

**October 2021**

**Manual of Rules and Rates  
Nova Scotia**

**Revised Private Passenger Rates and Various Rule changes  
Effective February 1, 2022 (New Business and Renewals)**

**Effective February 1, 2022** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised Private Passenger rates. Overall, there is a change of -8.4%.
- There are amended rule changes in various sections of the manual. A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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

# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
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136.D.c  Accident and Conviction Surcharge, Conviction Definition: Serious	<b>NEW</b>	<p><b>c. Serious</b>            Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Novice Driver with alcohol in blood</li> </ul>	<p>Adds conviction that was missing in specified jurisdiction</p> <p>This conviction is listed under the Criminal Code Convictions</p>	This will affect premiums.
149.A  Fleets, Definition	<b>NEW</b>	<p>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:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol>	<p>Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.</p>	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

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### SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

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		<p>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.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>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 149/239/438.</p>		
149.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses 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> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> 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> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.

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212.B.1  Trailers, Rating of Trailers, Owned Trailers	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 and DCPD 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.	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 and <del>DCPD</del> 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.	Removes reference to DCPD coverage when rating excess trailers.	This may impact premiums.																																												
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239.A  Fleets, Definition	<b>NEW</b>	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 hours of work regulations <b>and</b> 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b> 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b> 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, <b>and</b> 5. Failure to adhere to any of the above will result in the termination of the agreement	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	This change will not impact premiums.  Risks that to not meet this criteria will be rated on an individually rated basis.

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239.B Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses 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> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are <del>always</del> 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> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.

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PUBLIC SECTION						
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Surcharge, Conviction Definition: Serious		under any Act governing highway traffic or any other Act within or outside Canada:  - Novice Driver with alcohol in blood	specified jurisdiction  This conviction is listed under the Criminal Code Convictions	
335.A  Fleets, Definition	NEW	<p>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:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>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.</p>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	<p>This change will not impact premiums.</p> <p>Risks that do not meet this criteria will be rated on an individually rated basis.</p>

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# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
425.D.b & a  Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: ... - Using handheld/operated electronic/ wireless device		<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: ... - Using a hand held wireless communication/entertainment device		Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
425.D.a & c  Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Failure to stop on request of or obey directions of a police officer.		<b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: - Failure to stop on request of or obey directions of a police officer.		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
425.D.c  Accident and Conviction Surcharge, Conviction Definition: Serious	<b>NEW</b>		<b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada: - Novice Driver with alcohol in blood		Adds conviction that was missing in specified jurisdiction  This conviction is listed under the Criminal Code Convictions	This will affect premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
438.A  Fleets, Definition	NEW	<p>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:</p> <ol style="list-style-type: none"> <li>1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>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, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>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.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>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 149/239/438.</p>	Proposes a definition of "Common Management" to be used to determine if a risk is to be fleet rated.	<p>This change will not impact premiums.</p> <p>Risks that to not meet this criteria will be rated on an individually rated basis.</p>

# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
438.B  Fleets, Fleet Rating	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"><li>• Losses 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> <p>NOTE: Full experience details must be obtained directly from the prior insurer to ensure all information on the risk is provided.</p>	<p>Experience rating includes the following:</p> <ul style="list-style-type: none"><li>• All losses (At-Fault and Not-at-fault) are <del>always</del> 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> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	Clarifies existing wording to indicate that at-fault and not-at-fault losses are used in fleet experience rating.	Will not impact premiums.																																												
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623.A  Accident/Conviction Surcharge Table	<table><tr><td>1 Minor Conviction</td><td>0%</td></tr><tr><td>2 Minor Convictions</td><td>5%</td></tr><tr><td>3 Minor Convictions</td><td>15%</td></tr><tr><td>4 Minor Convictions</td><td>25%</td></tr><tr><td>Each additional Minor Conviction</td><td>15%</td></tr><tr><td></td><td></td></tr><tr><td>1 Major Conviction</td><td>15%</td></tr><tr><td>Each additional Major Conviction</td><td>25%</td></tr><tr><td></td><td></td></tr><tr><td>1 Serious Conviction</td><td>100%</td></tr><tr><td>Each additional Serious Conviction</td><td>100%</td></tr></table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	15%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	<table><tr><td>1 Minor Conviction</td><td>0%</td></tr><tr><td>2 Minor Convictions</td><td>5%</td></tr><tr><td>3 Minor Convictions</td><td>15%</td></tr><tr><td>4 Minor Convictions</td><td>25%</td></tr><tr><td>Each additional Minor Conviction</td><td>15%</td></tr><tr><td></td><td></td></tr><tr><td>1 Major Conviction</td><td>25%</td></tr><tr><td>Each additional Major Conviction</td><td>25%</td></tr><tr><td></td><td></td></tr><tr><td>1 Serious Conviction</td><td>100%</td></tr><tr><td>Each additional Serious Conviction</td><td>100%</td></tr></table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	25%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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## FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

### SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Definition: Minor and Major	outside Canada, if not specifically named in the Major or Serious list, including but not limited to: ... - Using handheld/operated electronic/wireless device	- Using a hand held wireless communication/entertainment device	align FA with treatment in the standard market	
623.B.a & c  Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:  - Failure to stop on request of or obey directions of a police officer.	<b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:  - Failure to stop on request of or obey directions of a police officer.	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums
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# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

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# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
724.D.c  Accident and Conviction Surcharge, Conviction Definition: Serious	<b>NEW</b>	<b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:  - Novice Driver with alcohol in blood	Adds conviction that was missing in specified jurisdiction  This conviction is listed under the Criminal Code Convictions	This will affect premiums.



**August 2021**

**Manual of Rules and Rates  
NOVA SCOTIA**

**Various Rule Changes for GISA (ASP) Updates  
Effective January 1, 2022 (New Business and Renewals)**

**Effective January 1, 2022** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- There are amended rules in various sections of the manual for GISA (ASP) updates. A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																																																											
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Commission	<table><tr><th>3. Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus</td><td>6%</td><td>6%</td></tr><tr><td>Class 70, 73, 74, 78</td><td></td><td></td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel &amp; Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi, Limousine Class 77</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 79</td><td>7.5%</td><td>10%</td></tr></table>	3. Public Vehicles	Exp.	Indv.	Public Bus	6%	6%	Class 70, 73, 74, 78			School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 79	7.5%	10%	Taxi, Limousine Class 77	6%	6%	Van Pool Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 79	7.5%	10%	<table><tr><th>3. Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus</td><td>6%</td><td>6%</td></tr><tr><td>Class 70, 73, 74, 78</td><td></td><td></td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel &amp; Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td></tr><tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td></tr><tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ride Sharing Class 7N</td><td>7.5%</td><td>10%</td></tr></table>	3. Public Vehicles	Exp.	Indv.	Public Bus	6%	6%	Class 70, 73, 74, 78			School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 7M	7.5%	10%	Taxi Class 7A	6%	6%	Limousine Class 7B	6%	6%	Ride Hailing Class 7C	6%	6%	Van Pool Class 7M	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 7M	7.5%	10%	Ride Sharing Class 7N	7.5%	10%	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
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146  Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p><b>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</b></p> <p>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.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical</td><td>250% of Normal rate</td></tr></table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical	250% of Normal rate	<p><b>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b></p> <p>Use POL 1 and END 5C.</p> <p>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.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr></table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.																																											
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# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>Damage/DCPD Private Type Trailers BI Non-Pleasure rate plus \$15 PD Non Pleasure Optional Physical 250% of normal rate Damage Vehicles with mounted Camper Units Liability 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Motorcycles &amp; 250% of Driving Mopeds Record 0 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p>	<p>Liability 250% of 07/0 rate Optional Physical 250% of Normal rate Damage/DCPD Private Type Trailers BI Non-Pleasure rate plus \$15 PD Non Pleasure Optional Physical 250% of normal rate Damage Vehicles with mounted Camper Units Liability 250% of 07/0 rate Optional Physical 250% of Normal rate Damage Motorcycles &amp; 250% of Driving Mopeds Record 0 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate Any other vehicle Refer to Servicing Carrier</p> <p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p> <p><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>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.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

