title and Purpose  Legal Liability for Damage to Non-Owned Automobiles and Providing Other Coverages When Insured Persons Drive Other-Automobiles (For Use in the Province of Newfoundland and Labrador) The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his-their custody.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 152							FA update	This will
		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	includes name change,	not impact premium
Endorsements Applicable to POL 1 (Owner's Policy)	27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	27B	Business Operations Legal Liability for Damage to Non-Owned Automobile(s) Endorsement Business Operations for Non- Owned Automobiles in your Care, Custody or Control (For Use in the Province of Newfoundland and Labrador) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his-their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	harmonize wording in manual across all jurisdictions	
Rule 152							FA manual	This will
Endorsements		Standard Endorsement Forr Number, Title and Purpose		28A	Standard Endorsement Number, Title and Purp Excluded Driver Endorsement	-	update is name change	not impact premium
Applicable to POL 1 (Owner's	28A	Excluded Driver Endorsement		264	(For Use in the Province of Ne and Labrador)	wfoundland	only	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Persons	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Person(s)	FA manual update is format change only	This will not impact premium	
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may not be used in conjunction with END 31	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery (For Use in the Province of Newfoundland and Labrador) Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may END 30 may not be used in conjunction with END 31	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 152 Endorsements Applicable to POL 1 (Owner's Policy)	31	Standard Endorsement Form Number, Title and Purpose  Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Standard Endorsement Form Number, Title and Purpose  Non-Owned Equipment (For Use in the Province of Newfoundland and Labrador) Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium	

Rule		Current Wording			Approve	Change from Current	Premium impact on existing policies	
Rule 152 Endorsements		Standard Endorsement Form Number, Title and Purpose				Endorsement Form , Title and Purpose	FA manual update is	This will not impact
Applicable to POL 1(Owner's Policy)	32	Recreational Vehicles		32	Recreational Vehicle		name change only	premium
Rule 152  Endorsements Applicable to POL 1(Owner's Policy)	35	Standard Endorsement Form Rating Number, Title and Purpose Emergency Note: On existing policies		35	Standard Endorsement Form Number, Title and Purpose Emergency Service (For Use in the	Rating  No longer available Note: On existing policies where END 35 has been	FA update includes name change, harmonize wording in manual across	This will not impact premium
,,		Service No longer available where END 35 has been applied on a vehicle, the endorsement will reamin the vehicle is removed fro the policy.			Province of Newfoundland and Labrador) No longer available	applied on a vehicle, the endorsement will reamin remain until the vehicle is removed from the policy.	all jurisdictions	
Rule 152					Standard	d Endorsement Form	FA manual update is	This will not impact
Endorsements		Standard Endorsement Form Number, Title and Purpose		36		r, Title and Purpose mobiles used exclusively	name change	premium
Applicable to POL 1 (Owner's Policy)	36	Commercial Automobiles used exclusively for Pleasure				Use in the Province of	only	
Rule 152		Standard Endorsement Form Number, Title and Purpose				d Endorsement Form r, Title and Purpose	FA update includes name	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damar theft or attempted theft, the maximum am of insurance for the equipment or the actual cash value is \$1,500 in total.  Where a vehicle is insured for Comprehens Specified Perils, this endorsement must be added if the Insured does not wish to purch additional coverage. This endorsement must signed by the Insured.	ount I ve or	37	Limitation to Auto Electronic Common Use in the Provin Labrador) Provides that, in the theft or attempted insurance for the evalue is \$1,500 in to the evalue in the theft of the evalue is \$1,500 in the theft of the evalue is \$1,500 in the theft of the evalue is \$1,500 in the theft of the the theft of the the theft of the	emobile Sound and unication Equipment. (For ce of Newfoundland and e event of loss or damage by theft, the maximum amount of quipment or the actual cash total.  Insured for Comprehensive or s endorsement must be added not wish to purchase e. This endorsement must be	change, harmonize wording in manual across all jurisdictions	premium

Rule		Curre	ent Wording		Approved Wording		Change from Current	Premium impact on existing policies	
Rule 152 Endorsements		Standard Endorsement Form Number,	Rating		Fo	tandard Endorsement orm Number, Title and urpose	Rating	FA update includes, harmonize	This will not impact premium
Applicable to POL 1 (Owner's Policy)	38	Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	B III	ncreased Limit, utomobile Sound and lectronic ommunication quipment (For Use in ne Province of ewfoundland and abrador)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	wording in manual across all jurisdictions	
Rule 152								FA manual	This will
Endorsements			ndorsement Form Title and Purpose				orsement Form e and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy)	40	Fire and Thef		40	(	ire and Theft Deduc		only	
Rule 152								FA manual	This will
Endorsements			d Endorsement Form er, Title and Purpose				lorsement Form le and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy)	43		epreciation Deduction	43	BR	Removing Limited Depreciation Dedu (For Use in the Pro Newfoundland and	Waiver of ction ovince of	only	·
Rule 152								FA manual	This will
Endorsements			rd Endorsement Form er, Title and Purpose				ndorsement Form Title and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's	43/		epreciation Deduction	43	B <del>A</del> R(L	L) Removing Limit		only	·
Policy)						(For Use in the I Newfoundland a			
Rule 152			rd Endorsement Form			Standard Endo Number, Title		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	44	Family Prote	er, Title and Purpose ection	4 4	(F	mily Protection or Use in the Province ad Labrador)	·	name change only	premium

Rule		Current \	Vording		Approved	Wording	Change from Current	Premium impact on existing policies
COMMERCIA	AL S	ECTION						
Rule 243  Endorsements Applicable to POL 1(Owner's Policy)	2	Number, Tit Providing Coverage Drive Other Automo	ner automobiles' Liability coverage to persons	2	Number, Tit  Providing Coverage W Drive Other Automobi Named Person(s) (Fo Newfoundland and La Extends the 'drive other	iles Endorsement r Use in the Province of brador) automobiles' Liability and age to persons other than	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243  Endorsements Applicable to		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, and harmonize	This will not impact premium
POL 1(Owner's Policy)	3	Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured's must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the-insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%			Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the-Insured's custody as if he they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%	wording in manual across all jurisdictions	

Rule		C	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies	
Rule 243  Endorsements Applicable to POL 1(Owner's Policy)	Standard Endorsement Form Number, Title and Purpose  4A Permission to Carry Explosives  243		4#		Permission	Standard Endorsement Form Number, Title and Purpose to Carry Explosives (For Use in the Newfoundland and Labrador)	FA includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	4B	Nur	dard Endorsement Form nber, Title and Purpose to Carry Radioactive		4 <del>B</del> b	Permission	Standard Endorsement Form Number, Title and Purpose to Carry Radioactive- Materials- the Province of Newfoundland and	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	5	N Permission to	andard Endorsement Form umber, Title and Purpose Rent or Lease Automobiles and verage to the Specified Lessee(s		Standard Endorsement Form Number, Title and Purpose  5 Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) (Specified Lessee) (For Use in the Province of Newfoundland and Labrador)			FA manual update is name change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1(Owner's Policy)	5C	Standard Endorsem ent Form Number, Title and Purpose  Permission to Rent or Lease (unspecifie d lessees - short term leases only)	Rating  The following premiums apply to a policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07 Commercial Vehicles Light Trucks200% of 43/Heavy Trucks175% of 64/C Private Trailers a. Liability	/0 0 0	Standard Endorsement Form Number, Title and Purpose  Permission to Rent or Lease (Unspecified Lessees - Short Term Leases Only) (For Use in the Province of Newfoundlan d and Labrador)		Rating  The following premiums apply to the policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0  Private Trailers a. Liabilityadd \$15 b. Optional Physical Damage250% of normal rate  MotorHomes & Camper Units	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium  This will not impact premium  This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
		b. Optional Physical Damage		a.Liability	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 243				,	FA manual update is	This will not impact
Endorsements Applicable to		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	name change only	premium
POL 1(Owner's Policy)	5D	Conversion Coverage (rented or leased automobiles)	5D	Conversion Coverage (rented or leased automobiles) (For Use in the Province of Newfoundland and Labrador)	Offity	

Rule		Curre	nt Wording		Approv	ved Wording	Change from Current	Premium impact on existing policies
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	6A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation	Rating  For Private Passenger Vehicles used in car pools: add 10% of Liability premium.  Volunteers:  A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.  Other Private Passenger Vehicles used to transport passengers:  i) If transportation of nonpaying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply.  ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.  iii) All others, then appropriate taxi, limousine or bus rates are applicable.  END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle	6A	Standard Endorsement Form Number, Title and Purpose Permission to Carry Passengers for Compensation (For Use in the Province of Newfoundland and Labrador)	Rating  For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A Volunteers:  A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6aA is not required and there is no additional premium charge.  Other Private Passenger Vehicles used to transport passengers:  i) If transportation of nonpaying passengers is part of Insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A  ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A  iii) All others, then appropriate taxi, limousine or bus rates are applicable.  END 6aA would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle	FA update includes name change, and harmonize wording in manual across all jurisdictions	policies  This will not impact premium
			accordingly. See Public Vehicle Section	<u> </u>		Section		

Rule				Approved Wording	Change from Current	Premium impact on existing policies
Rule 243		Standard Endorsement Form		Standard Endorsement Form	FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy	6B	Number, Title and Purpose  School Bus	6B	Number, Title and Purpose  School Bus (For Use in the Province of Newfoundland and Labrador)	name change only	premium
Rule 243 Endorsements Applicable to	6C	Standard Endorsement Form Number, Title and Purpose	6C	Standard Endorsement Form Number, Title and Purpose Public Passenger Vehicles	FA manual update is name change only	This will not impact premium
POL 1 (Owner's Policy	60	Public Passenger Vehicles	60	(For Use in the Province of Newfoundland and Labrador)	Offiny	
Rule 243 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA update includes name change, and	This will not impact premium
Applicable to POL 1 (Owner's Policy	6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	6D	Driver Training School (For Use in the Province of Newfoundland and Labrador) Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	harmonize wording in manual across all jurisdictions	
Rule 243 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy	6F	Public Passenger Vehicles	6F	Number, Title and Purpose  Public Passenger Vehicles (COMBINED LIMITS) (For Use in the Province of Newfoundland and Labrador)	only	premium

Rule	Current Wording	rding Approved Wording		Premium impact on existing policies
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	in t	Standard Endorsement Form Number, Title and Purpose parate Limits (Third Party Liability) (For Use the Province of Newfoundland and brador)	FA manual update is name change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy		Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement (Section A Only)(For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy		Standard Endorsement Form Number, Title and Purpose Marine Use Excluded (Amphibious Vehicles) For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of – a. Vehicles for which proof of insurance is issued or filed.  b. Experience-rated vehicles. c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven. e. Vehicles held for sale whether or not on an auto dealer's lot.	Standard Endorsement Form Number, Title and Purpose  Agreement for Suspension of Coverage (For Use In the Province of Newfoundland and Labrador)  The Liability, DCPD, Accident Benefits and Collision overages in respect of a vehicle that is temporarily aid up may be suspended by means of END 16. The endorsement does not suspend the Liability and accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in espect of most private passenger and commercial type vehicles. It is not available in respect of:  1. Vehicles for which proof of insurance is issued or filed.  2. Experience-rated vehicles.  3. The Recreational vehicles/items to which the exercational Vehicles Section relates.  3. Vehicles that were never intended to be driven.  3. Vehicles held for sale whether or not on an auto lealer's lot.	FA update includes name change, and formatting	This will not impact premium

Rule					Approve	d Wording	Change from Current	Premium impact on existing policies
Rule 243 Endorsements		Standard Endorsement Form Rating		Fo	andard Endorsement orm Number, Title nd Purpose	Rating	FA update includes name change,	This will not impact premium
Applicable to POL 1 (Owner's Policy	17	Standard Endorsement Form Number, Title and Purpose  Reinstatement of Coverage Used in connection with END 16. Refer to additional rules within manual for further information	17	Co in No La Us wi ad ma	einstatement of overage (For Use the Province of ewfoundland and abrador) sed in connection ith END 16. Refer to Editional rules within anual for further formation	The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. Refer to additional rules within manual for further information.	harmonize wording in manual across all jurisdictions	
Rule 243		Standard Endorsement Form			Standard I	Endorsement Form	FA update includes name	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy			19	Pumber, Title and Purpose  Limitation of Amount (For Use in the Province of Newfoundland and Labrador) Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured's), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the DCPD and optional physical damage premiums are based on the estimated or appraised current value.			change, harmonize wording in manual across all jurisdictions	premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	19A	Standard Endorsement Form Number, Title and Purpose Valued Automobiles	19	A	Number, Title Valued Auto (For Use in the		FA manual update is name change only	This will not impact premium
Rule 243		Ctandard Endargement Form	1		Ctondered	Endowsoment Form	FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy	20	Standard Endorsement Form Number, Title and Purpose Loss of Use	20		Number, Loss of Use	Endorsement Form Title and Purpose  ovince of Newfoundland	update is name change only	not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	21A	Standard Endorsement Form Number, Title and Purpose  Receipts or Mileage Basis Fleet	21 <b>A</b> a	Standard Endorsement Form Number, Title and Purpose  Receipts or Mileage Basis Fleet  Monthly Reporting Basis Fleet (For Use in the Province of Newfoundland and Labrador)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	21B	Standard Endorsement Form Number, Title and Purpose  Blanket Basic Fleet	21 <del>8</del> b	Standard Endorsement Form Number, Title and Purpose  Blanket Basic Fleet (For Use in the Province of Newfoundland and Labrador)	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	22	Standard Endorsement Form Number, Title and Purpose  Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	22	Standard Endorsement Form Number, Title and Purpose  Damage to Property of Passengers (For Use in the Province of Newfoundland and Labrador) Used to insure the Passenger Property Damage hazard when either (a) END 6aA or 6dD is attached to the policy or (b) END 6bB is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	FA update includes name change, capital letter to small letter	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy	22N	Standard Endorsement Form Number, Title and Purpose  Cargo Insurance	Remove	3	As FA does not offer this endorsement, the manual is being updated to remove from the list	This will not impact premiums
Rule 243  Endorsements Applicable to POL 1(Owner's Policy	23A	Standard Endorsement Form Number, Title and Purpose Mortgage	23 <del>A</del> a	Standard Endorsement Form Number, Title and Purpose  Mortgage (For Use in the Province of Newfoundland and Labrador)	FA update includes change capital letter to small letter and name change	This will not impact premium

Rule		Current Word	ding			Approved Word	ling	Change from Current	Premium impact on existing policies
Rule 243 Endorsements		Standard Endorsement Form Number, Title and	Rating			Standard Endorsement Form	Rating	FA update includes capital letter	This will not impact premium
Applicable to POL 1(Owner's Policy	23B	Purpose  Mortgage (Broad Form)	10% of total physical damage premium; minimum net annual \$25.		23 <del>B</del> b	Number, Title and Purpose  Mortgage (Broad Form) (For Use in the Province of Newfoundland and Labrador)	10% of total optional physical damage premium; minimum net annual \$25.	to small letter, name change, harmonize wording in manual across all jurisdictions	
Rule 243								FA update	This will
Endorsements		Standard Endor Number, Title				Standard Endorsen Number, Title and		includes name change,	not impact premium
Applicable to POL 1(Owner's Policy	24	Fire Apparatus Excludes physical damag equipment removed from the location of a fire. Use mandatory when the insu fire-fighting vehicle	e coverage on the vehicle while at of the endorsement is		(   La Ex ec lo	ire Apparatus For Use in the Province of Nabrador) xcludes optional physical dama quipment removed from the ve cation of a fire. Use of the end hen the insurance applies to a	lewfoundland and ge coverage on hicle while at the orsement is mandatory	harmonize wording in manual across all jurisdictions	,
Rule 243			_			Standard Endorsen	nent Form	FA update	This will
Endorsements		Standard Endorse Number, Title ar		11-	25 A	Number, Title and Iteration (Endorsement Cha		includes capital letter	not impact premium
Applicable to POL 1(Owner's Policy)	25	Alteration Used by Servicing Carrier changes	•		S R (I L	tatement(s) in the Applicative transmission of the transmission of transmission of the transmission of the transmission of transmissio	ion or Changing the	to small letter, name change, harmonize wording in manual across all jurisdictions	
Rule 243		Standard Endorse Number, Title a				Standard Endorse Number, Title a		FA manual	This will
Endorsements Applicable to POL 1(Owner's	26	Disappearing Deductible	iu i ui puse		26	Disappearing Deductible Collision Upset) (For Use Newfoundland and Labra	(All Perils or in the Province of	update is name change only	not impact premium
Policy) Rule 243		Standard Endors				Standard Endorsen		FA manual	This will
Endorsements Applicable to POL 1(Owner's Policy)	27	Number, Title a Legal Liability for Damage Automobiles and Providing When Insured Persons Dri	to Non-Owned g Other Coverages		A: W	Number, Title and egal Liability for Damage to utomobiles and Providing Other Insured Persons Drive For Use in the Province of Nabrador)	Non-Owned ther Coverages Other Automobiles	update is name change only	not impact premium

Rule		Curren	t Wording		Approved W	ording/	Change from Current	Premium impact on existing policies
Rule 243 Endorsements Applicable to		Standard Endorsement Form Number, Title and	Rating	27B	Standard Endorsement Form Number, Title and Purpose Business Operations Legal Liability For	Rating  Coverage premiums charged are those	FA update includes name change, harmonize	This will not impact premium
POL 1(Owner's Policy)	27B	Purpose  Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence.	Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle. The limit per occurrence is used to calculate rate group; model year is assumed to be the current year.  Non-Owned Trailers  Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. exposure surcharge if required.  NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)		Damage To Non- Owned Automobiles Endorsement Business Operations for Non-Owned Automobiles in your Care, Custody or Control (For Use in the Province of Newfoundland and Labrador) The purpose of the endorsement is to cover Covers the Insured's legal liability for loss of or damage to a non- owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his-their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non-owned automobiles.	applicable to the highest rated vehicle as if the Insured owned such a vehicle. The limit per occurrence is used to calculate rate group; model year is assumed to be the current year. Non-Owned Trailers Optional Physical Damage Charge the premium applicable for these coverages on each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply U.S. Outside Province exposure surcharge if required.  NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)	wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 243  Endorsements Applicable to POL 1(Owner's	28A	Standard Endorsement Form Number, Title and Purpose Excluded Driver Endorsement	28A	Standard Endorsement Form Number, Title and Purpose Excluded Driver Endorsement (For Use in the Province of	FA manual update is name change only	This will not impact premium
Policy)  Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Persons	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Person(s)	FA manual update is format change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may not be used in conjunction with END 31  The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway"	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery (For Use in the Province of Newfoundland and Labrador)  Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may END 30 may not be used in conjunction with END 31.  The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway"	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

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

Rule	Current Wording						Approved \	Change from Current	Premium impact on existing policies	
Rule 243			rd Endorsement Form er, Title and Purpose					dorsement Form	FA update includes name	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy)	Jimitation to Automobile Sound and Electronic Communication Equipment.  Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.  Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.				37	7	Limitation to Auto Electronic Commo (For Use in the Polymer of the Polymer of the Auto Memory of the Auto Memory of the Auto equipment or the a \$1,500 in total.  Where a vehicle is a Comprehensive or a endorsement must does not wish to pu	re a vehicle is insured for prehensive or Specified Perils, this rsement must be added if the Insured not wish to purchase additional rage. This endorsement must be		premium
Rule 243 Endorsements Applicable to		Standard Rating Endorsement Form Number, Title and				Er Nu	andard ndorsement Form umber, Title and urpose	Rating	FA update includes, harmonize wording in	This will not impact premium
POL 1 (Owner's Policy)  Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	38	Purpose  Increased Limit, Automobile Sound and Electronic Communicatio n Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.		38	Ir B Au Co Ec Us	ncreased Limit, utomobile Sound and Electronic ommunication quipment (For se in the Province f Newfoundland and Labrador)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	manual across all jurisdictions	
	40		ndorsement Form itle and Purpose t <b>Deductible</b>		40	)		dorsement Form tle and Purpose ductible rovince of	FA manual update is name change only	This will not impact premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	43	Standard Endorsement Form Number, Title and Purpose Removing Depreciation Deduction	43R	D (I	Standard Endorsement Form Number, Title and Purpose emoving Limited Waiver of epreciation <del>Deduction</del> For Use in the Province of ewfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	43A	Standard Endorsement Form Number, Title and Purpose Removing Depreciation Deduction for Specified Lessee(s)	43 <del>A</del> R	(L)	Standard Endorsement Form Number, Title and Purpose  Removing-Limited Waiver of Depreciation-Deduction for (Specified Lessee(s) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)	44	Standard Endorsement Form Number, Title and Purpose Family Protection	44	(Fo	Standard Endorsement Form Number, Title and Purpose nily Protection r Use in the Province of wfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 323.D.c  Accident and Conviction  Conviction Definitions		ng of 50 kph or more over limit	Speedin	ng in	excess of 50 kph <del>or more</del> over limit	Aims to harmonize the wordings across all section of the NL Manual	This will not impact premiums

Rule		Current \	Wording		Approved	Change from Current	Premium impact on existing policies	
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose  2 Providing Coverage When Named Persons Drive Other Automobiles Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the insured and spouse.  38  Standard		e When Named or Automobiles ner automobiles' Liability coverage to persons	2	Standard En Number, Ti Providing Coverage Drive Other Automol Named Person(s)(Fo Newfoundland and L Extends the 'drive othe and Accident Benefits of than the Insured and s	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium	
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy)	3	Standard Endorsement Form Number, Title and Purpose Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their	Rating  Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this	3	Standard Endorsement Form Number, Title and Purpose  Drive Government Automobiles (For Use in the Province of Newfoundland and Labrador) Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured's must specify the types of vehicle	Rating  Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the-Insured's custody as if he they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
		custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%		that may be in their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%		

Rule			Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy)	Standard Endorsement Form Number, Title and Purpose  4A Permission to Carry Explosives					the Prov	Standard Endorsement Form Number, Title and Purpose  Permission to Carry Explosives (For Use in the Province of Newfoundland and Labrador)		This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy)	4B	Nur	dard Endorsement Form nber, Title and Purpose <b>to Carry Radioactive</b>		Standard Endorsement Form Number, Title and Purpose  4Bb Permission to Carry Radioactive- Materials- (For Use in the Province of Newfoundland and Labrador)		FA update includes change capital letter to small letter and name change	This will not impact premium	
Rule 338  Endorsements Applicable to POL 1(Owner's Policy)	5	Num Permission to	ard Endorsement Form ber, Title and Purpose Rent or Lease Automobiles Coverage to the Specified		Standard Endorsement Form Number, Title and Purpose  5 Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) (Specified Lessee) (For Use in the Province of Newfoundland and Labrador)		FA manual update is name change only	This will not impact premium	
Rule 338  Endorsements Applicable to POL 1		Standard Endorsemen t Form Number, Title and Purpose	Rating			Standard Endorsem ent Form Number, Title and Purpose	Rating	FA update includes name change, harmonize wording in	This will not impact premium
(Owner's Policy)	5C	Permission to Rent or Lease (unspecifie d lessees - short term leases only)	The following premiums apply to the policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Per Private Passenger250% of 07, Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks175% of 64/0 Tractor/Trailers175% of 64/0 Private Trailersadd \$15 b. Optional Physical Damage250% of norm. MotorHomes & Camper Units a. Liability	rils: /0	5C	Permission to Rent or Lease (Unspecified Lessees - Short Term Leases Only) (For Use in the Province of Newfoun dland and Labrador)	The following premiums apply to the policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks175% of 64/0 Private Trailers175% of 64/0 Private Trailers a. Liabilityadd \$15 b. Optional Physical Damage250% of normal  MotorHomes & Camper Units a. Liability250% of 07/0 rate b.DCPD250% of 07/0 rate	manual across all jurisdictions	