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236  Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p><b>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</b></p> <p>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.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical Damage/DCPD</td><td>250% of Normal rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>    BI</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>    PD</td><td>Non Pleasure</td></tr><tr><td>    Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Vehicles with mounted</td><td>Camper Units</td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical Damage</td><td>250% of Normal rate</td></tr><tr><td>Motorcycles &amp; Mopeds</td><td>250% of Driving Record 0</td></tr><tr><td>Snow Vehicles</td><td>250% of normal rate</td></tr><tr><td>All Terrain Vehicles</td><td>250% of normal rate</td></tr><tr><td>Any other vehicle</td><td>Refer to Servicing Carrier</td></tr></table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical Damage/DCPD	250% of Normal rate	Private Type Trailers		BI	Non-Pleasure rate plus \$15	PD	Non Pleasure	Optional Physical Damage	250% of normal rate	Vehicles with mounted	Camper Units	Liability	250% of 07/0 rate	Optional Physical Damage	250% of Normal rate	Motorcycles & Mopeds	250% of Driving Record 0	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier	<p><b>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b> Use POL 1 and END 5C.</p> <p>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.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical Damage/DCPD</td><td>250% of Normal rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>    BI</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>    PD</td><td>Non Pleasure</td></tr><tr><td>    Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Vehicles with mounted</td><td>Camper Units</td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical Damage</td><td>250% of Normal rate</td></tr><tr><td>Motorcycles &amp; Mopeds</td><td>250% of Driving Record 0</td></tr><tr><td>Snow Vehicles</td><td>250% of normal rate</td></tr><tr><td>All Terrain Vehicles</td><td>250% of normal rate</td></tr><tr><td>Any other vehicle</td><td>Refer to Servicing Carrier</td></tr></table>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical Damage/DCPD	250% of Normal rate	Private Type Trailers		BI	Non-Pleasure rate plus \$15	PD	Non Pleasure	Optional Physical Damage	250% of normal rate	Vehicles with mounted	Camper Units	Liability	250% of 07/0 rate	Optional Physical Damage	250% of Normal rate	Motorcycles & Mopeds	250% of Driving Record 0	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
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# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p>	<p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p> <p><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>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.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
<b>PUBLIC SECTION</b>				
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B K. Ride Hailing (Class 7C)	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307.D Rating Class	<b>D. Private Bus – Class 79</b>	<b>D. Private Bus – Class 7M</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E Rating Class	<b>E. Van Pool – Class 79</b>	<b>E. Van Pool – Class 7M</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	<b>F. Taxi – Class 77</b>	<b>F. Taxi – Class 7A</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	<b>G. Limousine</b>	<b>G. Limousine – Class 7B</b>	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW	<b>K. Ride Hailing - Class 7C</b> Attach END 6C and insert rated use of vehicle.  A vehicle used in connection with Ride Hailing is a	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																																																					
		<p>motor vehicle, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network.</p> <p>Ride Hailing vehicles do not solicit, accept or transport passengers other than through the use of a transportation network.</p> <p>Code and rate as a Taxi</p> <p>Where seating capacity exceeds seven, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.</p>																																																																							
Rule 320: Commission Schedule	<p><b>The commission rates are:</b></p> <table><tr><th>Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel &amp; Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi, Limousine Class 77</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 79</td><td>7.5%</td><td>10%</td></tr></table>	Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 79	7.5%	10%	Taxi, Limousine Class 77	6%	6%	Van Pool Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 79	7.5%	10%	<p><b>The commission rates are:</b></p> <table><tr><th>Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel &amp; Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td></tr><tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td></tr><tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ride Sharing Class 7N</td><td>7.5%</td><td>10%</td></tr></table>	Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 7M	7.5%	10%	Taxi Class 7A	6%	6%	Limousine Class 7B	6%	6%	Ride Hailing Class 7C	6%	6%	Van Pool Class 7M	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 7M	7.5%	10%	Ride Sharing Class 7N	7.5%	10%	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
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## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