Rule		Curre	nt Wording		Appro	oved Wording	Change from Current	Premium impact on existing policies
		appi Cam Mote DR ( Sno norr Refe	wmobiles & ATVs250% of		norma  Vehicl a.Liab b.Opti norma NOTE Private Motore Snown  Refer furthe	onal Physical Damage250% of al rate  es with mounted Camper Unit ility		
						e Trailers and Camper Units.		
Rule 338			rd Endorsement Form er, Title and Purpose		Stand	dard Endorsement Form	FA manual update is	This will not impact
Endorsements Applicable to POL 1(Owner's Policy)	5D	Conversion Cov automobiles)	erage (rented or leased	5D	Conversion Cove	nber, Title and Purpose erage <del>(rented or leased</del> For Use in the Province of and Labrador)	name change only	premium
Rule 338  Endorsements Applicable to POL 1		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, and harmonize	This will not impact premium
(Owner's Policy)	6A	Permission to Carry Passengers for Compensation	For Private Passenger Vehicles used in car pools: add 10% of Liability premium.  Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.  Other Private Passenger Vehicles used to transport passengers: i)If transportation of non-paying passengers is part of insured's job and employer reimburses	6A	Permission to Carry Passengers for Compensation (For Use in the Province of Newfoundland and Labrador)	For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6aA is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses	wording in manual across all jurisdictions	

Rule	Rule Current Wording				Approved Wording	Change from Current	Premium impact on existing policies
		employee for expenses - then 07 rates apply.  ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.  iii) All others, then appropriate taxi, limousine or bus rates are applicable.  END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section			employee for expenses - then 07 rates apply. Attach 6A ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6aA would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section		
Rule 338						FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy	6B	School Bus		6B	School Bus (For Use in the Province of Newfoundland and Labrador)	only	
Rule 338						FA manual	This will
Endorsements		Standard Endorsement Form			Standard Endorsement Form	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy)	6C	Number, Title and Purpose  Public Passenger Vehicles		6C	Number, Title and Purpose  Public Passenger Vehicles (For Use in the Province of Newfoundland and Labrador)	only	premum
Rule 338	<b> </b>		_   -			FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	includes name change, and	not impact premium
Applicable to POL 1 (Owner's Policy)	6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22		6D	Driver Training School (For Use in the Province of Newfoundland and Labrador) Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	harmonize wording in manual across all jurisdictions	

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles		6F		only	premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy)	7 5	Standard Endorsement Form Number, Title and Purpose Separate Limits (Liability)		7	Standard Endorsement Form Number, Title and Purpose  Separate Limits (Third Party Liability) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 338 Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	8	Property Damage Reimbursemen	t	8	Property Damage Reimbursement (Section A Only)(For Use in the Province of Newfoundland and Labrador)	only	
Rule 338 Endorsements		Standard Endorsement Form			Standard Endorsement Form	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	9	Number, Title and Purpose  Marine Use Excluded		9	Number, Title and Purpose  Marine Use Excluded (Amphibious Vehicles) (For Use in the Province of Newfoundland and Labrador)	only	premium

Rule		Current Wording			Approved	Wording	Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	16	Standard Endorsement Form Number, Title and Purpose  Suspension of Coverage  The Liability, DCPD, Accident Benefits and Collisic coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial type vehicles. is not available in respect of — a. Vehicles for which proof of insurance is issued or filed. b. Experience-rated vehicles. c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven e. Vehicles held for sale whether or not on an aut dealer's lot.	It .	16	Number, Tage and the Province of Labrador) The Liability, DCPD, Accoverages in respect of laid up may be suspendendorsement does not Accident Benefits cover other vehicles". The entrespect of most private type vehicles. It is not a. Vehicles for which priled.  b. Experience-rated veloc. The Recreational Vehicles d. Vehicles that were not the Province of the Provin	roof of insurance is issued or hicles. hicles/items to which the	FA update includes name change, and formatting	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	17	Standard Endorsement Form Number, Title and Purpose  Reinstatement of Coverage Used in connection with END 16. Refer to additional rules within manual for further information		17	Standard Endorsement Form Number, Title and Purpose Reinstatement of Coverage (For Use in the Province of Newfoundland and Labrador) Used in connection with END 16. Refer to additional rules within manual for further information	Rating  The refund for the period of cancellation is calculated according to the table printed on the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.  Refer to additional rules within manual for further information.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording	Approved Wording		Change from Current	Premium impact on existing policies	
Rule 338						FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	includes name change,	not impact premium
Applicable to POL 1 (Owner's Policy	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the DCPD and optional physical damage premiums are based on the estimated or appraised current value.	19	(For New Provision of the vehical content of	tation of Amount Use in the Province of foundland and Labrador) des that, in the event of loss or damage, naximum amount of insurance under the D and optional physical damage sections e policy is the actual cash value of the cle or the specified dollar amount cted by the Insured's), whichever is less. use of the endorsement is mandatory in ect of Motorcycles and Mopeds and all cles for which the DCPD and optional ical damage premiums are based on the nated or appraised current value.	harmonize wording in manual across all jurisdictions	
Rule 338					· · · · · · · · · · · · · · · · · · ·	FA manual	This will
Endorsements Applicable to	19A	Standard Endorsement Form Number, Title and Purpose  Valued Automobiles	19A		Standard Endorsement Form Number, Title and Purpose  Valued Automobile(s)	update is name change only	not impact premium
POL 1 (Owner's Policy					(For Use in the Province of Newfoundland and Labrador)	Grify	
Rule 338						FA manual	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy	20	Loss of Use	20	(F	ess of Use or Use in the Province of ewfoundland and Labrador)	only	
Rule 338						FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose			Standard Endorsement Form Number, Title and Purpose	includes change capital	not impact premium
Applicable to POL 1 (Owner's Policy	21A	Receipts or Mileage Basis Fleet	21 <del>A</del>	a	Receipts or Mileage Basis Fleet Monthly Reporting Basis Fleet (For Use in the Province of Newfoundland and Labrador)	letter to small letter and name change	

Rule		Current Wording	9		Approved Wo	ording	Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	21B	Standard Endorsement I Number, Title and Purpo Blanket Basic Fleet		21 <del>B</del> b	Standard Endorse Title and Purpose Blanket Basic Fl (For Use in the Newfoundland a	leet Province of	FA update includes change capital letter to small letter and name change	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	22	Standard Endorser Number, Title and Damage to Property of P to insure the Passenger Pro- hazard when either (a) END attached to the policy or (b attached but separate Pass limits are required in respe and Property Damage	Purpose Passengers Used Operty Damage D 6a or 6d is D END 6b is enger Hazard	22	Number, Title  Damage to Property of  (For Use in the Provinand Labrador)	enger Property Damage END 6aA or 6dD is r (b) END 6bB is Passenger Hazard limits	FA update includes name change, capital letter to small letter	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy Rule 338  Endorsements Applicable to POL 1 (Owner's	22N	Standard Endorsement For Number, Title and Purpose  Cargo Insurance  Standard Endorsem Number, Title and  Mortgage	ent Form	Remov	Standard Endo Number, Title Mortgage (For Use i Newfoundland and I	and Purpose n the Province of	As FA does not offer this endorsement, the manual is being updated to remove from the list FA update includes change capital letter to small letter and name change	This will not impact premiums  This will not impact premium
Policy Rule 338  Endorsements Applicable to POL 1 (Owner's Policy		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes capital letter to small letter, name change, harmonize wording in manual across	This will not impact premium

Rule		Current Word	ding		Approved Wo	Change from Current	Premium impact on existing policies	
	23B	Mortgage (Broad Form)	10% of total physical damage premium; minimum net annual \$25.	23 <del>8</del> t	Mortgage (Broad Form) (For Use in the Province of Newfoundland and Labrador)	10% of total optional physical damage premium; minimum net annual \$25.	all jurisdictions	
Rule 338							FA update	This will
Endorsements		Standard Endor Number, Title			Standard Endo Number, Title		includes name change,	not impact premium
Applicable to POL 1 (Owner's Policy	24	Fire Apparatus Excludes physical dam equipment removed fi while at the location of endorsement is mand insurance applies to a	rom the vehicle of a fire. Use of the atory when the	24	Fire Apparatus (For Use in the Prove Newfoundland and Excludes optional phy coverage on equipment vehicle while at the loof the endorsement is the insurance applies vehicle	Labrador) sical damage nt removed from the cation of a fire. Use mandatory when	harmonize wording in manual across all jurisdictions	
Rule 338		Standard Endors Number, Title a			Standard Endorse Number, Title ar		FA update includes	This will not impact
Endorsements Applicable to POL 1	25	Alteration Used by Servicing Carr policy changes		25	Alteration (Endorsement Correcting Statement(s Application or Changing	nt Changing or s) in the	capital letter to small letter, name change, harmonize	premium
(Owner's Policy					Classification) (For Use in the Provinc Newfoundland and Lab Used by Servicing Carrier changes changes.	rador)	wording in manual across all jurisdictions	
Rule 338		Standard Endor Number, Title			Standard Endo Number, Title		FA manual update is	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy	26	Disappearing Deduc		26	Disappearing Deduction Collision Upset) (For Province of Newfour Labrador)	ctible (All Perils or or Use in the	name change only	premium

Rule		Current Wording				Approved Wording		Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	27	Standard Endorsement Form Number, Title and Purpose  27 Legal Liability for Damage to Non-Owned Automobiles and Providing Other Coverages When Insured Persons Drive Other Automobiles				Standard Endorsement For Number, Title and Purpo Legal Liability for Damage to N Automobiles and Providing Other Coverages When Insured Personant Other Automobiles (For Use in the Province of Newfoundland and Labrador)	se on-Owned eer	FA manual update is name change only	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	27E	Standard Endorsement Form Number, Title and Purpose  Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Rating  Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	27	<b>77B</b>	Standard Endorsement Form Number, Title and Purpose  Business Operations—Legal Liability for-Damage to Non- Owned Automobile(s) Endorsement Business Operations for Non-Owned Automobiles in your Care, Custody or Control (For Use in the Province of Newfoundland and Labrador) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his-their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non- owned automobiles.	Rating  Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	28A	Standard Endorsement Form Number, Title and Purpose Excluded Driver Endorsement	28A	Standard Endorsement Form Number, Title and Purpose  Excluded Driver Endorsement (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Persons	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Person(s)	FA manual update is format change only	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may not be used in conjunction with END 31	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery (For Use in the Province of Newfoundland and Labrador)  Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may END 30 may not be used in conjunction with END 31	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	31	Standard Endorsement Form Number, Title and Purpose  Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Standard Endorsement Form Number, Title and Purpose  Non-Owned Equipment (For Use in the Province of Newfoundland and Labrador) Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	32	Standard Endorsement Form Number, Title and Purpose Recreational Vehicles	32	Standard Endorsement Form Number, Title and Purpose  Recreational Vehicles- (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	35	Standard Endorsement Form Number, Title and purpose Emergency Service	35	Standard Endorsement Form Number, Title and purpose  Emergency Service (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	36	Standard Endorsement Form Number, Title and Purpose  Commercial Automobiles used exclusively for Pleasure	36	Standard Endorsement Form Number, Title and Purpose  Commercial Automobiles used exclusively for Pleasure (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy	37	Standard Endorsement Form Number, Title and Purpose  Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.  Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	37	Standard Endorsement Form Number, Title and Purpose  Limitation to Automobile Sound and Electronic Communication Equipment. (For Use in the Province of Newfoundland and Labrador)  Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.  Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	manual across all jurisdictions	This will not impact premium

Rule		Curre	ent Wording			Approved 1	Wording	Change from Current	Premium impact on existing policies
Rule 338 Endorsements		Standard Endorsement Form Number,	Rating			dard Endorsement Number, Title and ose	Rating	FA update includes, harmonize	This will not impact premium
Applicable to POL 1 (Owner's Policy (Owner's Policy)	38	Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Incre Auto and I Comi Equip in the	eased Limit, mobile Sound Electronic munication oment (For Use e Province of foundland and ador)	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	wording in manual across all jurisdictions	, and the second
Rule 338								FA manual	This will
Endorsements			ndorsement Form Fitle and Purpose				ndorsement Form itle and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy	40	Fire and Theft [		40	(1	ire and Theft Dedu		only	premium
Rule 338				 				FA manual	This will
Endorsements			rd Endorsement Form er, Title and Purpose				Endorsement Form Title and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy	43	Removing Dep	reciation Deduction	43R	Đ(	eduction	laiver of-Depreciation	only	·
Rule 338								FA manual	This will
Endorsements			rd Endorsement Form er, Title and Purpose				Endorsement Form , Title and Purpose	update is name change	not impact premium
Applicable to POL 1 (Owner's Policy	43A	Removing Dep Specified Less	preciation Deduction for ee(s)	43 <b>A</b> R	(L)	Deduction for (S	ed Waiver of Depreciation pecified Lessee <del>(s</del> ) Province of Newfoundland	only	
Rule 338			ard Endorsement Form				dorsement Form	FA manual	This will
Endorsements Applicable to POL 1 (Owner's Policy	44	Family Prote	ber, Title and Purpose ection	44	(Fo	nily Protection	tle and Purpose vince of Newfoundland	update is name change only	not impact premium

**Approved Wording** 

**Change from** Premium

**Current Wording** 

Rule

Kule	Current Wording	Approved wording	Current	impact on existing policies
	NAL SECTION			
Rule 409  Motorcycles & Mopeds C. Rating Notes – Optional Physical Damage	C. Rating Notes – Optional Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages.	C. Rating Notes – DCPD and Optional Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages.	To harmonize the wordings across all jurisdictions. Also to make minor corrections (letter case use and remove endorsement	This will not impact premium
	If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the insured.	If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the Insured.	name)	
	If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions:	If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions:		
	a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.	a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.		
	b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request.	b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request.		
	2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which physical damage coverage is provided. The endorsement requires the insured's signature.	2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured's signature	Minor corrections to harmonize across all jurisdictions.	

Rule		Current	Wording		Approved	d Wording	Change from Current	Premium impact on existing policies
Rule 409	This which		applied to every vehicle on ecified Perils coverage is	This which	END 40 – Fire and Then and sendorsement must be a ch Comprehensive or Sp vided. The endorsement nature.	Minor corrections to harmonize across all jurisdictions.	This will not impact premium	
Rule 425.D.c  Accident and Conviction  Conviction Definitions	Spe	eding of 50 kph or more	e over limit	Spe	eeding in excess of 50 kp	h <del>or more</del> over limit	Aims to harmonize the wordings across all section of the NL Manual	This will not impact premiums
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	2	Providing Coverag Drive Other Auton Extends the 'drive o	ther automobiles' Liability ts coverage to persons other	2	Providing Coverage Drive Other Auton Named Person(s)( Newfoundland and Extends the 'drive o	ther automobiles' Liability and verage to persons other than	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	3	Standard Endorsement Form Number, Title and Purpose  Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their	Rating  Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The	3	Standard Endorsement Form Number, Title and Purpose  Drive Government Automobiles (For Use in the Province of Newfoundland and Labrador) Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The	Rating  Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he they owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current	Wording			Approve	d Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)		custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%		th th co to d m	nsured's must specify he types of vehicle hat may be in their ustody and, in regard to the optional physical amage coverages, nust indicate the equired limit per ccurrence.	charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits: 50% Optional Physical Damage:100%	FA update includes name change, and harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442		Standard End	orsement Form			Standard En	ndorsement Form	FA update includes	This will not impact
Endorsements			e and Purpose				itle and Purpose	change capital	premium
Applicable to POL 1 (Owner's Policy)	4A			4.4	łа	Permission to Ca	rry Explosives (For ce of Newfoundland	letter to small letter and name change	
Rule 442		Chandaud Fad	orsement Form			Chandaud Fr	ndorsement Form	FA update includes	This will not impact
Endorsements		0 00.100.0 2.10	e and Purpose			0 (000.0 2.	itle and Purpose	change capital	premium
Applicable to POL 1 (Owner's Policy)	4B			48	<b>3</b> b	Permission to Car Materials- (For Use in the Pr Newfoundland an	ry Radioactive	letter to small letter and name change	<b>F</b>
Rule 442								FA manual	This will
	l	Charlend Fade					lorsement Form	update is	not impact
Endorsements		Standard Endor Number, Title		5	-		le and Purpose or Lease <del>Automobiles</del>	name change	premium
Applicable to POL 1 (Owner's Policy)	5	Permission to Rent Automobiles and Ex to the Specified Les	or Lease tending Coverage		a Ł	and Extending Cove	erage to the Specified d Lessee) (For Use in	only	

Rule		Cı	rrent Wording		Арр	proved Wording	Change from Current	Premium impact on existing policies
Rule 442  Endorsements Applicable to		Standard Endorsement Form Number, Title and Purpose Permission	Rating  The following premiums apply to		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes name change, harmonize wording in	This will not impact premium
POL 1 (Owner's Policy)	5C	to Rent or Lease (unspecified lessees - short term leases only)	the policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability	5C	Permission to Rent or Lease (Unspecified Lessees - sShort Term Leases Only) (For Use in the Province of Newfoundlan d and Labrador)	The following premiums apply to the policy and are not specifically for the endorsement:  1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liabilityadd \$15 b. Optional Physical Damage250% of normal  MotorHomes & Camper Units a. Liability250% of 07/0 rate b.DCPD250% of normal  Vehicles with mounted Camper Unit a. Liability250% of normal  Vehicles with mounted Camper Unit a. Liability250% of normal  Noticles with mounted Camper Unit a. Liability	manual across all jurisdictions	

Rule		Cur	rent Wording		Appro	oved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	5D	Standard Endorsement Form Number, Title and Purpose  5D Conversion Coverage (rented or leased automobiles)			Number Conversion Cove	rd Endorsement Form er, Title and Purpose erage <del>(rented or leased</del> or Use in the Province of nd Labrador)	FA manual update is name change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1	6A	Standard Endorsement Form Number, Title and Purpose Permission	Rating For Private Passenger Vehicles	6A	Standard Endorsement Form Number, Title and Purpose Permission to	Rating For Private Passenger Vehicles	FA update includes name change, and harmonize wording in	This will not impact premium
(Owner's Policy)		to Carry Passengers for Compensatio n Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles Rule 106.F and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	used in car pools: add 10% of Liability premium.  Volunteers:  A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.  Other Private Passenger  Vehicles used to transport passengers:  i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply.  ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.  iii) All others, then appropriate taxi, limousine or bus rates are applicable.  END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle Section		Carry Passengers for Compensation (For Use in the Province of Newfoundland and Labrador) Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles Rule 106.F and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	used in car pools: add 10% of Liability premium. Attach 6A Volunteers:  A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6aA is not required and there is no additional premium charge.  Other Private Passenger Vehicles used to transport passengers:  i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A  ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A  iii) All others, then appropriate taxi, limousine or bus rates are applicable.  END 6aA would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly.  See Public Vehicle Section	manual across all jurisdictions	

Rule			Approved Wording	Change from Current	Premium impact on existing policies	
Rule 442 Endorsements Applicable to	6B	Standard Endorsement Form Number, Title and Purpose School Bus	6B	Standard Endorsement Form Number, Title and Purpose School Bus	FA manual update is name change only	This will not impact premium
POL 1 (Owner's Policy)				(For Use in the Province of Newfoundland and Labrador)		
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	6C	Public Passenger Vehicles	6C	Public Passenger Vehicles (For Use in the Province of Newfoundland and Labrador)	only	
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form	FA update includes name change, and	This will not impact premium
Applicable to POL 1 (Owner's Policy)	6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	6D	Number, Title and Purpose  Driver Training School (For Use in the Province of Newfoundland and Labrador) Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	harmonize wording in manual across all jurisdictions	premium
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	FA manual update is name change	This will not impact premium
Applicable to POL 1 (Owner's Policy)	6F	Public Passenger Vehicles	6F	Public Passenger Vehicles (COMBINED LIMITS) (For Use in the Province of Newfoundland and Labrador)	only	
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)	7 S	Standard Endorsement Form Number, Title and Purpose Separate Limits (Liability)		Standard Endorsement Form Number, Title and Purpose Separate Limits (Third Party Liability) For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	8	Standard Endorsement Form Number, Title and Purpose Property Damage Reimbursement	8	Standard Endorsement Form Number, Title and Purpose  Property Damage Reimbursement (Section A Only)(For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)	9	Standard Endorsement Form Number, Title and Purpose  Marine Use Excluded	9	Standard Endorsement Form Number, Title and Purpose Marine Use Excluded (Amphibious Vehicles) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy	16	Standard Endorsement Form Number, Title and Purpose  Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of – a. Vehicles for which proof of insurance is issued or filed. b. Experience-rated vehicles. c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven. e. Vehicles held for sale whether or not on an auto dealer's lot.	16	Standard Endorsement Form Number, Title and Purpose  Agreement for Suspension of Coverage (For Use in the Province of Newfoundland and Labrador)  The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial type vehicles. It is not available in respect of:  a. Vehicles for which proof of insurance is issued or filed.  b. Experience-rated vehicles.  c. The Recreational vehicles/items to which the Recreational Vehicles Section relates.  d. Vehicles that were never intended to be driven.  e. Vehicles held for sale whether or not on an auto dealer's lot.	FA update includes name change, and formatting	This will not impact premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy	17	Standard Endorsement Form Number, Title and Purpose  Reinstatement of Coverage Used in connection with END 16. Refer to additional rules within manual for further information		17	Standard Rating Endorsement Form Number, Title and Purpose  Reinstatement of Coverage (For Use in the Province of Newfoundland and Labrador) Used in connection with END 16. Refer to additional rules within manual for further information  Rating  The refund for the period of cancellation is calculated according to the END 16 form. In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.  Refer to additional rules within manual for further information	manual across all jurisdictions	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy	19	Standard Endorsement Form Number, Title and Purpose  Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPD and optional physical damage sections the policy is the actual cash value of the vehic or the specified dollar amount (selected by thinsured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the DCPD and optional physical damage premiums are based on the estimated or appraised current value.	le e	19	Standard Endorsement Form Number, Title and Purpose  19 Limitation of Amount (For Use in the Province of Newfoundland and Labrador) Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the Insured's), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the DCPD and optional physical damage premiums are based on the estimated or appraised current value.		This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy	19A	Standard Endorsement Form Number, Title ar Purpose  Valued Automobiles	d	19A	Standard Endorsement Form Number, Title and Purpose  Valued Automobile(s) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442		Standard Endorsement Form		Standard Endorsement Form	FA manual update is	This will not impact
Endorsements Applicable to	20	Number, Title and Purpose  Loss of Use	20	Number, Title and Purpose  Loss of Use	name change only	premium
POL 1 (Owner's Policy	20	LUSS UI USE	20	(For Use in the Province of Newfoundland and Labrador)		
Rule 442					FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital	not impact premium
Applicable to POL 1 (Owner's Policy	21A	Receipts or Mileage Basis Fleet	21 <del>A</del> a	Receipts or Mileage Basis Fleet Monthly Reporting Basis Fleet (For Use in the Province of Newfoundland and Labrador)	letter to small letter and name change	
Rule 442	F				FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes change capital	not impact premium
Applicable to POL 1 (Owner's Policy	21B	Blanket Basic Fleet	21 <del>8</del> b		letter to small letter and name change	
Rule 442					FA update	This will
Endorsements		Standard Endorsement Form Number, Title and Purpose		Standard Endorsement Form Number, Title and Purpose	includes name change,	not impact premium
Applicable to POL 1 (Owner's Policy	22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	22	Damage to Property of Passengers (For Use in the Province of Newfoundland and Labrador) Used to insure the Passenger Property Damage hazard when either (a) END 6aA or 6dD is attached to the policy or (b) END 6bB is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	capital letter to small letter	
Rule 442		Standard Endorsement Form	Remov	re	As FA does not offer this	This will not impact
Endorsements Applicable to		Number, Title and Purpose			endorsement, the manual is	premiums
POL 1 (Owner's Policy	22N	Cargo Insurance			being updated to remove from the list	

Rule		Current	Wording			Approved Wo	Change from Current	Premium impact on existing policies	
Rule 442 Endorsements Applicable to	Standard Endorsement Form Number, Title and Purpose  23A Mortgage				ia I	Standard Endor Number, Title <b>Mortgage (For Use i</b> r	and Purpose	FA update includes change capital letter to small	This will not impact premium
POL 1 (Owner's Policy						Newfoundland and L		letter and name change	
Rule 442  Endorsements Applicable to POL 1 (Owner's		Standard Endorsement Form Number, Title and Purpose	Rating	320		Standard Endorsement Form Number, Title and Purpose	Rating	FA update includes capital letter to small letter, name change, harmonize	This will not impact premium
Policy	23B	Mortgage (Broad Form)	10% of total physical damage premium; minimum net annual \$25.	23 <del>B</del>		Mortgage (Broad Form) (For Use in the Province of Newfoundland and Labrador)	optional physical damage premium; minimum net annual \$25.	wording in manual across all jurisdictions	
Rule 442		Standard	Endorsement Form			Standard Endo	rsement Form	FA update includes name	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy	24	Fire Apparatus Excludes physica equipment remo while at the loca endorsement is	Title and Purpose  al damage coverage on ved from the vehicle tion of a fire. Use of the mandatory when the s to a fire-fighting vehicle	24		Number, Title Fire Apparatus ( For Use in the Prov. Newfoundland and I Excludes optional physicoverage on equipmer vehicle while at the location the endorsement is mainsurance applies to a	vince of Labrador) sical damage at removed from the cation of a fire. Use of andatory when the	change, harmonize wording in manual across all jurisdictions	premium
Rule 442			ndorsement Form Title and Purpose			Standard Endor Number, Title		FA update includes	This will not impact
Endorsements Applicable to POL 1 (Owner's Policy	25	Alteration	g Carrier to record	25	Cor or (Fo and Use	teration (Endorsement rrecting Statement (see Changing the Rating or Use in the Province d Labrador)  ed by Servicing Carrier transpesses changes.	nt Changing or i) in the Application Classification) e of Newfoundland	capital letter to small letter, name change, harmonize wording in manual across all jurisdictions	premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies	
Rule 442 Endorsements Applicable to	26	Standard Endorsement F Number, Title and Purpo Disappearing Deductible		26	Standard Endorsement Number, Title and Pur Disappearing Deductible (All I Collision Upset) (For Use in th Newfoundland and Labrador)	pose Perils or	FA manual update is name change only	This will not impact premium
POL 1 (Owner's Policy)	ner's (24)				FA manual	This will		
Endorsements Applicable to POL 1			update is name change only	not impact premium				
(Owner's Policy)		Coverages When Insured Person Other Automobiles	ons Drive		When Insured Persons Drive Oth (For Use in the Province of New Labrador)		FA update	This will
Rule 442 Endorsements		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	includes name change,	not impact premium
Applicable to POL 1 (Owner's Policy)	278	Business Operations - Liability for Damage to Non- Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	27B	Business Operations Legal Liability for-Damage to Non- Owned Automobile(s) Endorsement Business Operations for Non-Owned Automobiles in your Care, Custody or Control (For Use in the Province of Newfoundland and Labrador) Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his their custody and indicate the required limit per occurrence. This endorsement excludes customers' automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.	harmonize wording in manual across all jurisdictions	

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	28A	Standard Endorsement Form Number, Title and Purpose Excluded Driver Endorsement	28/	Standard Endorsement Form Number, Title and Purpose  Excluded Driver Endorsement (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Persons	29	Standard Endorsement Form Number, Title and Purpose  Additional Coverage as Respects Operation By Named Person(s)	FA manual update is format change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may not be used in conjunction with END 31	30	Standard Endorsement Form Number, Title and Purpose  Excluding Operation of Attached Machinery (For Use in the Province of Newfoundland and Labrador)  Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30may END 30 may not be used in conjunction with END 31	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)	31	Standard Endorsement Form Number, Title and Purpose  Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	31	Standard Endorsement Form Number, Title and Purpose  Non-Owned Equipment (For Use in the Province of Newfoundland and Labrador) Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the Insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Curre	ent Wording		Approved \	Wording	Change from Current	Premium impact on existing policies
Rule 442  Endorsements Applicable to POL 1 (Owner's	32		d Endorsement Form r, Title and Purpose ehicles	32	Number, T Recreational Vehicle	ndorsement Form Title and Purpose e <del>s-</del> vince of Newfoundland	FA manual update is name change only	This will not impact premium
Policy) Rule 442 Endorsements Applicable to POL 1 (Owner's	35	Number,	d Endorsement Form Title and purpose ncy Service	35	Standard Endorsement F purpose Emergency Service (For Use in the Provin Labrador)	Form Number, Title and	FA manual update is name change only	This will not impact premium
Policy) Rule 442 Endorsements Applicable to POL 1 (Owner's	36	Numbe	d Endorsement Form er, Title and Purpose utomobiles used Pleasure	36	Number, 7 Commercial Automo	ndorsement Form Fitle and Purpose Obiles used exclusively for Vince of Newfoundland	FA manual update is name change only	This will not impact premium
Policy) Rule 442 Endorsements Applicable to POL 1 (Owner's Policy)	37	Numb	ard Endorsement Form per, Title and Purpose Automobile Sound and anmunication Equipment.	37	Number, Tit Limitation to Autom Electronic Communi		FA manual update is name change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	Standard Endorsement Form Number, Title and Purpose Increased Limit, Automobile Sound and Electronic Communication Equipment (For Use in the Province of Newfoundland and Labrador)	Rating  \$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. E.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	FA update includes, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule		Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 442  Endorsements Applicable to POL 1(Owner's Policy)	40	Standard Endorsement Form Number, Title and Purpose Fire and Theft Deductible	40		Standard Endorsement Form Number, Title and Purpose  Fire and Theft Deductible (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1(Owner's Policy)	43	Standard Endorsement Form Number, Title and Purpose Removing Depreciation Deduction	436	2	Standard Endorsement Form Number, Title and Purpose  Removing-Limited Waiver of-Depreciation  Deduction (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)	43A	Standard Endorsement Form Number, Title and Purpose Removing Depreciation Deduction for Specified Lessee(s)	43#	AR(L)	Standard Endorsement Form Number, Title and Purpose  Removing-Limited Waiver of Depreciation Deduction for (Specified Lessee(s) (For Use in the Province of Newfoundland and Labrador)	FA manual update is name change only	This will not impact premium
	44	Standard Endorsement Form Number, Title and Purpose  Family Protection  The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured 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 44 will also have a limit of \$2,000,000	44	(For Late Process of the Coverage of the Cover	Standard Endorsement Form Number, Title and Purpose mily Protection or Use in the Province of Newfoundland and birador) or Use in the Province of Newfoundland and birador) or Use implements in the event of bodily injuries caused another motorist who has less Liability insurance in the Insured. For a complete description of the verage, see the actual endorsement form and the implement.  The limit for any one accident (ie., i.e. all claimants) is mally the difference between the Liability limit ried by the other motorist and the Liability limit policable to the insured vehicle. The coverage limit wided by this endorsement is the same as the bility limit applicable to the vehicle.  The example: If the vehicle is insured with a Liability it of \$2,000,000 the END 44 will also have a limit of 000,000	FA update includes name change, harmonize wording in manual across all jurisdictions	This will not impact premium

Rule	Current Wording		Approved Wordi	ng	Change from Current	Premium impact on existing policies
<b>GARAGE SE</b>	CTION					
Rule 637	Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy)		37: Standard Endorsement L 4 (Garage Policy)	Forms Applicable	FA update includes harmonize	This will not impact premiums
	New	char appr Insu 2. This endors very b wordin provisi 3. In c signed Carrier	endorsements, no special wordinges to standard forms are perioved by or on behalf of the Surance.  Trule provides certain details determent forms. The descriptions rief and reference must be made go of the endorsements to assons and restrictions.  The insurance will not be controlled in the controll	rmissible except as uperintendent(s) of of approved as are necessarily de to the actual certain the full orsement must be the Servicing nationed or the policy s not met.  and P.D. Tort; assation – Property neans Optional pe (All Perils,	format and wordings in manual across all jurisdictions	
Rule 637  Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.  Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.	70	Standard Endorsement Form Number, Title and purpose  Named Chauffeur (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.	Rating  Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highestrated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.	FA update includes formatting and name change	This will not impact premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 637 Standard	71: Excluding Owned Automobiles The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting and	This will not impact premium
Endorsement Forms Applicable to POL 4 (Garage Policy)	Dealers.	71	Excluding Owned Automobiles (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers.	No charge.	name change	premium
Rule 637	72: Multiple Alteration This form is used by the Servicing Carrier to record a		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Endorsement Forms Applicable to POL 4 (Garage Policy)	change of the information supplied on the application form and the change (if any) of the policy premium.  Applicable to POL 4 (Garage	72	Multiple Alteration (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium	No charge.	formatting and name change	premium
Rule 637  Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	73: Excluding Financed Automobiles  This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive /Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	73	Standard Endorsement Form Number, Title and purpose  Excluding Financed Automobiles (For Attachment Only to a Garage Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive /Specified Perils coverage does not apply to any vehicle which, although	Rating  No charge.	FA update includes formatting and name change	This will not impact premium
			held for sale by the Insured, is financed by a named lienholder or mortgagee.			

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

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

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 637  Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when Physical Damage coverage is to be provided only to specified automobile(s). Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.	80	Standard Endorsement Form Number, Title and purpose  Specified Owned Automobile Physical Damage Coverage (for attachment only to a Garage Policy NL-SPF No. 4) (For Use in the Province of Newfoundland and Labrador) This endorsement is used when Optional Physical Damage coverage is to be provided only to specified automobile(s). Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the	Rating  The premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.	FA update includes formatting, name change, harmonize wording in manual across all jurisdictions	This will not impact premium
Rule 637  Standard Endorsement Forms Applicable to POL 4 (Garage Policy)	82: Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles – Named Persons Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils.  The premium is \$50 per named person per annum. Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.  This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.  This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.	82	Standard Endorsement Form Number, Title and purpose  Legal Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles Named Persons (For Standard Garage Automobile Policy NL-S.P.F. No. 4) (For Use in the Province of Newfoundland and Labrador) Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils.  Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.  This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.	Rating  The premium is \$50 per named person per annum.  This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.	FA update includes formatting and name change	This will not impact premium

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

Rule	Current Wording				Approv	Change from Current	Premium impact on existing policies	
		in respect of other vehicles. Also see END 22.	and employer reimburses employee for expenses - then 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Section of the manual.		Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	employee for expenses - then 07 rates apply. Attach 6A ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicle Section of the manual.		
Rule 731					Standa	rd Endorsement Form	FA manual	This will
Endorsements			rd Endorsement Form er, Title and Purpose	25		er, Title and Purpose sement changing or	update is name change	not impact premium
Applicable to POL 2(Driver's Policy)	25	Alteration	icing Carrier to record policy		Correcting Staten Changing the Rat (For Use in the Pi Labrador)	nent(s) in the Application or ing Classification) rovince of Newfoundland and Carrier to record policy changes.	only	premium
		Standar	d Endorsement Form		Standar	d Endorsement Form	FA manual	This will
Rule 731	60		r, Title and Purpose r for Damage to Non-	60	Legal Liability f	r, Title and Purpose for Damage to Non-Owned	update is name change	not impact premium
Endorsements Applicable to POL 2(Driver's Policy)		Owned Autom			NL-S.P.F. No. 2	nt Only to a Driver's Policy ) (For Use in the Province nd and Labrador)	only	

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
NON-OWNE	D AUTOMOBILE SECTION					
Rule 822	90: Limitation to Operation of Automobiles by Partners Officers and Employees		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non- Owned Automobile Policy)	Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	90	Limitation to Operation of Automobiles by Partners, Officers and Employees (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no 'hired automobiles' or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.	No charge.	formatting and name change	premium
Rule 822	91: Limitation to Operation of Automobiles by Named Persons		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non- Owned Automobile Policy)	Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	91	Limitation to Operation of Automobiles by Named Persons (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	No charge.	formatting and name change	premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822	92: Limitation to Hired Automobiles and Automobiles Operated Under Contract		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non- Owned Automobile Policy)	Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	92	Limitation to Hired Automobiles and Automobiles Operated Under Contract (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to 'hired automobiles' and/or automobiles operated under contract.	No charge.	formatting and name change	premium
Rule 822 Endorsements	93: Limitation to Automobiles Owned by Named Persons		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Applicable to POL 6 (Non- Owned Automobile Policy)	Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	93	Limitation to Automobiles Owned by Named Persons (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	No charge.	formatting and name change	premium
Rule 822	94: Legal Liability for Damage to Hired Automobiles Used when the insurance is to be		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non- Owned Automobile Policy)	ements extended to cover the Insured's legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified-Perils. See Rule 811: Rating	94	Hired Automobiles (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of	Refer to additional rules within the manual for further nformation	formatting, name change, harmonize wording in manual across all jurisdiction	premium

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 822 Endorsements	95: Limitation to Business Conducted at Specified Locations		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Applicable to POL 6 (Non-Owned Automobile Policy)	POL 6 (Non- Dwned Automobile Policy)  Rule 822  96: Contractual Liability	95	Limitation to Business Conducted at Specified Locations (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the insurance is to apply onl to the use of automobiles in connection with the Insured's specified business locations.	charge.	formatting and name change	premium
Rule 822	<b>96: Contractual Liability</b> Used when the policy's exclusion of liability assumed		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes	This will not impact
Endorsements Applicable to POL 6 (Non- Owned Automobile Policy)	under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating.	96	Contractual Liability (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 811: Rating	Refer to additional rules within manual for further information.	formatting, name change, harmonize wording in manual across all jurisdiction	premium
Rule 822 Endorsements	<b>97: Operation by Individual Named Insured</b> Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the		Standard Endorsement Form Number, Title and purpose	Rating	FA update includes formatting and	This will not impact premium
Applicable to POL 6 (Non- Owned Automobile Policy)	Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates.  The endorsement also extends the coverage provided by END 94.  If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	97	Insured (For Attachment Only to a Non-Owned Policy NL-S.P.F. No. 6) (For Use in the Province of Newfoundland and Labrador) Used if the named Insured is an individual and coverage is to be provided in respect of the operation by the Insured, in the business of the Insured, of a non-owned automobile to which the insurance relates.	If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.	name change	, c

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





#### Manual of Rules and Rates Newfoundland & Labrador

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

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

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

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

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

Rule		Wording	Approved Wording	Change from Current	Premium impact on existing policies
GENERAL SEC	CTION				
Policy Term  Commission	The commission rates are:		Every policy (New Business or 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.  In all jurisdictions except Alberta, a short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.  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.  Fleet and Garage policies are only available on a one year term.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions  This section was moved to the General Section	This will not impact premiums
Commission	The commission rates are:  Experience Rated	Individually Rated	The commission rates are:  Experience Rated (Fleet) Individually Rated	Aims to harmonize in all jurisdictions.	not impact premiums
PRIVATE PAS	SENGER SECTION			T Jan Isanotions.	
Rule 123 Commonly	A. Loss of Use Coverage END 20 may be added to pro		REMOVE AS THE SAME INFORMATION IS LISTED UNDER	FA is reviewing rules in the	This will not impact premiums
Used Endorsements	of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.  This endorsement is only available for Private Passenger Vehicles.		RULE 152: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)  This is how it will be labelled in the manual after approval: Rule 123: Not applicable	Commercial Section. This section is a duplication	

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 141  Suspension and Reinstatement of Coverages – END 16/17	Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.  This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.  No refund is allowed in respect of Comprehensive and Specified Perils.  If Liability, DCPD and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.  END 16/17 is not available for the following:  1. Vehicles for which proof of insurance is issued or filed.  2. Experience rated risks  3. Recreational vehicles rated in the Recreational Vehicle section  4. Vehicles that were never intended to be driven.  5. Vehicles held for sale whether or not on an auto dealer's lot.  Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) 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 related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.  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 until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.  END 16/17 is not available for the following:  1. Vehicles for which proof of insurance is issued or filed.  2. Experience rated risks.  3. Recreational vehicles rated in the Recreational Vehicle Section.  4. Vehicles that were never intended to be driven.  5. Vehicles held for sale whether or not on an auto dealer's lot.  Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below (except for Ontario):	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies	
Rule 141		Period of Suspension/Cancellation	% of Annual Premium	FA is reviewing	This will not impact
Suspension		Less than 45 days**	Nil	rules in the	premiums
and		Less than 2 months	Nil	Commercial	
Reinstatement		45 days and less than 2 ½ months**	15%	Section.	
of Coverages		2 months and less than 2 ½ months	15%	Aims to	
– END 16/17		2 ½ months and less than 3 months	19%	harmonize	
		3 months and less than 3 ½ months	22%	the wordings	
		3 ½ months and less than 4 months	26%	across all	
		4 months and less than 4 ½ months	30%	jurisdictions	
		4 ½ months and less than 5 months	34%		
		5 months and less than 5 ½ months	38%		
		5 ½ months and less than 6 months	41%		
		6 months or more	45%		
		**Applies to Alberta Only	4070		
	In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	In no event shall a refund be granted for period of less than forty five (45) consecuto Alberta and Ontario only) or sixty (60)	utive days (Applies		
Rule 149.D.7	7. Premium Calculation	7. Premium Calculation		Refer to Rule	This will
Fleet, New Applications, Premium Calculation		Note:  Refer to Rule 124 on rating of ex rated risk.  For other classes of business, ref	fer to the	124 on rating of experience (fleet) rated risk.	not impact premiums
		appropriate section of the manua	al.	This	
				information	
	Liability and DCPD	Liability and DCPD	6 44 000 000	is listed in	
	Where the applicant requires limits in excess of	Where the applicant requires limits in exc		other	
	\$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not	the Agent/Broker must discuss the risk w		sections of the manual.	
	be eligible for limits in excess of \$1,000,000.	Carrier prior to binding. Many risks will no limits in excess of \$1,000,000.	ot be eligible for	the manual.	
	Public Vehicle - Road Hazard and Passenger Hazard	Public Vehicle - Road Hazard and Pas	songer Hazard	Also the	
	. abile verified Road Flazard and rasseriger Flazard	. abile verileic Road Hazard and Fas	Jonger Huzuru	information	
	a) Enter the premium applicable to the minimum	a) Enter the premium applicable to	the minimum	is for Public	
	statutory limit for Road Hazard.	statutory limit for Road Hazard.		Vehicles but	
				listed under	
	b) If one premium applies to both Road and	b) If one premium applies to both F	Road and Passenger	PPV,	
	Passenger B.I., or if a combined Road and	B.I., or if a combined Road and I		Commercial	
	Passenger B.I. limit is to be provided, enter the	is to be provided, enter the com		and	
	combined base premium for the two coverages.	for the two coverages. If separate	te premiums apply	Recreational	

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

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

Rule	Current Wording Approved Wording		Change from Current	Premium impact on existing policies
COMMERCIA	L SECTION			
Rule 200 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 object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.	A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:  1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	2. The Named Insured does not have an insurable interest in the vehicle. 3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.	2. The Named Insured does not have an insurable interest in the vehicle.  3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.	If examples	
	For example: The vehicle is registered in Newfoundland but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Newfoundland must complete and submit the application for coverage in Newfoundland.	For example: The vehicle is registered in Newfoundland but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Newfoundland must complete and submit the application for coverage in Newfoundland.	are not needed will be removing.	
	Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.	Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.		
	4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured.	4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured.		
	5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker.	5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker.		
	6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or	6. Failure or refusal to supply underwriting information as identified under Rule 200.D: Supplementary Underwriting Information, necessary to underwrite the risk or underwriting		

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

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

Rule	Cur	rent Wording			Approved Wordi	ng		Change from Current	Premium impact on existing policies
Rule 200	pro rata and a new POL	1 will be issued	d for a 6 or 12	term policy, the sho	ort term policy will b	oe cancelled pro	rata	FA is	This will
	month term.			and a new POL 1 wi	III be issued for a 6	or 12 month ter	rm.	reviewing	not impact
Filed								rules in the	premiums
Underwriting				Time frame to	Jurisdi	ction		Commercial	
Rules				Register and				Section.	
				Plate Vehicle				Aims to	
				60 days	Ontario and Yukor			harmonize	
				90 days	Alberta, Newfound			the wordings	
					Labrador, Northwe			across all jurisdictions	
				4 11	Nova Scotia and N			Julisalctions	
				4 months	Prince Edward Isla	and			
	B. 6			6 months	New Brunswick				
	D. Supplementary Un	J		D. Supplementary	Underwriting Do	cuments			
	The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the following may result in policy cancellation, in accordance with Rule 200.A.6.			The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the following may result in policy cancellation, in accordance with Rule 200.A.6.					
	Document Type	Oldest	Frequency	Document Type	Oldest	Frequency	]		
	Bodament Type	Report date permitted	required	Document Type	Report date permitted	required			
	Articles of	Date of last	New	Articles of	Date of last	New			
	Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	revision	Business	Incorporation: Where the Named Insured is an incorporated entity or is a limited liabit company.	revision y, ility	Business			
	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.	90 days from date report was generated	New Business*, Renewals	FMCSA SMS "Complete" Carr Profile (with full documentation), including U.S. Do and MC Numbers On all Heavy Commercial Vehicl with a Gross Vehic Weight exceeding 4,500kg on vehicle traveling into the U.S.	report was generated OT s: les cle	New Business*, Renewals			