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	<p>use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical Damage/DCPD</td><td>250% of Normal rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>    BI</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>    PD</td><td>Non Pleasure</td></tr><tr><td>    Optional Physical</td><td>250% of normal rate</td></tr></table> <p>Damage</p> <p>Vehicles with mounted Camper Units</p> <table><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical</td><td>250% of Normal rate</td></tr></table> <p>Damage</p> <table><tr><td>Motorcycles &amp; Mopeds</td><td>250% of Driving Record 0</td></tr><tr><td>Snow Vehicles</td><td>250% of normal rate</td></tr><tr><td>All Terrain Vehicles</td><td>250% of normal rate</td></tr><tr><td>Any other vehicle</td><td>Refer to Servicing Carrier</td></tr></table> <p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical Damage/DCPD	250% of Normal rate	Private Type Trailers		BI	Non-Pleasure rate plus \$15	PD	Non Pleasure	Optional Physical	250% of normal rate	Liability	250% of 07/0 rate	Optional Physical	250% of Normal rate	Motorcycles & Mopeds	250% of Driving Record 0	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier	<p>permitted. Use of END 44 is not permitted.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical Damage/DCPD</td><td>250% of Normal rate</td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>    BI</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>    PD</td><td>Non Pleasure</td></tr><tr><td>    Optional Physical</td><td>250% of normal rate</td></tr></table> <p>Damage</p> <p>Vehicles with mounted Camper Units</p> <table><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical</td><td>250% of Normal rate</td></tr></table> <p>Damage</p> <table><tr><td>Motorcycles &amp; Mopeds</td><td>250% of Driving Record 0</td></tr><tr><td>Snow Vehicles</td><td>250% of normal rate</td></tr><tr><td>All Terrain Vehicles</td><td>250% of normal rate</td></tr><tr><td>Any other vehicle</td><td>Refer to Servicing Carrier</td></tr></table> <p>NOTE: No DCPD premium is applicable to private trailers and camper units.</p> <p><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</p>	Class of Vehicle	Premium	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical Damage/DCPD	250% of Normal rate	Private Type Trailers		BI	Non-Pleasure rate plus \$15	PD	Non Pleasure	Optional Physical	250% of normal rate	Liability	250% of 07/0 rate	Optional Physical	250% of Normal rate	Motorcycles & Mopeds	250% of Driving Record 0	Snow Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate	Any other vehicle	Refer to Servicing Carrier		
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# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																										
		<p><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>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.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>																																												
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435  Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p><b>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</b></p> <p>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.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><td><b>Class of Vehicle</b></td><td><b>Premium</b></td></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical</td><td>250% of Normal rate</td></tr><tr><td>Damage/DCPD</td><td></td></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td>    BI</td><td>Non-Pleasure rate</td></tr></table>	<b>Class of Vehicle</b>	<b>Premium</b>	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical	250% of Normal rate	Damage/DCPD		Private Type Trailers		BI	Non-Pleasure rate	<p><b>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b> Use POL 1 and END 5C.</p> <p>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.</p> <p><b>Coverages/Premiums</b> <b>1. Liability, DCPD and Optional Physical Damage</b></p> <table><tr><td><b>Class of Vehicle</b></td><td><b>Premium</b></td></tr><tr><td>Private Passenger Vehicles</td><td>250% of 07/0 rate</td></tr><tr><td>Commercial Vehicles</td><td></td></tr><tr><td>    Light Trucks</td><td>200% of 43/0 rate</td></tr><tr><td>    Heavy Trucks</td><td>200% of 45/0 rate</td></tr><tr><td>    Tractors/Trailers</td><td>175% of 64/0 rate</td></tr><tr><td>Motor Homes</td><td></td></tr><tr><td>    Liability</td><td>250% of 07/0 rate</td></tr><tr><td>    Optional Physical</td><td>250% of Normal rate</td></tr></table>	<b>Class of Vehicle</b>	<b>Premium</b>	Private Passenger Vehicles	250% of 07/0 rate	Commercial Vehicles		Light Trucks	200% of 43/0 rate	Heavy Trucks	200% of 45/0 rate	Tractors/Trailers	175% of 64/0 rate	Motor Homes		Liability	250% of 07/0 rate	Optional Physical	250% of Normal rate	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
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# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			Change from current	Premium impact																						
	<div>plus \$15</div> <div>PD Optional Physical Damage Vehicles with mounted Liability Optional Physical Damage Motorcycles &amp; Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle</div> <div>Non Pleasure 250% of normal rate Camper Units 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 250% of normal rate 250% of normal rate Refer to Servicing Carrier</div> <div>NOTE: No DCPD premium is applicable to private trailers and camper units.</div> <div><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</div>			<div>Damage/DCPD Private Type Trailers BI PD Optional Physical Damage Vehicles with mounted Liability Optional Physical Damage Motorcycles &amp; Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle</div> <div>Non-Pleasure rate plus \$15 Non Pleasure 250% of normal rate Camper Units 250% of 07/0 rate 250% of Normal rate 250% of Driving Record 0 250% of normal rate 250% of normal rate Refer to Servicing Carrier</div> <div>NOTE: No DCPD premium is applicable to private trailers and camper units.</div> <div><b>2. Accident Benefits, Uninsured Automobile</b> Charge the normal rate for the type of vehicle concerned.</div> <div><b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</div> <div>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.</div> <div>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</div>																										
DRIVER'S POLICY SECTION																														
Rule 721							Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.																						
Commission	<table><tr><th>3. Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus</td><td>6%</td><td>6%</td></tr><tr><td>Class 70, 73, 74, 78</td><td></td><td></td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr></table>	3. Public Vehicles	Exp.	Indv.	Public Bus	6%			6%	Class 70, 73, 74, 78			School Bus Class 71	7.5%	10%	<table><tr><th>3. Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus</td><td>6%</td><td>6%</td></tr><tr><td>Class 70, 73, 74, 78</td><td></td><td></td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr></table>			3. Public Vehicles	Exp.	Indv.	Public Bus	6%	6%	Class 70, 73, 74, 78			School Bus Class 71	7.5%	10%
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**FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL**  
**SUMMARY OF RULE CHANGES EFFECTIVE JANUARY 1, 2022**