Rule	Curi	rent Wording		Ар	proved Wordii	ng	Change from Current	Premium impact on existing policies
Rule 200  Filed Underwriting Rules	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.  NSC Carrier Profile (CVOR 'Level 2' in Ontario or	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.  90 days from date report was	New Business*, Renewals  New Business*, Renewals	International Fuel Tax Assessment (IFTA): On all vehicles with 'IRP' plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.  NSC Carrier Profile (CVOR 'Level 2' in Ontario or	Prior four (4) quarters, including any reassessme nts, immediately preceding the effective date of the policy.  90 days from date report was	New Business*, Renewals  New Business*, Renewals	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	generated	Kenewars	Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	generated	Kenewais		
	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on	30 days from date report/letter was generated	New Business	Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on	30 days from date report/letter was generated	New Business		

Rule	Curi	rent Wording		Арі	proved Wordi	ng	Change from Current	Premium impact on existing policies
Rule 200 Filed Underwriting Rules	Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies			Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies			This reports seems unnecessary due to other reports received that have the same information	This will not impact premiums
	Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	365 days from date report was generated	New Business, Vehicle Additions	Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	365 days from date report was generated	New Business, Vehicle Additions		
	Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.		·	Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	Date of last revision	New Business, Vehicle Additions		
	traveling out-of-province Rule 204.G New Policies rating instructions.			*For New Business Risks out-of-province, includir New Policies: No Prior In instructions.	ng into the U.S.	, refer to Rule 2		

Coverages Available and Minimum Deductibles  Not more than \$2,000,000 except:  When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required.  Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Insured will be required to provide documentation of the contract requirements or employment requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms.  The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.  NOTE: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 and proof of insurance shall only show \$500,000. If the policy is issued for a Liability limit greater than \$1,000,000 and proof of insurance shall only show \$500,000. If the policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit 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.	Coverages Available and Minimum	<ul> <li>Not more than \$2,000,000 except:</li> <li>When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required.</li> <li>Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms.</li> <li>The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.</li> <li>NOTE: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.</li> <li>If the policy is issued for a Liability limit greater than \$1,000,000 and proof of insurance may not exceed those required by the authority concerned.</li> <li>The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.</li> <li>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 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 the necessary increased limit factor, contact your Servicing</li> </ul>	Not more than \$2,000,000 except:  • When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required.  • Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms.  The Servicing Carrier reserves the right to decline the application of a liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000, but the proof of insurance shall only show \$500,000.  If the policy is issued for a Liability limit greater than \$1,000,000 and proof of insurance may not exceed those required by the authority concerned.  The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.  If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the	reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all	This will not impact premiums

		from Current	impact on existing policies
Coverages Available and Minimum Deductibles  B. Accident Benefits  As prescribed by statute.  C. Optional Physical Damage Coverage and Deductibles  All Perils coverage is no longer available.  No optional physical damage coverage shall be provided or offered for commercial vehicles valued at \$1,000,000 or more.  Optional physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.  Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.  a) Minimum Deductibles Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)  The deductibles are to be no less than:  Rate Groups    Minimum Deductible   Spoon   Spo	imit and the manual does not provide the necessary in limit factor, contact your Servicing Carrier.  Benefits ibed by statute. Optional increased benefits are in Ontario only.  Ininsured Automobile  Ided in the policy. The premium for this coverage is in the rate page. Where no premium is shown charge sured Automobile applicable to all jurisdictions except a Northwest Territories, Nunavut, and Yukon where di Automobile coverage is not available.  Frect Compensation Property Damage (DCPD)  Initiative are applicable. Deductibles are available in only.  Initiative are applicable. Deductibles are available in only.  Initiative are applicable of the initiative and Yukon where DCPD coverage is not only.  Initiative are applicable. Comprehensive is not available on logging vehicles in Alberta, and Yukon.  Initiative are applicable on logging vehicles in Alberta, and Physical damage coverage shall be provided or or commercial vehicles valued at \$1,000,000 or physical damage coverage shall not be provided for commercial vehicles e.g. logging trucks used solely	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums

Rule	- 1	Current Word	ling			Approved Wording		Change from Current	Premium impact on existing policies
Rule 201 Coverages Available and Minimum Deductibles	b) Minimum Deduct Vehicles (Gross Venicles) (Group Table In Commercial Rate Group Table In Comm	chicle Weight tibles are based ost of any cust. Deductibles a dare to be no  Minimum Do 5% of List Pr the nearest \$ deductible \$2,500 \$3,500 \$4,000  \$5,000  \$5,000  \$5,000  END 40 is made the second of the second	d on Vehicle List Priomizations and are to be rounded to less than:  eductible ice New rounded to 2550 (minimum 2,500, maximum 5,000).  ice New rounded to 2550 (minimum 6,000).  ice New rounded to 2550 (minimum 6,000).	o ruck	The deductibles are Rate Groups 15 and under 16 - 18 19 - 21 22 and over  END 40  b) Minimum Deduction of the following deduction of the following deduction of the following the cost of equipment. Deduction of the following the cost of equipment of the following the cost of equipment of the following the cost of equipment. Deduction of the following deduction of the following the cost of equipment. Deduction of the following the cost of equipment of the following the follow	Minimum Deductible \$500 \$1,000 \$2,500 5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).  END 40 is mandatory on any vehicles with prior fire claims within the past 60 months  ctibles for Heavy Commercial enicle Weight Over 4,500kg)  tibles are based on Vehicle List Price any customizations and attached bles are to be rounded up to the nearest than:  Minimum Deductible 5% of List Price New rounded up to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000). \$2,500 \$3,500 \$4,000	e New,		on existing
	Number of Automo Insurance claims u coverage (All Perils Comprehensive, Sp	nder each s, Collision,	Deductible amount applicable		\$100,001 and Over	5% of List Price New rounded up to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000).			

Rule		С	urrent Word	ing				Approved Wo	-		Change from Current	Premium impact on existing policies
Rule 201	In	In prior	In prior	to the coverage		END 40			indatory on all		FA is	This will
	prior	36	60	under				Heavy Comm	ercial Vehicle with		reviewing	not impact
Coverages	12	months	months	which the				Physical Dam	age Coverage.		rules in the	premiums
Available and	month		(fire	claims were							Commercial	
Minimum	S		and/or	made*		Example:	If list price r	new of Class 4	12 Sand & Gravel ti	ruck is	Section.	
Deductibles			total			\$122,000	\$123,000, 5	5% is <del>\$6,100</del>	\$6,150. The dedu	ctible	Aims to	
			theft)						ing factor for \$2,50		harmonize	
	3	-	2	\$5,000		more app	lies.				and simplify	
	-	3	_	\$2,500							the wordings	
				5% of List Price		c) Minim	um Deducti	ibles based	on Prior Loss		across all	
				New rounded		Experien	ce				jurisdictions	
				to the nearest								
	-	4	-	\$500					nart below. Where			
				(minimum					on rate group and	another		
				deductible		based on	claims, the h	nigher deduct	ible applies.			
				\$5,000).		l						
		_					of Automobi		Deductible			
		5 or	_	No coverage			ce claims und		amount			
		more		offered			e (All Perils,		applicable			
				No coverage				<u>cified Perils)</u>	to the coverage			
	-	-	3 or more	offered		In	In prior	In prior	under			
	*Claims t	nat have occ	Lurred under /	All Perils coverage:	l shall	prior	36	60	which the			
				ion of the coverage		12	months	months	claims were			
		or Comprehe		ion or the coverage	. 1.0.	month		(fire	made*			
				ovided for in this		S		and/or				
			these amoun					total				
				oosed when there I	nave	l <del></del>		theft)				
				under any given	avo	3	-	2	\$5,000			
			such application	, ,		-	3	-	\$2,500			
				three Comprehens	sive				5% of List Price		Clarifies that	
				nall result in the					New rounded		deductible	
				on Comprehensive	only.				up to the		are to be	
				ree Collision losse		-	4	-	nearest \$500		rounded up	
				oplied to the Collisi					(minimum		to nearest	
	coverage.		·	•					deductible		\$250.	
						l <del> </del>			\$5,000).		+ = 0 0 .	
	d) Vehicl	es Insured	I for Comprel	nensive or Specif	ied		5 or		No coverage			
	Perils Co	verage Onl	ly	-		-	more	-	offered			
				cident Benefits, DO		_	_	3 or more	No coverage			
				d or suspended by				0 0. 111010	offered			
				quent requests will	not							
	be permit	ted until the	tollowing ren	ewal. It is not		ĺ						

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201  Coverages Available and Minimum Deductibles	necessary to remove the license plate from the vehicle while coverage is removed or suspended.  If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy.  Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business.  D. Uninsured Automobile  As provided in the policy. The premium for this coverage is shown on the rate page. Where no premium is shown charge \$6.	*Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive.  Any higher minimum deductibles provided for in this manual shall override these amounts.  Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application.  For example, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage.  d) Vehicles Insured for Comprehensive or Specified	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	E. Family Protection Coverage (END 44)  For a brief description refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.  For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.  END 44 is not available for vehicles that are subject to the Public Section of this manual.  F: Minimum Coverage	Perils Coverage Only  If Statutory coverages (Liability, Accident Benefits, DCPD, and Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended.  NOTE: Uninsured Automobile is applicable in all jurisdictions except in Alberta, Northwest Territories, Nunavut, and Yukon.  DCPD is available in all jurisdiction except in Northwest Territories, Nunavut, and Yukon.		
	Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage.	If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy.		
	Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'.	Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business  E. F. Family Protection Coverage END 44 / END 44R(Ontario Only)		
	The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall	For a brief description please see the Endorsement Section. The premium varies with the Liability limit applicable to the		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 201  Coverages Available and Minimum Deductibles	a refund be granted for any suspension of less than sixty (60) consecutive days.  Suspended coverages are reinstated by means of END 17.  Note: END 44R may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks.  For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rule 201.E.d: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions.  Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44R must be deleted as well. Statutory Minimum coverage is to be maintained at all times on policies where the following conditions exist:  Vehicles for which proof of insurance is issued or filled; Recreational vehicles to which the Recreational Section applies; Vehicles that were never intended to be driven (e.g. vehicles in a collection); Vehicles held for sale whether or not on an auto dealer's lot; Experience rated risks  Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request.	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 44 /END 44R will also have a limit of \$2,000,000.  END 44 is not available for vehicles that are subject to the Public Section of this manual.  F+ G. Minimum Coverage  Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage.  Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'.  The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any suspension of less than forty five (45) consecutive days in Ontario and Alberta; less than sixty (60) consecutive days in New Brunswick, Newfoundland, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island and Yukon.  Suspended coverages are reinstated by means of END 17.  Note: END 44/ 44R (Ontario only) may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks.  For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils Coverage Only, for conditions.	FA is reviewing rules in the Commercial Section. Aims 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 201  Coverages Available and Minimum Deductibles	Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers. 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.  G: Direct Compensation – Property Damage (DCPD)  No deductibles are applicable.	Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44 / 44R ( <i>Ontario only</i> ) must be deleted as well.  Statutory Minimum coverage is to be maintained at all times on policies (including all listed vehicles) where the following conditions exist:  • Vehicles for which proof of insurance is issued or filed; • Recreational vehicles to which the Recreational Section applies; • Vehicles that were never intended to be driven (e.g. vehicles in a collection, vehicles registered as Antique under the Traffic Safety Act); • Vehicles held for sale whether or not on an auto dealer's lot; • Experience rated risks  Definitions: Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request.  Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers.  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	FA is reviewing rules in the Commercial Section. Aims 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 203	A. Requirements/Procedures for binding new	A. Requirements/Procedures for binding new policies	FA is	This will
Rule 203  Binding Coverage – New Policies	A. Requirements/Procedures for binding new policies  1) The Agent/Broker must have a fully completed application signed by the Named Insure(s) of the vehicle(s) detailing all information on the risk.  Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application.  Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance.  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.  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	A. Requirements/Procedures for binding new policies  1) The Agent/Broker must have a fully completed application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk.  Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application.  Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance.  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.  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:	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	policies
	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.	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.		
	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.	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.		

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204  New Policies	fully completed and signed by both the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	and must be fully completed and signed by the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms.  Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.  On the current standard approved application form (Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application.  For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the application.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application.  Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.	A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application.  Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.  C. Owners Policy (APP 1)		
	C. 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.	Only a current approved Facility Association or Standard Application Form (APP 1) may be used. The Agent/Broker must indicate the time and date that coverage is bound.		
	D. Faxed Applications	D. Faxed Applications	The transport control	
	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.	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.	This part will be removed as faxed application do not seem to apply anymore	
	E. 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	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		

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy. b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.  If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.  Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or applicants with only an international licence. See special instructions under Fleets and the Garage section.  See special instructions under Rule 239: Fleets.	a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.  b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.  If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.  Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or-Named Insured(s) with only an International licence. See special instructions under Fleets and the Garage section.  See special instructions under Rule 239: Fleets	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 205 Definitions	A. Commercial Vehicle  A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.  Commercial vehicle does not include vehicles:  a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.	A. Commercial Vehicle  A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.  Commercial vehicle does not include vehicles:  a) Used primarily for the transportation of persons. Refer to the Private Passenger or Public section.	Aims 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 205 Definitions	<ul> <li>b) Held for sale, demonstration and/or testing, in which case see the Garage section.</li> <li>B. Vehicle For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.</li> <li>C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.</li> <li>D. Owned/Leased The expression "owned by" (as in a vehicle owned by the applicant) includes "leased to" if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation</li> </ul>	b) Held for sale, demonstration and/or testing. Refer to the Garage section.  B. Vehicle For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.  C. Trailer A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.  D. Owned/Leased The expression "owned by" (as in a vehicle owned by the applicant) includes "leased to" if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	applies to "owns, ownership", etc.  E. Rating Information The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory. When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.	"owns, ownership", etc.  E. Rating Information  If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.  The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory.  When a commercial vehicle is operated from different locations where required by different contracts, the territory shall be that of the highest rated location and the radius shall be determined from that location.		
	For Example: A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius).	For Example: A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 42 (hauling within an 80 km radius).		

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

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

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

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

Rule	Current Wording	ı	Approved Word	ding	Change from Current	Premium impact on existing policies
Rule 206	work is performed, shall be charged a territory.	t the higher rated	Jurisdiction of Registration. Surcharge differential surcharge are to be applie		Aims to harmonize and simplify	This will not impact premiums
Territory	This applies to all classes in the Commincluding Truckmen. U.S. Exposure all Differential Surcharge are to be applied	nd Currency	Where the vehicle is operated in the Exposure.	U.S. see Rule 228 U.S.	the wordings across all jurisdictions	premiums
	Where the vehicle is operated in the U Exposure.	S. see Rule 228 U.S.				
Rule 207	A. Load Classification		A. Load Classification		FA is	This will
Rating Class	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg tonnes (10,000 lbs)	Light (L)	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg tonnes (10,000 lbs)	Light (L)	reviewing rules in the Commercial Section.	not impact premiums
	Vehicles with a Gross Vehicle Weight of more than 4,500kg tonnes (10,000 lbs.)	Heavy (H)	Vehicles with a Gross Vehicle Weight of more than 4,500kg tonnes (10,000 lbs.)	Heavy (H)	Aims to harmonize and simplify	
	Road Tractors used to haul trailers	Heavy (H)	Road Tractors used to haul trailers	Heavy (H)	the wordings across all	
	B. Radius				jurisdictions	
	Radius means the road distance from city or town in which the vehicle is usu within a city or town or within 40 km (boundaries of a city or town shall be r 40 km (25 mile) radius. A radius of 80 means that the vehicle is being operat miles) of the boundaries of the city or kept.	ually kept. Operation (25 miles) of the egarded as within a km (50 miles) ed within 80 km (50	B. Radius  Radius means the road distance from or town in which the vehicle is usually a city or town or within 40 km (25 mi a city or town shall be regarded as wi radius. A radius of 80 km (50 miles) r being operated within 80 km (50 miles the city or town in which it is kept.	y kept. Operation within les) of the boundaries of thin a 40 km (25 mile) means that the vehicle is	in of of ) e is of	
	Note: A vehicle used for more than 12 trips on a six month policy) beyond a miles) is to be rated:		<b>Note:</b> A vehicle used for more than 1 on a six month policy) beyond a radiu to be rated:			
	Radius 81-160 km (100 miles Radius 161- 400km Radius 401-750km Radius over 750km Special Increased Limits (for Chemical Explosives, Petroleum Products, Radio classifications are to be used if the vel Dangerous Goods. Refer to Interurba classification and rates.	Class 62 Class 63 Class 64 Products, active Materials) nicle is transporting	Radius 81-160 km (100 mile Radius 161- 400km Radius 401-750km Radius over 750km Special Increased Limits (for Chemica Petroleum Products, Radioactive Mate to be used if the vehicle is transportir Refer to Interurban Rate Pages for cla	Class 62 Class 63 Class 64  al Products, Explosives, erials) classifications are ng Dangerous Goods.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 207	For example: A vehicle hauling dangerous goods is used 13 times a year to transport those goods within a 100 km	For example: A vehicle hauling dangerous goods is used 13 times a year to transport those goods within a 100 km radius.	FA is reviewing	This will not impact
Rating Class	radius. Class 61B rates are applicable.	Class 61B rates are applicable.	rules in the Commercial	premiums
	For policies issued for less than 6 months, the use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period, exceeds 5%.	For policies issued for less than 6 months, the use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period, exceeds 5%.	Section. Aims to harmonize and simplify the wordings across all jurisdictions	
	The use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.	The use of Special Increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.	Jurisdictions	
	C. Exclusive Contract	C. Exclusive Contract		
	A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.	A truckman's vehicles that are operated under contract exclusively for one party (other than for mail or milk transportation) may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.		
	For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.	For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.		
	D. Road Tractor Without Trailer	D. Road Tractor Without Trailer		
	When a road tractor not used in connection with a farm is insured it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability and DCPD premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described.	When a road tractor insured, it is presumed that it will be used with one or more trailers.  Note: The semi-trailer Liability premium must be charged even if no specific trailer is described. (See Rule 212: Rating of Trailers).		
	For tractors used in connection with a Farm, refer to Rule 207.H: Farm Trucks.	For tractors used in connections with a Farm, refer to Rule 207.H: Farm Trucks.		

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

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

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

Rule	Current Word	ling	Approved W	ording	Change from Current	Premium impact on existing policies
Rule 209	Driving record for individually rated number of years of verified 'Clear F	Record'. This rule does	Driving record for individually rated years of verified 'Clear Record'. The	is rule does not apply to	reviewing	This will not impact
Driving Record	not apply to coverages that are exp	, ,	coverages that are experience (flee	•	rules in the Commercial	premiums
	See special instructions under Rule	239: Fleets.	See special instructions under Rule	e 239: Fleets.	Section. Aims to	
	All vehicles shall initially be rated a unless the application is accompan Carrier already has) proof of the acthe ownership period required for a	ied by (or the Servicing cident free period and a better driving record.	All vehicles shall initially be rated a the application is accompanied by already has) proof of the accident ownership period required for a be	(or the Servicing Carrier free period and the etter driving record.	s harmonize and simplify the wordings across all jurisdictions	
	If the Named Insured(s) claim enti- record better than that permitted be paragraph and submits details of the details to the satisfaction of the Se- rating shall then be backdated app A. Clear Record	by the preceding ne previous insurance rvicing Carrier, the re-	If the Named Insured(s) claim entil better than that permitted by the published submits details of the previous insuratisfaction of the Servicing Carried be backdated appropriately.  A. Clear Record	preceding paragraph and urance details to the		
	Through out the period concerned:  1. There has been no accident invehicle or one for which it has and  2. The Named Insured(s) has ow vehicle or one of a similar type substituted.	been substituted; ned the described	Through out the period concerned:  1. There has been no accident in vehicle or one for which it has and  2. The Named Insured(s) has ow or one of a similar type for wh  Ownership is established from the	volving the described been substituted; when substituted; when the described vehicle it has been substituted.		
	Ownership is established from the Applicant takes possession of the v		Applicant takes possession of the v			
	There is no requirement that driver other vehicles; the rating is determ history not the driver's history.		There is no requirement that drive vehicles. The rating is determined the driver's history.			
	B. Driving Record Entitlement		B. Driving Record Entitlement	<del>,</del>		
	Period of confirmed claims free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement	Period of confirmed claims free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement		
	Less than 1 year	0	Less than 1 year	0		
	At least 1 year At least 2 years	2	At least 1 year At least 2 years	1 2		
	At least 3 years	3	At least 3 years	3		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	<ol> <li>Notes:         <ol> <li>A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.</li> </ol> </li> <li>Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.</li> </ol> <li>For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), vehicle 2 is rated Driving Record 1 and vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to vehicle 3 and the rating will be amended to Driving Record 0.</li> <li>Where a vehicle replaces another it acquires the driving record of the replaced vehicle.</li> <li>Gaps in insurance coverage within the past 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:         <ol> <li>If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.</li> <li>If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation for non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.</li> </ol> </li>	Notes:  1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut & Yukon) and Collision coverages.  2. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.  For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), Vehicle 2 is rated Driving Record 1 and Vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to Vehicle 3 and the rating will be amended to Driving Record 0.  3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.  4. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0.  5. Rateable individual gaps in insurance are the result of: a. Cancellation for non-payment of premium.  b. Termination for non-disclosure of a claim or conviction that would have increased the premium.	FA is reviewing rules in the Commercial Section. Aims 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 209 Driving Record	<ul> <li>c. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is for any reason other than one shown in b., the driving record will not be impacted.</li> <li>Example 1: The applicant has proof of accident free insurance from June 1, 2002 to February 15, 2006. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (February 15, 2006 to July 1, 2006), there is no impact on the driving record.</li> <li>Example 2: The applicant has proof of accident free insurance from June 1, 2002 to May 20, 2005 when the policy was cancelled for non-payment of premium. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (May 20, 2005 to July 1, 2006), but for a reason shown in b. above, the driving record is reduced by 1 year.</li> <li>5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0.</li> </ul>	Rateable gaps in insurance coverage within the past 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record:  a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.  b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation for non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.  b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years but is considered a rateable gap and the gap is for any reason other than one shown in b., the driving record will not be impacted be reduced by 1 for each 12 months gap.  Example 1: The applicant has proof of accident free insurance from June 1, 2002 to February 15, 2006. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (February 15, 2006 to July 1, 2006), there is no impact on the driving record.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
	C. Seasonal Use  Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or	Example 2: The applicant has proof of accident free insurance from June 1, 2002 to May 20, 2005 when the policy was cancelled for non-payment of premium. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (May 20, 2005 to July 1, 2006), but for a reason shown in b. above, the driving record is reduced by 1 year.  C. Seasonal Use  Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the Applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 209 Driving Record	Specified Perils. Where this situation occurs and "Seasonal Use" is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons.  If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.	Perils. Where this situation occurs and 'Seasonal Use' is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons.  If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 211 Vehicle Rate Group	The rate group is determined from Rate Group Table I or Rate Group Table II.  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 10,000 pounds (4.5 metric tons).  If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (it is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IAO.  For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.	The rate group is determined from using Rate Group Table I or Rate Group Table II.  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. 10,000 pounds(4.5 metric tons).  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 the year make/model was not listed in the immediately preceding year (it is a new model or there is a gap in model years), contact your Servicing Carrier. The Servicing Carrier shall provide the rate group assigned by IAO.  For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is valued \$3,000 or greater, use Rate Group Table II. an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.  Rating Group Table I is not to be used for models and series not specifically listed	FA is reviewing rules in the Commercial Section. Aims 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 211 Rate Group	Rating Group Table I is not to be used for models and series not specifically listed.  B. Rate Group Table II The model year and list price new are used to determine the rate group.  Rate Group Table II is to be used for:  Commercial vehicles of types and Gross Vehicle Weights not specified in Rate Group Table I.  Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs).  Commercial vehicles designated II in Rate Group Table I Private Passenger vehicles being rated in the Commercial section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes).  Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes.  Vehicles classed as or rated as interurban  C. List Price New The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.	Ger. 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.  B. C. Rate Group Table II The model year and List Price New are used to determine the rate group.  Rate Group Table II is to be used for:  • Commercial vehicles of types and Gross Vehicle Weights not specified in Rating Group Table I.  • Any commercial vehicle net listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs).  • Commercial vehicles designated II in Rating Group Table I.  • Private Passenger vehicles being rated in the Commercial Section of the manual that are not listed in Rating Group Table I (e.g. car being used for courier purposes).  • Any vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or with customization (e.g. special paint job, shelving) valued \$3,000 or greater.  • Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes.  • Vehicles classed as or rated as Interurban.	FA is reviewing rules in the Commercial Section. Aims 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 212	A. Types and Uses of Trailers	A. Types and Uses of Trailers	FA is	This will
Trailers	Non-Cargo Trailer A trailer that does <b>not</b> supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g., compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus.	Non-Cargo Trailer A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205:H Machinery or Apparatus.	reviewing rules in the Commercial Section. Aims to harmonize and simplify	not impact premiums
	Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.	Cargo Trailer A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.	the wordings across all jurisdictions	
	Common Trailer A trailer attached to a straight truck by a tongue. Semi-trailer A trailer equipped with a "fifth wheel" or "'kingpin" coupling device for use with a road tractor. Includes "bogies" used to convert containers into semi-trailers.	Common Trailer A trailer attached to a straight truck by a tongue. Semi-trailer A trailer equipped with a "fifth wheel" or "'kingpin" coupling device for use with a road tractor. Includes "bogies" used to convert containers into semi-trailers.		
	Pup Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.	Pup Trailer A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.	Pictures will	
	Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).	Low-bed Float Trailer A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).		Pictures will be deleted
	Gooseneck Trailer	Gooseneck Trailer	as they are	
	A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.	A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.	outdated	
	Trailer Converter Dolly  A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.	Trailer Converter Dolly A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212	Tractor-trailer-train or Tandem Rig	Tractor-trailer-train or Tandem Rig	FA is	This will
Trailers	Road tractor with two or more trailers attached, or two or more trailers used with a truck.	Road tractor with two or more trailers attached, or two or more trailers used with a truck.	reviewing rules in the Commercial	not impact premiums
	Notes:  Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.	Notes:  Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.  Ear trailers designed or used for passenger carrying.	Section. Aims to harmonize the wordings across all jurisdictions	
	For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.	For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.		
	B. Rating of Trailers	B. Rating of Trailers		
	1. Owned Trailer	1. Owned Trailer		
	Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed:	Liability and DCPD Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed. The percentage applied to the towing vehicle premium includes any surcharges:  For DCPD only, establish the rate group for the trailer according to Rate Group Table II.		
	Trailer Converter Dolly: Non Cargo Nil Cargo 25% Non-Cargo Trailer 10% Low-bed Float Trailer 25% Cargo Trailer	Trailer Type Liability DCPD  Converter Dolly (Non Nil Nil Cargo)  Converter Dolly 25% 25% (Cargo)		
	Semi-trailer 10%	Non-Cargo Trailer 10% 10% Low Bed Floater Trailer 25% 25%		
	Other 25%	Cargo Semi Trailer 10% 10%		
	Pulling Modular Homes and the like 25%	Cargo Other Trailer 25% 25%		
		Pulling Modular Homes 25% 25% and the like		
	Direct Compensation – Property Damage Rating Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.	Direct Compensation — Property Damage Rating Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.		
	Notes applicable to Liability and DCPD:	Notes applicable to Liability and DCPD:		

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

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

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 212 Trailers	Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.  Optional Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for U.S. exposure to all Physical Damage Coverage and surcharges for accidents and convictions to Collision coverage.  4. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.	Accident Benefits, Uninsured Automobile No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.  Optional Physical Damage Establish the rate group according to the trailer value. Charge the applicable optional physical damage premiums based on that rate group and the class/driving record established under Liability coverage. Apply surcharges, if required.  5. Livestock Trailers Where the trailer is used for transporting livestock (including horses) as part of the Insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 213  Endorsement (Policy Change) Forms and Wordings	Changes to standard approved forms are not permitted.  Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.  Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	Changes to standard approved forms are not permitted.  Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.  Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle on the Certificate of Automobile Insurance/Declaration page to which the endorsement is attached. Once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.	FA is reviewing rules in the Commercial Section. Aims 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 214 Commonly Used Endorsements	END 13C – Deletion of Glass Coverage The coverage provided under Comprehensive for damage to glass may be amended by attaching 13C. This endorsement is only applicable to vehicles listed in Rate Group Table I and Private Passenger type vehicles.  The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.  Where the deductible is \$1000 or higher, there is no premium reduction END 20 – Loss of Use Facility Association does not provide this coverage for vehicles that are used or rated commercially.  Machinery or Equipment Endorsements END 30 – Excluding Operation of Attached Machinery The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".  END 31 – Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies.  The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.  END 27B – Business Operations - Legal Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control The Applicant must specify the types of vehicle/trailer that may be in the Applicant's custody and provide the	REMOVE AS THE SAME INFORMATION IS LISTED UNDER  Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)  This is how it will be labelled in the manual after approval: Rule 214: Not applicable	FA is reviewing rules in the Commercial Section.  This section is a duplication	This will not impact premiums
	required limit per occurrence.			

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214  Commonly Used Endorsements	\$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.  For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER  Rule 243: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)  This is how it will be labelled in the manual after approval: Rule 214: Not applicable	FA is reviewing rules in the Commercial Section.  This section is a duplication	This will not impact premiums
Rule 215 Premiums	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.  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 policies charge 52% of the annual premium except for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the Recreational Vehicle section for rating instructions on these vehicles.  Fleets as defined in Rule 239 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. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.	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.  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 commercial six-month policies charge, 52% of the annual premium except for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the Recreational Vehicle section for rating instructions on these vehicles.  Fleets as defined in Rule 239 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 \$47.00 and \$46.44 will be rounded down to \$46.00).	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	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 <i>always</i> 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 automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.  E. Calculating Premium with No U.S. Exposure:  Steps  1. Ensure that the vehicle qualifies as a Commercial Vehicle (See Rule 205: Definitions).  2. Establish the rating territory (See Rule 206: Rating Territory).  3. Establish the rating class (See Rule 207: Rating Class).  4. For Liability, DCPD and Collision coverages, establish the driving record (See Rule 209: Driving Record).  5. For optional physical damage, establish the rate group and the minimum deductible (see Rule 211: Vehicle Rate Group and Rule 201: Coverages Available and Minimum Deductibles).	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 <i>always</i> 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 commercial automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.  1. Calculating Premium with No Outside Province/Territory Exposure:  Steps  1. Ensure that the vehicle qualifies as a commercial vehicle (See Rule 205:A Definitions).  2. Establish the rating territory (See Rule 206: Rating Territory).  3. Establish the rating class (See Rule 207: Rating Class).  4a. For Liability and Collision coverages, establish the driving record. (See Rule 209.) (Applicable to Northwest Territories, Nunavut and Yukon)  4b. For Liability, DCPD and Collision coverages, establish the driving record. (See Rule 209: Driving Record). (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island)	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	existing
	<ol> <li>6. Establish what, if any, special rating factors apply.</li> <li>7. Refer to the Schedule of Rates in this section and Establish the 'manual" premium for each coverage.</li> <li>8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section.</li> <li>9. Apply any special use factor.</li> </ol>	5a. For optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201). (Applicable to Northwest Territories, Nunavut & Yukon) 5b. For DCPD establish the rate group and for optional physical damage, establish the rate group and the minimum deductible. (See Rule 211 and Rule 201) (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island) (See Rule 201: Minimum Deductibles and Rule 211: Vehicle Rate Group).		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	F. Calculating Premium with U.S. Exposure:  Towing Vehicles Calculate the 'manual' premium for the required coverages and deductibles in accordance with Rule 228: U.S. Exposure. Liability — Calculate the U.S. exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.  Direct Compensation Property Damage (DCPD) — Calculate the U.S. exposure surcharge for DCPD. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.  Accident Benefits/Uninsured Automobile — Apply the U.S. exposure surcharge for Liability to the premium.	rate group and the and Rule 201). ( 6. Establish what, it is is Refer to the Rate 'manual' premiur shown on the rate premium by multigroup factor, the deductible factor section. 9. Apply any special 10 Apply fleet rating required. 2. Calculating Preprovince/Territory Towing Vehicles Calculate the 'manual' ( 1. Calculate the 'manual' ( 1. Calculate the 'manual')	g or accident/conviction surcharges if mium with Outside	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	<b>Collision</b> – Calculate the U.S. exposure surcharge for physical damage and apply to the premium. Then apply	Northwest Territories,	salenarge to the resulting premium.		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	any accident/conviction surcharge to the resulting premium.	Nunavut & Yukon)		FA is reviewing rules in the	This will not impact premiums
	Comprehensive/Specified Perils – Apply the U.S. exposure surcharge for physical damage to the premium.	Accident Benefits/(Uninsur ed Automobile	Apply the Outside Province/Territory exposure surcharge for Liability to the premium.	Commercial Section. Aims to	
	<b>END 44</b> – Apply the U.S. exposure surcharge for Liability to the premium.	(Not available in Alberta, Northwest Territories, Nunavut & Yukon)		harmonize the wordings across all jurisdictions	
		Collision	Calculate the Outside Province/Territory exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium.		
		Comprehensive/ Specified Perils	Apply the Outside Province/Territory exposure surcharge for optional physical damage to the premium.		
	Trailers	END 44/44R	Apply the Outside Province/Territory exposure for Liability to the premium.		
	Liability – Determine the premium for the Towing Vehicle		exposure to Enabling to the promising	1	
	in accordance with Rule 213: Steps 1 – 10 above plus any		Trailers		
	fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the	Coverage	Description		
	towing vehicle is rated with U.S. exposure surcharge	Liability	Determine the premium for the		
	and/or conviction/accident surcharge, the appropriate		towing vehicle in accordance with		
	percentage for the trailer applies to the towing vehicle		Rule 215:E.1 (steps 1 – 9) plus any		
	premium including that surcharge. If the trailer is the only		fleet rating surcharge or discount.  Apply the appropriate trailer		
	vehicle on the policy, apply the accident/conviction		percentage charge to obtain the		
	surcharge.		premium. If the towing vehicle is		
			rated with an Outside		
	Direct Compensation Property Damage (DCPD) – Determine the premium for the towing vehicle in		Province/Territory exposure surcharge		
	accordance with Rule 215.E. Charge 10% of the DCPD		and/or conviction/accident surcharge,		
	premium applicable to the towing vehicle. If the towing		the appropriate percentage for the		
	vehicle is rated with U.S. exposure surcharge and/ or		trailer applies to the towing vehicle		
	conviction/accident surcharge, the percentage for the		premium including that surcharge. If the trailer is the only vehicle on the		
	trailer applies to the towing vehicle premium including		policy, apply the accident/conviction		
	that surcharge. If the trailer is the only vehicle on the		surcharge.		
	policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.		5		

Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 215 Premiums	Accident Benefits, Uninsured Automobile - No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.  Comprehensive/Specified Perils - Calculate premium for the required coverages and deductibles in accordance with Rule 213: Steps 1 – 10 plus any fleet rating surcharge or discount. Calculate U.S. exposure surcharge and apply to premium.  Collision - Calculate the premium for the required deductible in accordance with Rule 213: Steps 1 – 10 plus any fleet rating surcharge or discount. Calculate U.S. exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.	Direct Compensation Property Damage (DCPD) (Not available in Northwest Territories, Nunavut & Yukon)	Determine the premium for the towing vehicle in accordance with Rule 215:E.1 (steps 1 to 9) plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with Outside Province/Territory exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
		Accident Benefits / Uninsured Automobile (Not available in Alberta, Northwest Territories, Nunavut & Yukon)	No charge		
		Collision	Calculate the premium for the required deductible in accordance with Rule 215:E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate Outside Province/Territory exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.		
		Comprehensive/ Specified Perils	Calculate the premium for the required coverages and deductibles in accordance with Rule 215: E.1 (steps 1 – 9) plus any fleet rating surcharge or discount. Calculate the Outside Province/Territory exposure surcharge and apply to premium.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 216 Policy Term	Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 235: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate. Rule 100.C Non Residents and Vehicle Not Registered in Jurisdiction.  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.  Policies subject to Rule 239 Fleets cannot be issued for a term of 6 months.	Not applicable	This section has been moved to the General Section as common to all jurisdictions	This will not impact premiums
Rule 217 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.  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.	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.  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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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 DeletingVehicles  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 who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.  Where an insured has an owned vehicle, and is now obtaining a leased vehicle and anome of insured may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.  Where an insured has an owned vehicle, and is now obtaining a leased vehicle and a leased vehicle and of sporting the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, applicant, other than to add the lessors name to the policy.  In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle.  In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle.  In situations where the insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.  In situations where the insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.  In situations where an insured has two or more vehicles leased from different leasing companies, as separate application is required for each vehicle.  In situations where the insured has two or more vehicles leased from diff	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	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 I nsured When Adding or DeletingVehicles  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 (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.  Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, provided there is no change in the name of the applicant, other than to add the lessor's name to the policy.  In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate	application, 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  • Where the Insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the Insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.  • Where an Insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of Insured may be made by endorsement, provided there is no change in the name of the Applicant, other than to add the lessor's name to the policy.  • In situations where the Insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all	not impact

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217	Owned Vehicles	Owned Vehicles	FA is	This will
	Two or More Names as Registered Owner of the	Two or More Names as Registered Owner of the	reviewing	not impact
Policy	Vehicle:	Vehicle:	rules in the	premiums
Changes	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.	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.	Commercial Section. Aims to harmonize the wordings across all jurisdictions	
	Two or More Vehicles Registered to Different Names: If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.	Two or More Vehicles Registered to Different Names: If the Applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.		
	C. Amending or Deleting Coverage on Vehicles with	C. Amending or Deleting Coverage on Vehicles with		
	Lessees or Lienholders	Lessees or Lienholders		
	Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.	Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.		
	D. Binding Coverage - Policy Changes	D. Binding Coverage - Policy Changes		
	If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 227: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.	If the change involves a vehicle for which proof of insurance has been filed or is required (Refer to Rule 227): Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.		
	Procedure of notification	Procedure of notification		
	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.	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.		

Rule		Current Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy	2)	Faxed or mailed policy change requests are acceptable.	2)	Faxed or mailed policy change requests are acceptable.	FA is reviewing rules in the	This will not impact
Changes	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.	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.	Commercial Section. Aims to harmonize the wordings	premiums
	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.	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.	across all jurisdictions	
	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.	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 physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change (addition or substitution).	6)	Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change (addition or substitution).		
				No policy shall be written for vehicles branded pairable'.		
	7)	Where a vehicle is being added or substituted, a copy of a valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.  Where a copy of the valid registration is not provided, the following shall apply:	7)	Where a vehicle is being added or substituted, a copy of a valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.  Where a copy of the-valid registration is not provided, the following shall apply:		

Rule 217 • The vehicle(s) shall be added or substituted • The vehicle(s) shall be added or substituted	FA is reviewing rules in the Commercial	This will not impact
Policy Changes  A 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.  NOTE: No policy shall be written for vehicles branded 'nonrepairable'.  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 effective at a time other than 12:01 a.m., the deletion 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 to be effective at 2:01 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 for Coverage felective at 2:01 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 felective 12:01 a.m. on the date that it was requested to be effective at 3:40 p.m. on September 5. The deletion request is received by the Agent/Broker on September 5. The deletion request is received by the Agent/Broker on September 5. The deletion request is received by the Agent/Broker on September 6.  b) If the request for deletion is received directly from the Insured) more than 30 days after the date the deletion was requested to be effectived, the 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 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 is all	Section. Aims to harmonize the wordings across all jurisdictions	premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 Policy Changes	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.  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 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	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.  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 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	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	existing
	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	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		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217	Antique Vehicles. See special instructions under Rule 239: Fleets.	If the information is different from that reported, to the extent that the premium or coverage requires amendment,	FA is reviewing	This will not impact
Policy Changes	If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement.  G. Midterm Policy Change Premium Calculation	the Servicing Carrier shall promptly issue a correcting endorsement.  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	rules in the Commercial Section. Aims to harmonize the wordings across all	premiums
	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.  Rates to be used	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.  Rates to be used  Addition of a vehicle: Rates in effect at the effective date of the transaction.	jurisdictions	
	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.		
	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 commercial automobile policy changes are calculated (pro rata) by using the Day Table. except in		
	Method of premium calculation: Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.	the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.  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,		
	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	regardless of the period of insurance:		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 217 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	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	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.	excess of 2 in a 30 day period or more than 12 in a 12 month period.		
Rule 218 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 227: Proof of Insurance.  Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.  A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).  Renewals shall only be offered on policies for annual or six month terms.	A. Before issuing a Renewal:  If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 227: Proof of Insurance.  Individually rated or experience rated commercial risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.  A driver record abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal). (Applicable to Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island).  Renewals shall only be offered on policies for annual or six month terms.  NOTE: Based on the Insurance Act, the remark about abusive or threatening behaviour by the Insured /Applicant /Driver is not applicable in Newfoundland & Labrador and Nova Scotia	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	B. Risks Not Eligible For Renewal	B. Accidents Occurring Between Renewal Process Date		
	Private Passenger and Commercial risks written through Facility Association solely due to a lapse in insurance coverage of 24 months or more and meeting the following criteria may not be renewed in Facility Association:	& Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.		
	- Insured through Facility Association for 1 or more terms (6 or 12 months).	C. Renewal Processing		
	- No other reason indicated on the Binder Control form for	Other than Direct Billing     Servicing Carrier Responsibilities		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	risk to be insured through Facility Association  C. Accidents Occuring Between Renewal Process Date & Effective Date Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.  D. Renewal Processing  1. Other than Direct Billing Other than Direct Billing 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 30 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.  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	i. Renewal Notice to Agent/Broker The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.  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.  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  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:  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	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	_
	together with the full downpayment required and promptly send that contract to the premium finance company.	c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218	Renewal not accepted	If the evidence of renewal refusal is received by the Servicing	FA is	This will
Renewals	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:  a) Return all the renewal documents (including liability	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	reviewing rules in the Commercial Section. Aims to	not impact premiums
	cards) to the Servicing Carrier; OR	Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.	harmonize the wordings	
	<ul> <li>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</li> <li>c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.</li> </ul>	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	across all jurisdictions	
	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	issued.  2. Direct Billing Renewals		
	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.	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.		
	Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives	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.		
	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.	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.		
	2. Direct Billing Renewals	d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or		
	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.	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		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 218 Renewals	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	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.  D. Risks Not Eligible For Renewal  (Applicable to Newfoundland & Labrador Only)  Private Passenger and Commercial risks written through Facility Association solely due to a lapse in insurance coverage of 24 months or more and meeting the following criteria may not be renewed in Facility Association:  a. Insured through Facility Association for 1 or more terms (6 or 12 months).  b. No other reason indicated on the Binder Control form for risk to be insured through Facility Association  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 reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 219	the following 10 days.  A. Midterm Cancellation - Effective Date	A. Midterm Cancellation - Effective Date	FA is	This will
Cancellations	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	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	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	effective at a time other than 12:01a.m., the cancellation shall be effected at 12:01 a.m. the following day. For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	12:01a.m., the cancellation shall be effected at 12:01 a.m. the following day. For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	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).	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	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.		
	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 will cancel the policy effective 12:01 a.m. June 6.	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 will cancel the policy effective 12:01 a.m. June 6.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219	4. In the event of a total loss	4. In the event of a total loss	FA is	This will
Cancellations	In the event that a vehicle has been written off in a claim, cancellation shall be effected:	In the event that a vehicle has been written off in a claim, cancellation shall be effected:	reviewing rules in the Commercial	not impact premiums
	<ul> <li>a) The day after the salvage is signed over to the insurer,</li> <li>or</li> <li>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.</li> </ul>	<ul> <li>a) The day after the salvage is signed over to the insurer,</li> <li>or</li> <li>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.</li> </ul>	Section. Aims to harmonize the wordings across all jurisdictions	
	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 will cancel the policy effective 12:01 a.m. June 21.	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 will 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 replacement coverage took effect.	5. Coverage placed in Voluntary Market In the event the Insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.		
	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	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	If the policy is being cancelled at the Insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219 Cancellations	All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.	For commercial vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium  For commercial vehicles, not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium	retained premium.  Note: For Recreational vehicles used for commercial purposes, refer to the Recreational Vehicle section of the manual.	harmonize the wordings across all jurisdictions	
	is financed through a premium finance company.  2. Cancellation at the request of the Agent/Broker –	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.		
	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 and request that a notice of cancellation be issued to the insured,  or  1. The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.	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 and request that a notice of cancellation be issued to the insured, or  b) The Agent/Broker must have the policy signed off. The		
	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.	Facility Association shall accept faxed signed cancellation requests.  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,		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219		the earned premium shall be calculated pro rata on the	FA is	This will
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	revised premium.	reviewing rules in the Commercial	not impact premiums
	Carrier.	Note: For policies for which premium is paid direct to the	Section.	
	When outstanding premium cannot be collected in all other cases	Servicing Carrier and the Carrier initiates cancellation the words 'Agent/Broker' will be read to mean Servicing Carrier.	Aims to harmonize the wordings	
	Agent/Broker Responsibilities If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full	When outstanding premium cannot be collected in all other cases	across all jurisdictions	
	policy/renewal premium or a subsequent additional	Agent/Broker Responsibilities		
	premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.	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		
	The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of	of the full premium.		
	cancellation be issued to the insured.  Servicing Carrier Responsibilities	The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured.		
	The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory	cancellation be issued to the misured.		
	Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.	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		
	When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded	rata on the full term premium at the time of cancellation.		
	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.	When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account		
	3. Cancellation of Late Issued Renewals	shall be debited for the amount of the refund and credited for the unearned premium.		
	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	3. Cancellation of Late Issued Renewals		
	downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.	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		
	Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the	downpayment 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 219 Cancellations	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 219: 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 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.  5. Cancellation of Renewals in Outlying Areas	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 219: 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 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.		on existing
	<ul> <li>No longer applicable.</li> <li>6. Flat Cancellation Exceptions</li> <li>1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> <li>2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from</li> </ul>	<ul> <li>5. Cancellation of Renewals in Outlying Areas No longer applicable.</li> <li>5. Flat Cancellation Exceptions</li> <li>1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</li> </ul>		