Rule	Current Wording			Approved Wording			Change from current	Premium impact
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 75	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%		
				Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		

**July 2021**

**Manual of Rules and Rates  
NOVA SCOTIA**

**Revised Taxi Rates and Various Rule Changes  
Effective November 1, 2021 (New Business and Renewals)**

**Effective November 1, 2021** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised Taxi rates. Overall, there is a change of +4.7%. Rates may vary depending upon individual policy circumstances.
- There are amended rules in various sections of the manual. A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
<b>PRIVATE PASSENGER SECTION</b>				
128  Renewals, Renewal Processing	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p> <p>If the documents are 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 the documents are 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.</p> <p>Renewal documents that have been returned 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.</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <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;</li> <li>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> <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>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.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
129.E  Cancellations, Cancellation Procedures	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 129: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are 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 renewal documents.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 129: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 128) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> – No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.  2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	2) 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 cancellation shall be allowed to the Agent/Broker provided that:	3. 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 cancellation shall be allowed to the Agent/Broker provided that:		
<b>COMMERCIAL SECTION</b>				
218  Renewals, Renewal Processing	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p> <p>If the documents are 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 the documents are 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.</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <p>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</p> <p>OR</p> <p>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;</p> <p>OR</p> <p>c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.</p> <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

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## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>Renewal documents that have been returned 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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>	<p>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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>		
<p>219.E</p> <p>Cancellations, Cancellation Procedures</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are 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 renewal documents.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> 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.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> – No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective</p>	<p>Amends the acceptable evidence of renewal refusal for the purposes of cancellation.</p>	<p>This does not impact premiums.</p>

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>effective date of the policy, may be cancelled flat.</p> <p>2) 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 cancellation shall be allowed to the Agent/Broker provided that:</p>	<p>date of the policy, may be cancelled flat.</p> <p>2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p> <p>3. 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 cancellation shall be allowed to the Agent/Broker provided that:</p>		
<b>PUBLIC SECTION</b>				
309.B  Driving Record, Driving Record Entitlement	NEW	5. Taxi and Limousine maximum driving record entitlement is Driving Record 5. Driving Record entitlement is based on period of confirmed claims-free experience and vehicle ownership immediately preceding the commencement date of the period of insurance.	Clarifies that only Taxis are entitled to a maximum Driving Record 5.	This may impact premiums.
316  Renewals, Renewal Processing	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <p style="margin-left: 40px;">a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</p> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">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;</p> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">c) Provide a signed (i.e. written, electronic</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>If the documents are 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 the documents are 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.</p> <p>Renewal documents that have been returned 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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>	<p>or auto signature) request from the Insured to cancel the policy effective the renewal date.</p> <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>		
<p>317.E</p> <p>Cancellations, Cancellation Procedures</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 317: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are not received within 15 days, the renewal shall</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 317: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 316) 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</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>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 renewal documents.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p> <p>2) 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 cancellation shall be allowed to the Agent/Broker provided that:</p>	<p>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.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> – No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p> <p>2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p> <p>3. 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 cancellation shall be allowed to the Agent/Broker provided that:</p>		
<b>RECREATIONAL SECTION</b>				
<p>411.B.4</p> <p>Off Road Vehicles, Rating &amp; Policy Issuance Notes</p>	<p><b>Optional Physical Damage</b> Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, rate groups are established as follows:</p> <p>If the value of the vehicle is less than \$15,000 the rate group for DCPD and physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price new.</p> <p>If the value of the vehicle is \$15,000 or more, the rate group for DCPD and physical damage (if</p>	<p><b>DCPD and Optional Physical Damage</b> Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, rate groups are established as follows:</p> <p>If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price new.</p> <p>If the value of the vehicle is \$15,000 or more, the rate group for DCPD and optional physical</p>	<p>Confirms the additional documents required to rate within specified parameters</p>	<p>This does not impact premiums.</p>