Rule 219 the Agent/Broker provide	led to the Servicing Carrier,				existing policies
prior to the effective da			Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office,	FA is reviewing	This will not impact
Cancellations cancelled flat.	te of the policy, may be	,	with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the	rules in the Commercial	premiums
policy or renewal premiu	payment received for a new m or, for the first installment by the financial institution, flat		policy, may be cancelled flat.	Section. Aims to	
cancellation shall be allow provided that:		ķ	. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat	harmonize the wordings across all	
effective date of the	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	(	cancellation shall be allowed to the Agent/Broker provided that:	jurisdictions	
effective of the police	y period concerned; and	a)	the cheque was dated and issued on or before the effective date of the policy period concerned or the		
	nediately deposited; and		electronic payment was made on or before the effective of the policy period concerned; and		
the cheque or electr	installment, the amount of onic payment was sufficient to Carrier's requirement or if	k	b) the cheque was immediately deposited; and		
	ntract with a premium finance wn payment required under tract: and	(	c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed		
d) The return of the ch institution or dishon	eque by the financial our of the electronic payment		under a contract with a premium finance company the full down payment required under the terms of		
copy of the cheque f	to the Servicing Carrier. A front and back or copy of the st be provided to the	(	the contract; and d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly		
Servicing Carrier.			reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice		
However, on the register the insured, the Servicing payment of the full pro ra			must be provided to the Servicing Carrier.		
7. Cancellation initiated b		insu	wever, on the registered letter of cancellation to the ured, the Servicing Carrier shall request payment of full pro rata time on risk charge.		
	y to the Servicing Carrier, the		Cancellation initiated by the Servicing Carrier		
Servicing Carrier may cance payment of premium. The e			n-Payment – Direct Bill remiums are paid directly to the Servicing Carrier, the		
calculated pro rata.		Serv payı	vicing Carrier may cancel an insurance policy for non- ment of premium. The earned premium shall be calculated rata.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 219	Other Circumstances	Other Circumstances	FA is	This will
Cancellations	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.	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.	reviewing rules in the Commercial Section.	not impact premiums
	F. Refund Calculation	F. Refund Calculation	Aims to harmonize	
	1. Insured's Request For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.	1. Insured's Request For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.	the wordings across all jurisdictions	
	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.	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.		
Rule 221	A. Pro Rata	A. Pro Rata	FA is	This will
Time on Risk Tables	Calculation for Endorsements & Cancellations Using the Day Table on the next page:  1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.  2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.  3. Subtract the second number from the first. Policy expiry date 1999.233 Policy change date 1998.888 Refund/change percentage .345	Calculation for Endorsements & Cancellations Using the Day Table on the next page:  1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.  2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.  3. Subtract the second number from the first. Policy expiry date 1999.233 Policy change date 1998.888 Refund/change percentage .345	reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 221 Time on Risk Tables	<ol> <li>Where the policy is a six month policy, double the refund/change percentage.</li> <li>For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.</li> <li>For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.</li> <li>Short Term Tables</li> <li>Motorcycles, Mopeds, Antique Vehicles. Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</li> <li>Snow Vehicles Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</li> <li>All Other Vehicles For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.</li> <li>Cancellation requested by or on behalf of Insured</li> <li>Referring to the Day Table calculate the number of days the policy has been in force.</li> <li>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".</li> <li>Subtract that percentage from 100% to</li> </ol>	<ol> <li>Where the policy is a six month policy, double the refund/change percentage.</li> <li>For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.</li> <li>For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.</li> <li>Short Term Tables         <ol> <li>Motorcycles, Mopeds, Antique Vehicles.</li> <li>Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</li> <li>Snow Vehicles</li> <li>Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.</li> </ol> </li> <li>Commercial Vehicles         <ol> <li>For a policy cancellation, use Short Term Table No. 1 or No.</li> <li>For a short term policy, use Short Term Table 1.</li> </ol> </li> <li>Cancellation requested by or on behalf of Insured</li> <li>Referring to the Day Table, calculate the number of days the policy has been in force.</li> <li>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".</li> <li>Subtract that percentage from 100% to determine the "refund percentage".</li> </ol>	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	•
	determine the "refund percentage".			

Rule		Currei	nt Wording			Approved Wording						Premium impact on existing policies
Rule 221 Time on Risk Tables	Apply the refund percentage to the full term policy premium as at the cancellation date.  Minimum retained premium must be taken into consideration.					policy Minin	the refund po y premium as num retained   deration.	)	FA is reviewing rules in the Commercial	This will not impact premiums		
	Calculating premium for a Short Term policy:				Calcula	ating p	remium for a	a Short Term	policy:		Section. Aims to	
	Referring to the Day Table, calculate the number of days the policy has been in force.								harmonize and simplify the wordings			
			2.		ring to Table I entage of pre	No. 1, determi mium".	ne the		across all jurisdictions			
	<ul> <li>Apply that percentage to the annual premium.         Minimum retained premium must be taken into consideration.</li> <li>D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles)</li> <li>These tables apply to all coverages except Comprehensive or Specified Perils for Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles. For Comprehensive or Specified Perils coverage use Short Term Table No. 1 or No. 2 or a pro rata calculation, depending upon the circumstances.</li> </ul>				3.	Minin	•	age to the ann premium must	ual premium. t be taken into	)		
						D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) These tables apply to all coverages except Comprehensive or Specified Perils for Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles. For Comprehensive or Specified Perils coverage use Short Term Table No. 1 or No. 2 or a pro rata calculation, depending upon the circumstances.				<del>ie</del>		
					S Specific Antique coveraç							
	For each full month that insurance was provided, charge the corresponding "Percentage of annual premium" indicated below.					For each full month that insurance was provided, charge the corresponding "Percentage of annual premium" indicated below.						
	<ol> <li>For part of a month charge pro-rata of the percentage applicable to the complete month. For example, in respect of a motorcycle insurance that commences on June 7th:</li> <li>30 days minus 6 days = 24; 24 divided by 30 =</li> </ol>			2. For app of a	2. For part of a month charge pro-rata of the percentage applicable to the complete month. For example, in respect of a motorcycle insurance that commences on June 7th:  30 days minus 6 days = 24; 24 divided by 30 = .8; 8							
	.8; 8 tir	nes 20% = 16%	for the month	of June.	times	<del>20%</del> -	- 16% for the	e month of Ju	<del>ine.</del>			
	SHORT TERM TABLE No. 3  Motorcycles & Mopeds and Antique Vehicles Excluding Comprehensive/Specified Perils			.,	<del>rcles &amp; Mopeds</del>	1 TABLE No. 3 s and Antique nsive/Specifie						
	Period	Percentage of annual premium	Period	Percentage of annual premium	Period		Percentage of annual premium	Period	Percentage of annual premium			
	Januar	1	July	20	Janua	<del>ıry</del>	<del>Nil</del>	<del>July</del>	<del>20</del>	1		
	Februa	ry Nil	August	20	Febru	<del>iary</del>	Nil	August	<del>20</del>			
	March	5	September	10	March	<del>)</del>	5	September	<del>10</del>	4		
	April	10	October	5	April		<del>10</del>	<del>October</del>	<del>5</del>			

Rule			t Wording	T	<b>-</b>	Approved Wording					Change from Current	Premium impact on existing policies
Rule 221	May	10	November	Nil	_	May	<del>10</del>	November	Nil		FA is	This will
T. D. I	June	20	December	Nil	╛	<del>June</del>	<del>20</del>	<del>December</del>	Nil		reviewing	not impact
Time on Risk Tables	3. The table is use out indicates additiona pro-rata of U.S. exposis used for not require for examinating with the premium for Nover Table, cal Novembe total annotes out indicate the premium for Nover Table and the premium for Nover Table annotes out in the premium for Nover Table and the premium for Nover Table annotes out in the	s below apply to side Canada duthe charges as I premium char of the annual properties is application for the control of the co	o Canadian couring a month "Nil" there sh ged for that memium. The sole, except whonly and proof of Florida to used December in Halifax. The ding any prember. Using the rata fraction for (.164) and a she additional proper in the additional proper in the additional proper in the second sec	onditions. If the where the take all be an anouth equal to surcharge for the reference the vehicle of insurance and the eduring the addition to be annual anium calculating the months apply that to the promium charming charming the taken and the months apply that to the premium charming the taken and the commitment of the months apply that to the commitment of the taken and	on ay of he	3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.  For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro-rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.					rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	premium
	Evolu		1 TABLE No. 4 /ehicles	d Dorile		SHORT TERM TABLE No. 4 Snow Vehicles Excluding Comprehensive/Specified Perils						
	Period	Percentage of annual premium	Period	Percentage of annual premium		Period	Percentage of annual premium	Period	Percentage of annual premium			
	January	25	July	Nil	1	January	25	July	Nil	1		
	February	25	August	Nil	1	February	<del>25</del>	August	Nil	1		
	March	15	September	Nil		March	<del>15</del>	September	Nil			
	April	Nil	October	Nil		April	Nil	October	Nil			
	May	Nil	November	10		May	Nil	November	<del>10</del>	1		
	June	Nil	December	25		<del>June</del>	Nil	<del>December</del>	<del>25</del>			
Rule 222 Reinstatements	A. A policy may only be reinstated if:  a) The Servicing Carrier receives instructions not later			a) The Se than <b>th</b> include Where a prem reinsta	may only be recriving Carrier ne day before s instructions fit the Agent/Brokium finance corted. Cancellation icy is to be can-	receives instructed the cancellation of the cancellation of the cancel are the ca	on takes effect on finance com warded payme licy cannot be at 12:01 am.	. This pany. ents to	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums		
		s to be cancelle			est		statement mus					

Rule	Current Wording	Approved Wording		Premium impact on existing policies
Rule 222 Reinstatements	for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.  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.  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.	Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.  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.  B. When a policy is reinstated  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.	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact piums
Rule 223 Commission Schedule	The commission rates are:    Experience	Not applicable	As this information is listed in the General Section also will remove from Commercial Section	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225	A. What Is A Chargeable Accident	A. What Is A Chargeable Accident	FA is	This will
Definition of 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 an amount has been paid.  A chargeable accident is always taken into account in rating unless there was no payment made to indemnify an insured or made to an insured under the current or previous contract.	A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:  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 unless there was no payment made to indemnify an Insured or made to an Insured under the current or previous contract.  B. What Is Not A Chargeable Accident	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums
	B. What Is Not A Chargeable Accident	An occurrence shall not be regarded as a chargeable accident if:		
	<ol> <li>An occurrence shall not be regarded as a chargeable accident if:</li> <li>The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>Damage to the applicant's vehicle         <ul> <li>a) Resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;</li> <li>b) Occurred while the vehicle was legally parked and is reported to police within 24 hours;</li> <li>c) Resulted from collision with a wild or domestic animal;</li> <li>d) Is legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul> </li> </ol>	<ol> <li>The Insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.</li> <li>Damage to the Applicant's vehicle         <ul> <li>a) Resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;</li> <li>b) occurred while the vehicle was legally parked and is reported to police within 24 hours;</li> <li>c) resulted from collision with a wild or domestic animal;</li> <li>d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.</li> </ul> </li> <li>Any accident involving a vehicle insured on this policy and allocated to a driver who subsequently has signed a valid END 28A (Excluded Driver Endorsement) shall not be</li> </ol>		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Definition of Accident  A  IN  It  IT  IT  O  A  IT  O  IT  O  A  IT  O   O  A  IT  O   IT  O  A  IT  O   O  A  IT  O   O  A  IT  O   O  A  IT  O   O  A  IT  O   O  A  IT  O	and allocated to a driver who subsequently has signed a valid END 28A (Excluded Driver Endorsement) shall not be considered a chargeable accident. In the event the excluded driver is involved in an accident, the vehicle shall be considered uninsured and no coverage shall be provided by this policy.  4. No payment has been made to indemnify an insured or made to an insured under the current or previous contract.  Note: The words "loss(es)" and "claim(s)" where used in his manual are considered to have the same meaning as the word "accident."  The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.  C. How To Allocate Chargeable Accidents  No accident shall be used more than once in determining the premium for vehicles insured in FA with the same Servicing Carrier whether or not on the same policy.  There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's nistory.  If the driver involved in the accident is removed from the bolicy, the accident shall continue to be assigned to the vehicle on which it occurred.  A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.  At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.	excluded driver is involved in an accident, the vehicle shall be considered uninsured and no coverage shall be provided by this policy.  4. No payment has been made to indemnify an insured or made to an insured under the current or previous contract.  Note: 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 in this manual are considered to have the same meaning.  C. How To Allocate Chargeable Accidents  No accident shall be used more than once in determining the premium for vehicles insured in FA with any Servicing Carrier whether or not on the same policy.  There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history.  If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred.  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).  At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule		ent Wording			oved Wording		Change from Current	Premium impact on existing policies
Rule 225		cation is received. Applica		1 and 1 loss on vehicle 2.	Employee is principal opera	ator of	FA is	This will
		cle 1 and has had 2 losses			oss on vehicle 1 and 1 loss of	on	reviewing	not impact
Definition of		ehicle 2. Employee is princ			allocating accidents, the 3		rules in the	premiums
Accident		has had 1 loss on vehicle			e 1 will be allocated to vehic		Commercial	
		urposes of allocating accid			vehicle 2 will be allocated to	vehicle	Section.	
		vehicle 1 will be allocated		2.			Aims to	
		ents involving vehicle 2 wil	l be	The terms (selection of includes			harmonize	
	allocated to vehicle 2.			substituted'.	s 'one for which it has been		the wordings	
	The term (vehicle/ include	s 'one for which it has bee	n	<del>substituteu .</del>			across all iurisdictions	
	substituted'.	is one for which it has bee	:11	The following table illustra	ates how chargeable accider	ats are to	Julisalctions	
	substituteu .				other types of vehicles if the			
	The following table illustra	ates how chargeable accid	ents	cannot be assigned to the		icy		
		ating of other types of veh		Type of vehicle	Type of vehicle to	1		
		to the vehicle actually invo		involved in the	which the accident			
	Type of vehicle	Type of vehicle to	]	accident	can be applied			
	involved in the	which the accident can		Private Passenger	Private Passenger,	1		
	accident	be applied			Motor Home, Light			
	Private Passenger	Private Passenger,			Commercial, Taxi or			
		Motor Home, Light			Garage (Car Dealer)			
		Commercial, Taxi or		Light Commercial	Commercial, Private			
		Garage			Passenger, Motor			
	Light Commercial	Commercial, Private			Home or Garage (Car			
		Passenger, Motor			Dealer)			
		Home or Garage		Heavy Commercial	Heavy Commercial or			
	Commercial	Commercial or Garage			Garage (Car Dealer)			
	Public (excluding Taxi)	Public (excluding Taxi)		Public (excluding Taxi)	Public (excluding Taxi Class 7A,7B,7C)			
	Taxi	Taxi or Private Passenger		Taxi	Taxi or Private Passenger			
	Motorhome	Motor Home, Private Passenger, Light Commercial		Motor Home	Motor Home, Private Passenger, Light Commercial			
	Motorcycle	Motorcycle		Motorcycle	Motorcycle			
	Garage	Garage		Garage	Garage			
	All Terrain or Snow	All Terrain, Snow		All Terrain Vehicle or	All Terrain Vehicle,			
	Vehicle	Vehicle		Snow Vehicle	Snow Vehicle	]		
		neans the section of the mor would have been rated.	anual	which the vehicle was or v	ed as a private passenger ve	<del>chicle</del>		
					fault accident. The insured rehicle as a taxi. The accide			

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 225  Definition of Accident	For example: A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi since the taxi is rated in the Public Vehicles section of the manual.  Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be reassigned 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	eccurred while the vehicle was rated for personal use cannot be counted against the vehicle when it is being rated as a taxi since the taxi is rated in the Public Vehicles section of the manual.  Where an at-fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy, the at-fault accident shall be re-assigned on a remaining vehicle effective the date the vehicle was deleted.  Where an at-fault accident is being charged against a vehicle and more than one vehicle exists on the policy or in instances where mandatory coverage on that vehicle are removed/suspended, the at-fault accident shall be re-assigned as follows:  • 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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 226 Accident and Conviction	These surcharges are applicable to Liability (including Passenger Liability), DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.  A. Accidents  Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.  1. At New Business  No accident shall be used more than once in determining the surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not on the same policy.  Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.	These surcharges are applicable to Liability, DCPD and Collision. These surcharges are not to be applied to coverages which 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 effective date of the commencement of the 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.  Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226 Accident and Conviction	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.  Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.  (a) One vehicle and more than one driver The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the surcharge schedule for convictions. That conviction record shall be used in calculating the surcharge.  (b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.  (c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.	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.  Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.  a) One vehicle and more than one driver The conviction record of all listed drivers of the vehicle will be reviewed to establish the driving record and conviction surcharge (in accordance with the conviction surcharge schedule). The listed driver that generates the highest premium impact will be used.  b) More than one vehicle and more than one driver Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.  (c) One driver and more than one vehicle The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 227  Proof of Insurance Where Notice of Cancellation or Deletion is Required	<ol> <li>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.</li> <li>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.</li> <li>b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Bases, refer to item #4 below.</li> </ol>	<ol> <li>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.</li> <li>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.</li> <li>b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Bases, refer to item #4 below.</li> </ol>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227  Proof of Insurance Where Notice of Cancellation or Deletion is Required	<ul> <li>c) Copies of all certificate issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.</li> <li>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.</li> <li>2. The Servicing Carrier is responsible for the</li> </ul>	<ul> <li>c) Copies of all certificate issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.</li> <li>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.</li> <li>2. The Servicing Carrier is responsible for the completion</li> </ul>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	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.	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.		
	<ul> <li>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.</li> <li>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.</li> <li>3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.</li> </ul>	<ul> <li>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.</li> <li>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.</li> <li>3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.</li> </ul>		
	4. Proof of insurance may only be issued on a 'Described Automobile' basis. Proof may not issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed including the signatures of the Applicant and a witness. The completed from is to be kept on file with the Servicing Carrier.	4. Proof of insurance may only be issued on a 'Described Automobile' basis. Proof may not issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed including the signatures of the Applicant and a witness. The completed from is to be kept on file with the Servicing Carrier.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227  Proof of Insurance Where Notice of Cancellation or Deletion is Required	<ul> <li>5. Parties requiring proof cannot be added as additional named Insured on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.</li> <li>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.</li> </ul>	<ul> <li>5. Parties requiring proof cannot be added as additional named Insured on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.</li> <li>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.</li> </ul>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	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	A. Financial Responsibility Certificate  A temporary liability card may be issued for an Applicant who requires the filing of a financial responsibility certificate before they may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.		
	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,	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.		
	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.	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 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.	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		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Proof of Insurance Where Notice of Cancellation or Deletion is	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	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	FA is reviewing rules in the Commercial Section. Aims to harmonize	This will not impact premiums
Required	for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.	19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the Insured had a Comprehensive loss on June 25, the policy would not respond. If however, the Insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on	the wordings across all jurisdictions	
	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.	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	The effective date of cancellation or deletion shall be the same for both the Insured and the authority concerned.		
	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	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.		
	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	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.		
	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 split limit of \$1,000,000 road hazard and	Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.		
	\$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for	For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 227  Proof of Insurance Where Notice of Cancellation or Deletion is Required	the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.  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.	passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.  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.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 228  Out of Province Exposure	Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge.  Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).  The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.  Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.  If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure	Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. (Applicable to Newfoundland & Labrador and Ontario only).  Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).  The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.  Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.  If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure  NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban Vehicles.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Cu	ırrent Wording		Approved Wording	Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	For Interurban vehicrefer to Rule 228.C is surcharges. The percentage of U.S on the International Fu assessment reports from immediately preceding endorsement. If the Named Insured contact your Servicing to confirm the percent  If this exposure is 5.0° surcharge will apply to Uninsured Automobile  NOTE: Where vehicles must be asked whether filed and, if so, in wha will be completed usin limit based on the typotransported and State  Liability, Accident B DCPD and END 44 For each percentage p surcharge 1% of the arms for example:  U.S. Exposure  Up to 5% 10% 25% 50%	% or less of total mileage, a 5% Liability, Accident Benefits, DCPD and END 44.  Fare operated in the U.S., Insureds or or not proof of insurance must be tramount. If eligible, U.S. Filings of the minimum FMCSA required to of carriage, commodity required.  Fine enefits, Uninsured Automobile, coint of total mileage in the U.S., pplicable premium.  Applicable Surcharge  5%  10%  25%  50%	For Interurban Velto Rule 228.C to de The percentage of U. the International Fuereports from the last the effective date of If the Named Insured contact your Servicing confirm the percental If this exposure is 5. surcharge will apply Automobile, DCPD and NOTE: Where vehicle must be asked wheth filed and, if so, in who be completed using the on the type of carriage required. Liability, Accident DCPD, END 44R  If this exposure is 5. 5% surcharge will apply Uninsured Automobile.	urcharge (excluding Interurban  hicles (Class 61, 62, 63, 64, 99), reference termine the applicable surcharges.  S. Exposure will be determined based on all Tax Agreement (IFTA) assessment frour (4) quarters immediately preceding the policy or endorsement. does not participate in IFTA, please ag Carrier for the documents required to age of U.S. exposure.  We or less of total mileage, a 5% to Liability, Accident Benefits, Uninsured and END 44R.  The sare operated in the U.S., Insureds the or not proof of insurance must be not amount. If eligible, U.S. Filings will the minimum FMCSA required limit based ge, commodity transported and State  Benefits, Uninsured Automobile,  O% or less of total mileage in the U.S., a poply to Liability, Accident Benefits, le, DCPD and END 44.  For 5.0% of total mileage in the U.S., and applicable premium.  Applicable Surcharge  5%  10%  25%  50%	Section. Aims to harmonize and simplify the wordings across all jurisdictions	•
	Optional Physical Damage For each percentage point of total mileage in the U.S., surcharge .50% of the applicable premium.			Damage point of total mileage in the U.S., ne applicable premium.		

Rule	Cı	urrent Wording		A	Approved Wording		Change from Current	Premium impact on existing policies
Rule 228	For example:		_	For example:		_	FA is	This will
	U.S. Exposure	Applicable		U.S. Exposure	Applicable		reviewing	not impact
Out of		Surcharge			Surcharge		rules in the	premiums
Province	10%	5%	4	5%	2.5%	_	Commercial Section.	
Exposure	25%	12.5%	-	10%	5%	_	Aims to	
	50%	25%	_	25% 50%	12.5% 25%	4	harmonize	
							and simplify	
		ntial Surcharge (Excluding		-	ntial Surcharge (Excluding		the wordings	
	Interurban Vehicles			Interurban Vehicles		N	across all	
		surance is required by U.S.			urance is required by U.S. au urcharge is added to the Liabi		jurisdictions	
		y differential surcharge is adde to provide for the potential	ed to		or the potential additional loss			
		from the payment of a claim i	in U.S.	from the payment of a	a claim in U.S. dollars.	· ·		
	charged for the U.S. of the date the premium Carrier for policy issua use the Bank of Canad	tial is the rate of exchange bei dollar, to the nearest cent, as a is calculated by the Servicing ance. The Servicing Carrier sha da closing rate from the previo	at all	The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.  The surcharge percentage is calculated by means of the following formula:				
	published day.  The surcharge perce the following formu	entage is calculated by mea lla:	ans of					
	Currency differential x Percentage of U.S. Exposure		Currency differentia	I x Percentage of U.S. Expo	osure			
	Canadian. Therefore t	exchange for the U.S. dollar is 1.3085 herefore the currency differential is 0.31. age of U.S. exposure is 25%.		For example: The rate of exchange to the currency of the currency of U.S.		5 Canadian.		
	Currency differential surcharge: 0.31 X 25% = 7.75%			Currency differentia 0.31 X 25% = 7.7	•			
	The currency differency 1. Applied only to the	ential surcharge is he Liability premium, not DCP	D.	The currency differency 1. Applied only to the	ential surcharge is ne Liability premium, not DCP	D.		
	2. Not subject to a	minimum surcharge		2. Not subject to a	minimum surcharge			
	3. This surcharge is on the U.S. expo	s additional to but not compou osure surcharge.	nded	This surcharge is the U.S. exposure	additional to but not compou e surcharge.	nded on		

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 228	Example: The Liability premium is	\$1,000	Example: The Liability premium is	\$1,000	FA is reviewing	This will not impact
Out of Province Exposure	The percentage of U.S. Exposure is: The Currency Differential Surcharge is Base Premium U.S. Exposure (\$1,000 x 0.25) Currency Differential *\$1,000 x 0.00775)	25% 7.75% \$1,000 \$250 \$78	The percentage of U.S. Exposure is: The Currency Differential Surcharge is Base Premium U.S. Exposure (\$1,000 x 0.25) Currency Differential *\$1,000 x 0.00775)	25% 7.75% \$1,000 \$250	rules in the Commercial Section. Aims to harmonize and simplify	premiums
	Total Liability premium	\$1,328	Total Liability premium	\$1,328	the wordings across all	
	In addition to the Servicing Carrier's for proof of insurance.	ee for filing	In addition to the Servicing Carrier's for insurance.	fee for filing proof	jurisdictions	
	5. Payable only when proof of insurance U.S. authorities.	e is required by	Payable only when proof of insurance authorities.	is required by U.S.		
	The combined dollar value of the Curro Differential Surcharge and the U.S. ex surcharge is subject to a minimum of term.	posure	The combined dollar value of the Curr Surcharge and the U.S. exposure surc a minimum of \$50 per policy term.			
	For example: Using the example above, the dollar value of the U.S. exposure surcharge is \$250 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.  C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)		For example: Using the example above, the U.S. exposure surcharge is \$250 and the Currency Differential Surcharge is \$78. combined dollar value is \$328, well exceed required.			
			C. Interurban Outside Province Exposu (Excluding Commercial Vehicles)			
	The percentage of exposure outside the Proincluding the U.S., will be determined based International Fuel Tax Agreement (IFTA) as reports from the last four (4) quarters immpreceding the effective date of the policy or	d on the sessment ediately	The percentage of exposure outside the Protection the U.S., will be determined based on the ITax Agreement (IFTA) assessment reports (4) quarters immediately preceding the eff policy or endorsement.	International Fuel from the last four		
	If the Named Insured does not participate i contact your Servicing Carrier for the docur to confirm the percentage of exposure outs Province, including U.S. exposure.	ments required	If the Named Insured does not participate contact your Servicing Carrier for the docu confirm the percentage of exposure outside including U.S. exposure.	ments required to		
	<b>NOTE:</b> Where vehicles are operated in the must be asked whether or not proof of insu filed and, if so, in what amount. If eligible,	rance must be	NOTE: Where vehicles are operated in the must be asked whether or not proof of insufiled and, if so, in what amount. If eligible	urance must be		

Rule	C	Current Wording		,	Approved Wording		Change from Current	Premium impact on existing policies
Rule 228 Out of Province Exposure	limit based on the tyl transported and State The surcharge (or dis Vehicles (Class 61, 6 the jurisdiction of reg	scount) applicable to Interurban 2, 63, 64 and 99) traveling outsi gistration is based on the <u>total</u> Canada and the U.S., and shall be	ide of	based on the type of State required.  The surcharge (or dis (Class 61, 62, 63, 64 jurisdiction of registra	ng the minimum FMCSA requarriage, commodity transpecture count) applicable to Interurand 99) traveling outside of the total mediate the U.S., and shall be called	orted and ban Vehicles f the hileage	FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings	This will not impact premiums
	Step 1: Determine Exposure.	the Canadian Out of Province	<b>:</b>	Step 1: Determine t	the Canadian Out of Prov	ince	across all jurisdictions	
		Province exposure is determined travels outside the jurisdiction on anada.			Province exposure is detern els outside the jurisdiction on nada.			
	outside Atlantic Pro- less: Where an Interurban Newfoundland & Labi total <u>Canadian</u> milead <b>Provinces</b> (New Bru	of Province Exposure (Operatovinces and Quebec) is 50% of vehicle is registered in rador and reports 50% or less of the ge traveling outside the Atlantinswick, Newfoundland & Labrado (dward Island) and Quebec, no is applicable.	or its ic or,	outside Atlantic Pro Where an Interurban Labrador and reports mileage traveling out Brunswick, Newfound	of Province Exposure (Option of Province And Quebec) is 5 vehicle is registered in New 50% or less of its total Cartiside the Atlantic Province land & Labrador, Nova Scot Quebec, no additional surch	O% or less:  ufoundland & hadian es (New hia, Prince		
	outside Atlantic Pri 50%: Any Interurban vehic Labrador that reports outside the Atlantic Newfondland & Labra	of Province Exposure (Operatovinces and Quebec) is over le registered in Newfoundland & more than 50% of its total mile corovinces (New Brunswick, ador, Nova Scotia, Prince Edward, is subject to the surcharge (or low.	eage	outside Atlantic Pro Any Interurban vehicl Labrador that reports outside the Atlantic Newfoundland & Labr	of Province Exposure (Operations of Operations of Operations of Indiana, In	ver 50%: nd & mileage k, dward		
		To determine the surcharge (or discount) amount, select the Region where the majority of the exposure is incurred		To determine the surcharge (or discount) amount, select the Region where the majority of the exposure is incurred from the table below.				
	Region	Applicable		Region	Applicable			
	0::1::::	Surcharge/Discount		Out and a	Surcharge/Discount			
	Ontario	320%		Ontario	320%	-		
	Western Canada	15%		Western Canada	15%		1	1

Rule		Current Wordin	g		Approved Wor	ding		Change from Current	Premium impact on existing policies
Rule 228		anada' includes travel			nada' includes travel			FA is	This will
	· · · · · · · · · · · · · · · · · · ·	Nberta, Saskatchewar	and		lberta, Saskatchewai	n and		reviewing	not impact
Out of	Manitoba	<u>,                                      </u>		Manitoba				rules in the	premiums
Province	Territories	-20%		Territories	-20%			Commercial	
Exposure		cludes travel to the No			ludes travel to the N			Section.	
		navut and the Yukon			navut and the Yukon			Aims to	
		nicle registered in Nev			icle registered in Nev			harmonize and simplify	
		5 70% of the time in (			he time in Ontario, 1 As the vehicle has a			the wordings	
		6 in Nova Scotia. As er 50% of the Canadi			leage in the Ontario,		% UI	across all	
		6 surcharge applies.	an mileage in the	applies.	neage in the Ontario,	a 320 % Surcharge		jurisdictions	
	Ontario, a 3207	o surcharge applies.		аррисз.					
	If the vehicle tra	avels across multiple	Regions, where no	If the vehicle tra	vels across multiple	Regions, where no o	clear		
		xists, select the Region			select the Region tha				
	highest sucharg	e.	· ·	surcharge.	· ·				
	_ , , ,		6 11 1 6	_ , , ,					
	Example: A vehicle registered in Newfoundland & Labrador travels 30% in the Atlantic Provinces and				icle registered in Nev				
		ontario, 30% in Wes			he Atlantic Provinces Western Canada and				
		S. As the vehicle has			equal exposure in On		AS		
		stern Canada, a 320%			5 Ontario surcharge a		arge		
	applies, as the s	surcharge amount is t	he higher. The		gher. The surcharge				
		cable to the U.S. expo			be determined based				
		ed on Step 2 below.		, , , , , , , , , , , , , , , , , , , ,		,			
1	Step 2: Detern	Step 2: Determine U.S. Exposure			Step 2: Determine U.S. Exposure				
	The U.S. Exposu	The U.S. Exposure is determined by how often the vehicle			ura ia datarminad hu	how often the vehicle	ام		
		travels into the U.S.			re is determined by l	now orten the vehici	ie		
		<del></del>		travels into the	<u>u.s.</u>				
	The U.S. surcha	rge is based on the S	tates in which a	The U.S. surcha	rge is based on the S	tates in which a veh	nicle		
	vehicle travels. See Chart below:			travels. See Cha	3				
	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3			
	Alaska	Arizona	Alabama	Alaska	Arizona	Alabama			
	Colorado	Arkansas	Connecticut	Colorado	Arkansas	Connecticut			
	Idaho	California	Delaware	Idaho	California	Delaware			
	Iowa	Georgia	Florida	lowa	Georgia	Florida			
	Kansas	Illinois	Hawaii	Kansas	Illinois	Hawaii			
	Nebraska	Indiana	Louisiana	Nebraska	Indiana				
	Nevada	Kentucky	Maine			Louisiana			
	North Dakota	_	Maryland	Nevada	Kentucky	Maine			
	ar Bakota			1.1				ı	1

Rule		Currer	nt Wordir	ng		Appro	oved Wor	ding		Change from Current	Premium impact on existing policies
Rule 228  Out of Province Exposure	Oregon Utah Wisconsin Wyoming	Minnesot Missouri Montana New Mex North Cal Ohio Oklahom Pennsylva South Da Tennesse Virginia Washingt	ico rolina a ania kota e	Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina Texas Vermont West Virginia	North Dakota Oregon Utah Wisconsin Wyoming	Michigan Minnesot Missouri Montana New Mex North Ca Ohio Oklahom Pennsylv South Da Tennesse Virginia	rico rolina a ania akota ee	Maryland Massachusetts Mississippi New Hampshire New Jersey New York Rhode Island South Carolina Texas Vermont West Virginia		FA is reviewing rules in the Commercial Section. Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
		re) is based	on the Re	gion where the		is based or	ure surcha	irge (per percentage on where the majority			
	Region 1			of Exposure	Region			ble Surcharge of Exposure			
	Region 2		1.25%		Region 1		1%				
	Region 3		1.5%		Region 2 Region 3		1.25%				
	In the event of any Region, se surcharge (per in the chart ab	50% in Region In	on 3, then over % of Learn that go of U.S. Ex		Example: A veh and 50% in Reg 1.5% per % of In the event of Region, select the surcharge (per the chart above Example: A vel	yion 3, then U.S Exposu a tie or whe he Region to percentage . hicle travels egion 3. A	10% in Rinth rate Unite.  ere no cleathat generated U.S. Exist 20% in Rinth rate	egion 1, 40% in Region 1, 40% in Region 1. S. surcharge would ar majority exists in a ates the highest (posure), as outlined Region 1; 40% in both rate of Region 3 (1.5).	any in		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228	To determine the U.S. Exposure surcharge, multiply the	To determine the U.S. Exposure surcharge, multiply the rate	FA is	This will
Out of Province	rate of surcharge by the percentage of U.S. Exposure, as outlined in the chart below.	of surcharge by the percentage of U.S. Exposure, as outlined in the chart below.	reviewing rules in the Commercial	not impact premiums
Exposure	Example: A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.  Step 3: Determine the Total Outside Province	Example: A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.	Section. Aims to harmonize	
	Exposure Surcharge applicable to the Interurban Vehicle	Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle	and simplify the wordings across all	
	The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.	The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.	jurisdictions	
	The total surcharge is applicable to <b>Liability (BI and PD)</b> and DCPD premiums	The total surcharge is applicable to Liability (BI and PD) and DCPD premiums		
	Example:  Step 1: Canadian Out of Province Surcharge = 320%  Step 2: U.S. Exposure Surcharge Region 3 = 60%  Total Out of Province Exposure Surcharge 380%  If applicable, round up to the nearest whole %.	Example: Step 1: Canadian Out of Province Surcharge= 320% Step 2: U.S. Exposure Surcharge Region 3 = 60% Total Out of Province Exposure Surcharge 380% If applicable, round up to the nearest whole %.		
	In the above example, a 380% surcharge would apply to the Liability (BI and PD) and DCPD Premiums	In the above example, a 380% surcharge would apply to the Liability (BI and PD) and DCPD Premiums		
Rule 229	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association	Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to the Insureds Facility Association	This section of the rule is	This will not impact
Claims	policies must immediately be reported in the manner prescribed by the Servicing Carrier.	policy must immediately be reported in the manner prescribed by the Servicing Carrier.	listed under Rule 428 in the	premiums
	1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water	1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Lee/Water	Recreational section of the vehicle,	
	The following scenarios shall be considered	The following scenarios shall be considered	which is the	
	Comprehensive losses:  An insured drives a Snow Vehicle or All Terrain Vehicle on	Comprehensive losses:  An insured drives a Snow Vehicle or All Terrain Vehicle on a	correct location for	
	a frozen lake and hits open water.	frozen lake and hits open water.	this part. Will be	
	An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.	An insured drives a Snew Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snew Vehicle or All Terrain Vehicle sinks to the bottom.	removing from the Commercial	
	A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.	A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.	Section	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 229 Claims	2. Collision with Animals Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.	2Collision 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.	Aims to harmonize and simplify the wordings across all jurisdictions	This will not impact premiums
Rule 231  Suspension and Reinstatement of Coverages – END 16/17	Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.  This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the ownership of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.  No refund is allowed in respect of Comprehensive and Specified Perils.  If Liability, DCPD and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.  END 16/17 is not available for the following:  6. Vehicles for which proof of insurance is issued or filed.  7. Experience rated risks  8. Recreational vehicles rated in the Recreational Vehicle section  9. Vehicles that were never intended to be driven.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) 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 related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.  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 until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.  END 16/17 is not available for the following:  1. Vehicles for which proof of insurance is issued or filed.  2. Experience rated risks.  3. Recreational vehicles rated in the Recreational Vehicle Section.  4. Vehicles held for sale whether or not on an auto dealer's	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	9. Vehicles that were never intended to be driven.	<ul><li>4. Vehicles that were never intended to be driven.</li><li>5. Vehicles held for sale whether or not on an auto dealer's lot.</li></ul>		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 231  Suspension and Reinstatement of Coverages – END 16/17	10. Vehicles held for sale whether or not on an auto dealer's lot.  Rating The refund for the period of cancellation is calculated according to the table printed on the END 16 form.  In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below (except Ontario):  Period of Suspension/Cancellation % of Annual Premium  Less than 45 days** Nil  Less than 2 months Nil  45 days and less than 2 ½ months** 15% 2 months and less than 2 ½ months 15% 2 ½ months and less than 3 months 19% 3 months and less than 3 ½ months 22% 3 ½ months and less than 4 months 26% 4 months and less than 4 ½ months 30% 4 ½ months and less than 5 months 34% 5 months and less than 5 ½ months 38% 5 ½ months and less than 6 months 41% 6 months or more 45%  **Applies to Alberta Only  In no event shall a refund be granted for any suspension period of less than forty five (45) consecutive days.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 232  Suspension of Operator's Licence	Rule 232: Suspension of Operator's Licence – Use of END 28A  The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28A is being added to the policy at the request of the insured or by the Servicing Carrier because of the above mentioned circumstances.	Rule 232: Suspension of Operator's Licence—Use of END 28A  The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28/28A/28(C)) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the below mentioned circumstances.  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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232  Suspension of Operator's Licence	<ol> <li>A. If there is no other driver of the vehicle</li> <li>An application for insurance of the vehicle shall be declined by the Agent/Broker.</li> <li>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.</li> <li>If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal.</li> </ol>	<ol> <li>A. If there is no other driver of the vehicle</li> <li>1. An application for insurance of the vehicle shall be declined by the Agent/Broker.</li> <li>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.</li> <li>3. The time on risk charge for the period to expiration of notice of cancellation will be pro rata of the premium applicable to the risk as submitted.</li> <li>4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a</li> </ol>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Note: Where the insured's licence is suspended, the insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.  B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not	notice of nonrenewal.  Note: Where the Insured's licence is suspended, the insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.  B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive		
	<ol> <li>drive without a valid licence.)</li> <li>The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person.</li> <li>If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver and any accidents that occurred while that person was driving shall not be taken into account in rating.</li> </ol>	<ul> <li>without a valid licence.)</li> <li>1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person.</li> <li>2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver and any accidents that occurred while that person was driving shall not be taken into account in rating. (Applicable to Newfoundland &amp; Labrador)</li> </ul>		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 232 Suspension of Operator's Licence	C. If the person concerned does drive without a valid licence If discovered after the policy has been issued:	C. If the person concerned does drive without a valid licence (This rule is applicable to Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island)	FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	END28A shall continue to apply. Should the driver named on the END 28A be involved in an accident, there is no coverage under the policy. The vehicle is considered uninsured.	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.	harmonize the wordings across all jurisdictions	
	D. Unsigned END 28A  If END 28A is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.	D. Unsigned END 28A  If END 28A is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.		
Rule 233 Home-made Vehicles / Reconstruction / Imported	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.	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.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Right Hand Drive /	This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.  A. Liability, DCPD and Accident Benefits  No coverages are permissible until the following are provided to the Servicing Carrier:	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:		
	A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And	A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And		
	Rate group 10 is to be used for Accident Benefits for Private Passenger vehicles where vehicles are rated	<ol> <li>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.</li> </ol>		
	by value.	Charge the normal rate for the type of vehicle concerned for Accident Benefits.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on
			ourrent	existing policies
Rule 233 Home-made Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles	These certificates must accompany the application to the Servicing Carrier.  B. Optional Physical Damage Coverage  1. No 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 vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.  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.	These certificates must accompany the application to the Servicing Carrier.  B. Optional Physical Damage Coverage  1. No 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 vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.  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 reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 234  Vehicles Used Outside Jurisdiction of Registration	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.  Facility Association shall not provide insurance for vehicles that 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:  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.	When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.  Facility Association shall not provide insurance for vehicles that 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:  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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 234  Vehicles Used Outside Jurisdiction of Registration	<ol> <li>If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</li> <li>If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. Refer to Rule 228: U.S. Exposure Surcharge to determine the surcharges applicable.</li> <li>If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</li> <li>Region 1 – Atlantic Provinces Rate as New Brunswick Territory 3</li> <li>Region 2 – Central (Ontario and Quebec) Rate as Ontario Territory 20</li> <li>Region 3 – West and North Rate as Alberta Territory 4</li> <li>If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:         <ul> <li>Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</li> <li>Charge Ontario Territory 20 for Quebec</li> </ul> </li> </ol>	2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.  3. If the vehicle is operated outside the jurisdiction, which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 228: Outside Province Exposure to determine the surcharges applicable.  4. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.  Region 1 — Atlantic Provinces Rate as New Brunswick Territory 3  Region 2 — Central (Ontario and Quebec) Rate as Ontario Territory 20  Region 3 — West and North Rate as Alberta Territory 4  5. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:  — Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.  — Charge Ontario Territory 20 for Quebec	This information has been included in the changes to Rule 228. Will be removing from this Rule 234	This will not impact premiums
Rule 235  Purchasing Vehicles in Jurisdiction Where FA Does Not Operate	<ul> <li>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.</li> <li>When the insured:</li> <li>a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or</li> <li>b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;</li> </ul>	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 is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 235  Purchasing Vehicles in Jurisdiction Where 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 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 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.  Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% U.S. Exposure surcharge applies.	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 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 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.  Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0 and 100% Outside Province or Territory Exposure surcharge applies.  The territory to be used is the territory where the insured resides.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved	Wording	Change from Current	Premium impact on existing policies
Rule 236	A. Short-Term Rentals-Unspecified Lessees-Leases of 30 days or less – Class 7M	A. Short-Term Rentals-Unspe 30 days or less – Class 7M	ecified Lessees-Leases of	FA is reviewing	This will not impact
Short Term Rentals Unspecified	Use POL 1 and END 5c.	Use POL 1 and END 5C.		rules in the Commercial Section.	premiums
Lessees – Leases of 30 Days or Less and Ride	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.	Insurance is provided on a spec and use of END 21A or END 21E 44/44R is not permitted.	ified vehicle/per vehicle basis 3 is not permitted. Use of END	Aims to harmonize the wordings across all	
Sharing	Coverages/Premiums 1. Liability, DCPD and Optional Physical Damage	Coverages/Premiums 1. Liability, DCPD (Not applicable for Northwest Territories, Nunavut and Yukon) and Optional Physical Damage		jurisdictions	
	Class of Vehicle Premium	Class of Vehicle	Premium		
	Private Passenger Vehicles 250% of 07/0 rate	Private Passenger Vehicles	250% of 07/0 rate		
	Commercial Vehicles	Commercial Vehicles	20070 01 0770 1410		
	Light Trucks 200% of 43/0 rate	Light Trucks	200% of 43/0 rate		
	Heavy Trucks 200% of 45/0 rate	Heavy Trucks	200% of 45/0 rate		
	Tractors/Trailers 175% of 64/0 rate	Tractors/Trailers	175% of 64/0 rate		
	Private Type Trailers	Private Type Trailers	,		
	Liability on Pleasure rate plus \$15	Liability	Non Pleasure rate plus \$15		
	Optional Physical Damage 250% of normal rate	Optional Physical Damage	250% of normal rate		
	Motor Homes and Vehicles	Motor Homes			
	with mounted Camper Unit	Liability	250% of 07/0 rate		
	Liability 250% of 07/0 rate	DCPD	250% of 07/0 rate		
	DCPD 250% of 07/0 rate Optional Physical Damage 250% of normal rate	Optional Physical Damage	250% of normal rate		
	Motorcycles & Mopeds 250% of Driving Record 0	Vehicles with mounted Campe			
	250 % of Driving Record of	Liability	250% of 07/0 rate		
	Snow Vehicles 250% of normal rate	Optional Physical Damage	250% of normal rate		
	Show veriloids 20070 of Hermanate	Motorcycles & Moped	250% of Driving Record 0		
	All Terrain Vehicles 250% of normal rate	Snow Vehicles	250% of normal rate		
		All Terrain Vehicles	250% or normal rate		
	Any other vehicle Refer to Servicing Carrier	Any other vehicle	Refer to Servicing Carrier		
	NOTE: No DCPD premium is applicable on Private Trailers and Camper units.	<b>NOTE</b> : No DCPD premium is ap and Camper Units. Refer to Ru Commercial Trailers.			
	2. Accident Benefits, Uninsured Automobile				
	Charge the normal rate for the type of vehicle concerned.	2. Accident Benefits, Uninst applicable for Alberta, North and Yukon)	west Territories, Nunavut		
		Charge the normal rate for the	type of vehicle concerned.	1	

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 236  Short Term Rentals Unspecified Lessees – Leases of 30 Days or Less and Ride Sharing	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.	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 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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 237  Long Term Leases – Specified Lessees – Leases Exceeding 30 Days	A. Application The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form.  B. Policy Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessor and the policy declaration page.  C. Rating The vehicle is rated as if owned by the lessee.	A. Application  The lessee must complete a current approved Standard or Facility Association Application Form. The name and address of the Applicant/lessee and the name and address of the lessor must be shown where required on the application form.  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 reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 238  Driver Training Vehicles	All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.  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.	All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.  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.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 238  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 the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.  B. Vehicle used solely for Driver Training Calculate the premium as follows, add any applicable	For example: The Insured opens a driver training school and either uses their own truck to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a truck and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.  B. Vehicle used solely for Driver Training	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.	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 business use.	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 business use Other Vehicles: Light Rate as Class 36; Heavy Rate as Class 44	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	Recreational Vehicles: Rate at non-pleasure rates		
	<ul> <li>C. Vehicles used for Driver Training in addition to some other use</li> <li>1. Calculate the premium as though the vehicle is used solely for driver training.</li> </ul>	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 17 km use Class 02.	2. Calculate the premium as though the vehicle were used solely for the 'other use'. For example: If the vehicle is used for driving to and from work less than 17 km one use Class 02. If the vehicle is used for retail delivery of auto parts, use Class 43.		
	3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.	3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.		

Rule		Current Wording		А	pproved Wordin	ng		Change from Current	Premium impact on existing policies
Rule 238  Driver Training Vehicles	<ul> <li>4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.</li> <li>For example: Step 1  The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.</li> <li>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.</li> <li>Step 3  The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.</li> <li>Step 4  Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).</li> <li>D. Driver Training Vehicle Surcharge Table  1. Vehicles used only for Secondary School, College</li> </ul>			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 light commercial vehicle and using Class 36, private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.  Step 2  The driver training use is part time and the Insured also uses the vehicle for retail delivery of auto parts; therefore, a premium of \$1000 is calculated by rating the vehicle as Class 43. to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.  Step 3  The premium in Step 2 is \$1,000 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 (\$1,070).  D. Driver Training Vehicle Surcharge Table  1. Vehicles used only for Secondary School, College or			FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums	
	coverage Liability	Equipped with dual controls	<b>Other</b> 135%	Coverage	Equipped with Dual Controls	Other			
	DCPD Collision	35% 0%	135% 75%	Liability	35%	135%			
	Comsion	076	7370	Accident Benefits	0%	0%			
				DCPD*	35%	135%			
				Collision	0%	75%			
				Other Coverages	0%	0%			

Rule		Current Wording		A <sub>l</sub>	oproved Wordir	ng		Change from Current	Premium impact on existing policies
Rule 238  Driver Training Vehicles	2. Other Vehicles			*DCPD surcharge ap in Northwest Territo DCPD coverage is no 2. Other Vehicles	ries, Nunavut, a			FA is reviewing rules in the Commercial Section. Aims to	This will not impact premiums
	Coverage Liability DCPD Collision	Equipped with dual controls 70% 70% 25%	<b>Other</b> 170% 170% 100%	Coverage	Equipped with Dual Controls	Other		harmonize the wordings across all jurisdictions	
				Liability	70%	170%			
				Accident Benefits	0%	0%			
				DCPD*	70%	170%			
				Collision	25%	100%			
				*DCPD surcharge ap in Northwest Territo DCPD coverage is no	ries, Nunavut, a				
Rule 239	A. Definition			A. Definition				FA is	This will
Fleet				<ul> <li>Under Commo</li> <li>Used for busing for dual purposition transportation</li> <li>Includes vehich</li> <li>The Applicant insurance in the Liability coversities</li> </ul>	cles on a long ter must have had 1 he past 12 month age for the past icies on which th or more self pro management and	managemer of and vehi l or public m lease; l 20 months ns i.e. 10 ve year, regan ose vehicle pelled vehi d used for k	of Liability chicles with dless of the s were	reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	not impact premiums

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.	For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.	Julisalettoris	
	The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.	The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.  Notes:  • The Applicant is required to provide proof of vehicle		
	Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA	registration and ownership.  Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.  Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been		
	shall be used to promulgate the rate.	120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).	The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:  1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with ours of work regulations and  2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and  3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and  4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and	Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:  1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with ours of work regulations and  2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and  3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and  4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	<ul> <li>Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> <li>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</li> <li>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</li> <li>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</li> </ul>	<ul> <li>Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> <li>A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</li> <li>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</li> <li>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.</li> </ul>	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	<ul> <li>B. Fleet Rating Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</li> <li>Experience rating includes the following: <ul> <li>All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul> </li> </ul>	<ul> <li>B. Fleet Rating</li> <li>Fleet policies may only be issued on an annual basis.</li> <li>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</li> <li>Experience rating includes the following:</li> <li>All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer</li> <li>Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>Losses falling within any special agreements with the prior Insurer.</li> </ul>		

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239 Fleet	Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only.  The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.  Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only.  The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.  Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	C. Loss Information  Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.	C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.	9	
	For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.	For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.		
	D. New Applications  1. Forms required for Fleet Submissions  a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy".  b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.  c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage.  d) Fleet Rating Information Statement	<ul> <li>D. New Applications</li> <li>1. Forms required for Fleet Submissions</li> <li>a) Facility Association application             The application form fully completed and signed.             Under vehicle items show "Fleet Policy".</li> <li>b) Automobile Fleet Schedule             All vehicles including trailers for which insurance is required must be fully described.</li> <li>c) Fleet Rating Information Statement or Commercial Vehicle Supplement             This form provides additional information about the risk.</li> </ul>		

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

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

			on existing policies
If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not driving record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not driving record 0.  For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is assued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of	Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.  If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, where a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.  For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be	Refer to Rule 215 on rating of experience (fleet) rated risk.	This will not impact premiums
#12,000.  7. Premium Calculation  Liability and DCPD  Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  Public Vehicle - Road Hazard and Passenger Hazard  a) Enter the premium applicable to the minimum statutory limit for Road Hazard.  b) If one premium applies to both Road and	7. Premium Calculation Note:  • Refer to Rule 215 on rating of experience (fleet) rated risk.  • For other classes of business, refer to the appropriate section of the manual.  Liability and DCPD Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  Public Vehicle - Road Hazard and Passenger Hazard  a) Enter the premium applicable to the minimum statutory limit for Road Hazard.  b) If one premium applies to both Road and Passenger	This information is listed in other sections of the manual.	
Approximate the second	pplicant has rejected the premium, a new application overing any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate of driving record 0. In the event that a policy issued om that new application must be cancelled because the pplicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not driving record of the same insured to the Servicing Carrier, quoting a remium of \$10,000 at Driving Record 0. The policy is used at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests ancellation for non-payment on October 10. The earned remium will be calculated pro rata on a premium of 12,000.  Premium Calculation  Indicate the applicant requires limits in excess of 1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  Enter the premium applicable to the minimum statutory limit for Road Hazard.	a fleet rating has been established for a risk and the policant has rejected the premium, a new application overing any vehicle in the Applicant's name previously on lef fleet, must be quoted to the Applicant at the fleet rate to driving record 0. In the event that a policy issued on that new application must be cancelled because the policant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet rate not driving record a calculated pro rata of the fleet pelice, error exemple; using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is sued at a premium of \$12,000 and the Agent/Broker receives it on September 2.2. The insured again rejects the diditional premium and the Agent/Broker receives it on September 2.2. The insured again rejects the additional premium and the Agent/Broker receives it on September 2.2. The insured again rejects the note that the properties of the Agent/Broker requests cancellation for non-payment on October 10. The earned premium of \$12,000.  Premium Calculation  Note:  Refer to Rule 215 on rating of experience (fleet) rated risk.  For other classes of business, refer to the appropriate section of the manual.  Liability and DCPD  There the applicant requires limits in excess of \$1,000,000.  Premium Calculation  Note:  Refer trate has been established and the policy will not be permium the risk to feet rate and the trate rate and the trate and the premium number of fleet. In the second premium of \$10,000 and th	a fleet rating has been established for a risk and the policant has rejected the premium, a new application working any wholice in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate of the fleet, must be quoted to the Applicant at the fleet rate of must be quoted to the Applicant at the fleet rate of must be quoted to the Applicant at the fleet rate of must be cancelled because the applicant rejects the premium, the earned premium shall be calculated pro rate of the fleet rate not driving record of the fleet rate not driving record of reversing the same interest of the fleet rate of the fle

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

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 241 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 and submitted to the Servicing Carrier.  1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial section of the manual.  2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a/4A/4(A). END 4a/4A/4(A) can be applied to all coverages or limited to the mandatory coverages.  An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier.  1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial Section of the manual.  2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 242  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. 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/4B/4(B). END 4b/4B/4(B) 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. An additional charge shall be applied to the vehicle premium.  Contact your Servicing Carrier for the amount of the additional premium.	Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)  END 30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31  The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel" Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".	Information is moved from Rule 214	This will not impact premiums

		from Current	impact on existing policies
D 37 - Limitation to Automobile Sound and Electronic mmunication Equipment. ovides that, in the event of loss or damage by theft or empted theft, the maximum amount of insurance for equipment or the actual cash value is \$1,500 in total.	END 37 - Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.	Information has been moved from section with Commonly Used Endorsemen ts	This will not impact premiums
D 20 - Loss of Use cility Association does not provide this coverage for olic Vehicles.  For Market Sound and Electronic Communication uipment  For Market Sound and Electronic Communication equipment, other than factory installed uipment, application of either END 37 or END 38 is indatory in those jurisdictions where the endorsements of the END 38 rate have been approved. See dorsement Section.  D 37 - Limitation to Automobile Sound and extronic Communication Equipment is endorsement limits the amount of coverage on such uipment to \$1,500. Where a vehicle is covered for imprehensive or Specified Perils, this endorsement must added if the Applicant does not wish to purchase ditional coverage.  For Endorsement must be signed by the insured.  D 38 - Increased Limit, Automobile Sound and extronic Communication Equipment have a vehicle is covered for Comprehensive or Specified its, and the Applicant wishes to purchase additional verage for the equipment, this endorsement may be deed.  ditional coverage may be purchased at a rate of \$30 or \$1,500. Extrementation (appraisal or receipts) is necessary to service of the equipment of the purchased of \$1,500. Extrementation (appraisal or receipts) is necessary to the policy of the purchase of \$1,500.	REMOVE AS THE SAME INFORMATION IS LISTED UNDER  Rule 338: ENDORSEMENTS APPLICABLE TO POL 1 (OWNER'S POLICY)  This is how it will be labelled in the manual after approval: Rule 312: Not applicable	FA is reviewing rules in the Commercial Section. This section is a duplication.	This will not impact premiums
movered — Dillilli euien in in in de Dece en in each eine en in each eine en in each eine en in each each eine en in each each each each each each each each	ides that, in the event of loss or damage by theft or impted theft, the maximum amount of insurance for equipment or the actual cash value is \$1,500 in total.  20 - Loss of Use ity Association does not provide this coverage for ic Vehicles.  If Market Sound and Electronic Communication ipment re the vehicle is equipped with sound or electronic munication equipment, other than factory installed pment, application of either END 37 or END 38 is datory in those jurisdictions where the endorsements the END 38 rate have been approved. See or sement Section.  237 - Limitation to Automobile Sound and attronic Communication Equipment endorsement limits the amount of coverage on such pment to \$1,500. Where a vehicle is covered for prehensive or Specified Perils, this endorsement must dded if the Applicant does not wish to purchase tional coverage.  endorsement must be signed by the insured.  238 - Increased Limit, Automobile Sound and attronic Communication Equipment re a vehicle is covered for Comprehensive or Specified s, and the Applicant wishes to purchase additional erage for the equipment, this endorsement may be ed. tional coverage may be purchased at a rate of \$30	insunication Equipment. Idea that, in the event of loss or damage by theft or impted theft, the maximum amount of insurance for equipment or the actual cash value is \$1,500 in total.  If you have a constant of the event of loss or damage by theft or interest of the equipment or the actual cash value is \$1,500 in total.  Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.  REMOVE AS THE SAME INFORMATION IS LISTED UNDER  REMOVE AS THE SAME INFORMATION IS LISTED UNDER  Release to the signed by the Insured.  Release to the signed by the Insured.  Release to the signed by the Insured.  As 7 - Limitation to Automobile Sound and thronic Communication Equipment endorsement limits the amount of coverage on such prehensive or Specified Perils, this endorsement must does not wish to purchase to the endorsement must be signed by the Insured.  As 1 - Increased Limit, Automobile Sound and thronic Communication Equipment or the actual cash value is \$1,500 in total.  Where a vehicle is ensured for Comprehensive or Specified Perils, this endorsement must does not wish to purchase additional coverage.  Provides that, in the event of loss or damage by the for attempted theft, the maximum amount of insurance for the equipment to the actual cash value is \$1,500 in total.  Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be signed by the Insured.  As 1 - Limitation to Automobile Sound and thronic Communication Equipment to a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be signed by the insured.  Branch Applicant of State Policy The State Insurance To attempted theft, the maximum amount of insurance for the equipment, with the provide the submer and the submer a	Communication Equipment. dides that, in the event of loss or damage by theft or moted theft, the maximum amount of insurance for equipment or the actual cash value is \$1,500 in total.  Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total. Where a vehicle is insured for Comprehensive or Specified Perlis, this endorsement must be added if the Insured does not wish to purchase additional coverage. This endorsement must be signed by the Insured.  PAO - Loss of Use ity Association does not provide this coverage for ity Pacification does not provide this coverage for provide this provide this coverage for provide this provide th

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 327  Suspension and Reinstatement of Coverages – END 16/17	Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	Liability, DCPD (not available in Northwest Territories, Nunavut and Yukon), Accident Benefits, Uninsured Automobile (not available in Alberta, Northwest Territories, Nunavut and Yukon) and Collision as they relate to the <b>use</b> and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings	This will not impact premiums
	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 <b>ownership</b> of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	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 <b>ownership</b> of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.	across all jurisdictions	
	No refund is allowed in respect of Comprehensive and Specified Perils.	No refund is allowed in respect of Comprehensive and Specified Perils.		
	If Liability, DCPD and Accident Benefits coverages are removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.	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 until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.		
	<ul> <li>END 16/17 is not available for the following:</li> <li>1. Vehicles for which proof of insurance is issued or filed.</li> <li>2. Experience rated risks</li> <li>3. Recreational vehicles rated in the Recreational Vehicle section</li> </ul>	<ol> <li>END 16/17 is not available for the following:</li> <li>Vehicles for which proof of insurance is issued or filed.</li> <li>Experience rated risks.</li> <li>Recreational vehicles rated in the Recreational Vehicle Section.</li> <li>Vehicles that were never intended to be driven.</li> <li>Vehicles held for sale whether or not on an auto dealer's lot.</li> </ol>		
	<ul><li>4. Vehicles that were never intended to be driven.</li><li>5. Vehicles held for sale whether or not on an auto dealer's lot.</li><li>Rating</li></ul>	Rating The refund for the period of coverage suspension/cancellation is calculated according to the table below (except Ontario):  Period of Suspension/Cancellation Premium Less than 45 days**  Nil		

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 327  Suspension and Reinstatement of Coverages – END 16/17	The refund for the period of cancellation is calculated according to the table printed on the END 16 form.	Less than 2 months  45 days and less than 2 ½ months**  2 months and less than 2 ½ months  2 ½ months and less than 3 months  3 months and less than 3 ½ months  2 ½ months and less than 3 ½ months  4 months and less than 4 ½ months  5 months and less than 5 ½ months  5 months and less than 5 ½ months  5 ½ months and less than 6 months  4 ½ months and less than 6 months  4 ½ months and less than 6 months  4 ½ months or more  **Applies to Alberta Only	FA is reviewing rules in the Commercial Section. Aims to harmonize the wordings across all jurisdictions	This will not impact premiums
	In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.	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.		
Rule 329.A  Home-Made Vehicles / Reconstructed / Right Hand Drive / Imported	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.	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.	Public and Recreational vehicles do not have rate groups.	This will not impact premiums
Vehicles	A. Liability, DCPD and Accident Benefits     No coverages are permissible until the following are provided to the Servicing Carrier:     1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And	A. Liability, DCPD and Accident Benefits  No coverages are permissible until the following are provided to the Servicing Carrier:  1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And		
	Rate group 10 is to be used for Accident Benefits for Private Passenger vehicles where vehicles are rated by value.  These certificates must accompany the application to the Servicing Carrier.	Charge the normal rate for the type of vehicle concerned for Accident Benefits.  These certificates must accompany the application to the Servicing Carrier.		

Rule

**Current Wording** 

**Approved Wording** 

Change

Premium

Rule		current wording		Approved wording	from Current	impact on existing policies
Rule 338.D.7	7. Pre	emium Calculation	7. Pre Note	mium Calculation :	Refer to Rule 313 on	This will not impact
Fleet, New Application			•	Refer to Rule 313 on rating of experience (fleet) rated risk.  For other classes of business, refer to the appropriate section of the manual.	rating of experience (fleet) rated risk.	premiums
	Where \$1,00 the Se be eliq Publi a)	e the applicant requires limits in excess of 0,000 the Agent/Broker must discuss the risk with ervicing Carrier prior to binding. Many risks will not gible for limits in excess of \$1,000,000.  c Vehicle - Road Hazard and Passenger Hazard  Enter the premium applicable to the minimum statutory limit for Road Hazard.  If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately. **xample*:	When the A Carrie limits Publi a) statut	e the applicant requires limits in excess of \$1,000,000 gent/Broker must discuss the risk with the Servicing er prior to binding. Many risks will not be eligible for in excess of \$1,000,000.  c Vehicle - Road Hazard and Passenger Hazard  Enter the premium applicable to the minimum tory limit for Road Hazard.  If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.	This information is listed in other sections of the manual.	
	b)	and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.  The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.	<del>a)</del>	The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.  The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.		
	c)	If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.	<del>c)-</del>	If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.		

Fleet, New Application  The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/cff, 22).  Every other vehicle Enter the premium applicable to the statutory minimum limit.  Optional Physical Damage  All Perils  C) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Com	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Fleet, New Application  Ilimit actually required and the applicable endorsements (END 6a/b/c/f, 22).  Every other vehicle Enter the premium applicable to the statutory minimum limit.  Optional Physical Damage  All Perils  c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability  a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)  Imit actually required and the applicable endorsements (END 6a/br/df, 22).  Itimit actually required and the applicable endorsements (END 6a/br/df, 22).  Itimit actually required and the applicable endorsements (END 6a/br/df, 22).  Every other vehicle Enter the premium applicable to the statutory minimum limit.  Optional Physical Damage  All Perils  e) All Perils enverage is no longer available. Vehicles having All Perils enverage subject to a minimum deductible.  e) All Perils enverage is no longer available. Vehicles having All Perils enverage subject to a minimum deductible.  e) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability  a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability). Table 1B (Road Hazard L	Rule 338.D.7	Note:	Note:	This	This will
Fleet, New Application   Every other vehicle   Enter the premium applicable to the statutory minimum limit.   Optional Physical Damage		The application form must indicate the limits or combined	The application form must indicate the limits or combined	information	not impact
New Application  Every other vehicle Enter the premium applicable to the statutory minimum limit.  Optional Physical Damage  All Perils  c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liabil	E1	limit actually required and the applicable endorsements	limit actually required and the applicable endorsements (END	is listed in	premiums
Enter the premium applicable to the statutory minimum limit.  Optional Physical Damage  All Perils  c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability  a) Total the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road	Fleet,	(END 6a/b/c/f, 22).	<del>6a/b/c/f, 22).</del>	other	
limit.  Optional Physical Damage  All Perils  c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Collision and Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability  a) Total the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability), Table 1B (Road Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)  Enter the premium applicable to the statutory minimum limit.  Optional Physical Damage  All Perils  All Perils  All Perils  All Perils coverage is no longer available. Vehicles having is for Public Vehicles but listed under perily and length facility of the peril under which they were paid i.e. Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability  a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability), Table 1B (Road Hazard Liability), Table 1B (Road Hazard Liability), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)				sections of	
All Perils  c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Collision losses under Collision losses under Collision losses under Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.  All other coverages Enter premium and deductibles where indicated.  Premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability) - Hazardous Cargo), Table 2 (Passenger Hazard B.1.) and Table 3 (Road Hazard and Passenger B.1. Combined)  All Perils  e) All Perils coverage is no longer available. Vehicles having and is for Public Vehicles but listed under PPV, Commercial and Recreational Provided Perils losses under Collision losses under Collisio	Application	Enter the premium applicable to the statutory minimum	Every other vehicle	the manual.	
All Perils c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils.  All other coverages Enter premium Totals Liability a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Mazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.1.) and Table 3 (Road Hazard and Passenger B.1. Combined)  Popilic Specified Perils losses with Collision and Comprehensive shall be renewed with Collision losses under			Enter the premium applicable to the statutory minimum limit.		
All Perils c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible. d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Pe		Optional Physical Damage			
c) All Perils coverage is no longer available. Vehicles having All Perils coverage on existing Facility Association policies shall be renewed with Collision and Comprehensive coverage subject to a minimum deductible.  d) Record All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision and Comprehensive / Specified Perils losses under Collision and Comprehensive / Specified Perils losses under Collision and Comprehensive / Specified Perils losses under Comprehensive / Specified Perils.  All other coverages  Enter premium Totals  Liability  a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability), Table 1B (Road Hazard Liability), Table 1B (Road Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)  All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils coverage is no longer available. Vehicles having All Perils losses according to the peril under which they were paid i.e. Collision losses under Collision to see under Collision to the peril under which they were paid i.e. Collision losses under Collision to see under Collision to the peril under which they were paid i.e. Collision losses under Collision to the peril under which they were paid i.e. Collision losses under Collision to the peril under which they were paid i.e. Collision to the peril under			Optional Physical Damage		
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			B.I.) and Table 3 (Road Hazard and Passenger B.I.		
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sections of the manual for the factors.  of the manual for the factors.		sections of the manual for the factors.			
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\$1,000,000 if required. See Commercial section tables 1A and 1B and Public section for Tables 1A, 2			·		
for tables 1A and 1B and Public section for and 3.  Tables 1A 3 and 3					
Tables 1A, 2 and 3.  d)  Add the final total under each Table to the total  d)  Add the final total under each Table to the total  derived from adding together all other premiums.		·	,		
d) Add the final total under each Table to the total derived from adding together all other premiums.  derived from adding together all other premiums.  All Other Coverages		,	3 3 1		
All Other Coverages  All Other Coverages  All Other Coverages		5 5 1			
Total the premiums in each column.		<u> </u>	Total the <del>premiums in each column.</del>		

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

Rule 432.A   2. Rate group 10 is to be used for Accident Benefits for Private Passenger whicles where vehicles are rated by value.	Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Fleet, New Application    Comparison of the premium application	Home-Made Vehicles / Reconstructed / Right Hand Drive / Imported	Private Passenger vehicles where vehicles are rated by value.  These certificates must accompany the application to the	for Accident Benefits.  These certificates must accompany the application to the	Recreational vehicles do not have	not impact
	Fleet, New	Liability and DCPD  Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  Public Vehicle - Road Hazard and Passenger Hazard  a) Enter the premium applicable to the minimum statutory limit for Road Hazard.  b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.  For example:  a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit	Note:  Refer to Rule 414 on rating of experience (fleet) rated risk.  For other classes of business, refer to the appropriate section of the manual.  Liability and DCPD Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  Public Vehicle - Road Hazard and Passenger Hazard  a) Enter the premium applicable to the minimum statutory limit for Road Hazard.  b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.  For example:  a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because	information is listed in other sections of the manual.  Also the information is for Public Vehicles but listed under PPV, Commercial and	not impact

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

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