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>purchased) must be established based on list price new. Where the insured produces at his or her own expense an appraisal acceptable to the Servicing Carrier then the snow vehicle or all terrain vehicle may be rated according to the Actual Cash Value (plus applicable tax) subject to END 19.</p>	<p>damage (if purchased) must be established in accordance with the following conditions:</p> <p>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.</p> <p>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.</p>		
<p>417</p> <p>Renewals, Renewal Processing</p>	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p> <p>If the documents are received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <p>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</p> <p>OR</p> <p>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;</p> <p>OR</p> <p>c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.</p> <p>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</p>	<p>Amends the acceptable evidence of renewal refusal for the purposes of cancellation.</p>	<p>This does not impact premiums.</p>

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>Agent's/Broker's Facility Association account. If the documents are 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.</p> <p>Renewal documents that have been returned 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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>	<p>credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>		
<p>418.E</p> <p>Cancellations, Cancellation Procedures</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 418: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are 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 renewal documents.</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 418: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 417) 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.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p><b>5. Cancellation of Renewals in Outlying Areas</b> No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p> <p>2) 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 cancellation shall be allowed to the Agent/Broker provided that:</p>	<p><b>5. Cancellation of Renewals in Outlying Areas</b> – No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p> <p>2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p> <p>3. 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 cancellation shall be allowed to the Agent/Broker provided that:</p>		
<b>GARAGE SECTION</b>				
611  Renewals, Renewal Processing	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <p>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</p> <p>OR</p> <p>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;</p> <p>OR</p> <p>c) Provide a signed (i.e. written, electronic or auto signature) request from the</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>If the documents are 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 the documents are 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.</p> <p>Renewal documents that have been returned 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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>	<p>Insured to cancel the policy effective the renewal date.</p> <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>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.</p> <p>If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.</p>		
<p>617.E</p> <p>Cancellations, Cancellation Procedures</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 617: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 617: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 611) 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.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	<p>are 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 renewal documents.</p> <p><b>5. Flat Cancellation Exceptions</b></p> <p>1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p> <p>2) 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 cancellation shall be allowed to the Agent/Broker provided that:</p>	<p>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.</p> <p><b>5. Flat Cancellation Exceptions</b></p> <p>1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p> <p>2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p> <p>3. 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 cancellation shall be allowed to the Agent/Broker provided that:</p>		
<p>Rule: 624</p> <p>Automobile Dealers</p>	<p><b>C. Dealer Plates:</b></p> <p>If there are dealer plates with no driver to be rated as principal operator of them, then rate each as excess dealer plates as described under Excess Dealer Plates.</p> <p><i>For example:</i> There are two staff units, 3 owned cars and 1 dealer plate. Charge a private passenger rate for each of the three cars, a staff unit rate for the garage exposure and 25% of 07, 0, 1, 2 or 3 for the dealer plate. One of the staff units must be assigned as principal operator of two vehicles.</p>	<p><b>C. Dealer Plates</b></p> <p>If there are dealer plates with no driver to be rated as principal operator of them, then rate each as excess dealer plates as described under D. Excess Dealer Plates.</p> <p>...</p>	Removes an ambiguous example suggesting Excess Dealer Plates are entitled to a Driving Record higher than 0.	No impact on premium.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
<b>DRIVERS POLICY SECTION</b>				
717  Renewals, Renewal Processing	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p> <p>If the documents are 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 the documents are 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.</p> <p>Renewal documents that have been returned 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.</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <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;</li> <li>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> <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>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.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
718.E  Cancellations, Cancellation Procedures	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 718: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are 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 renewal documents.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 718: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 717) 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.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> – No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.  2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	2. 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 cancellation shall be allowed to the Agent/Broker provided that:	3. 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 cancellation shall be allowed to the Agent/Broker provided that:		
<b>NON OWNED AUTOMOBILE SECTION</b>				
811.C  Rating, Liability for Damage to Hired Automobiles (END 94)	<p>A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed:</p> <p>a. The type(s) of automobile concerned; whether hired with or without drivers; the period(s) for which the automobiles will be hired; the estimated cost of hire.</p> <p>b. The required coverage and the desired limit of liability and deductible in respect of any one occurrence.</p> <p><b>Note:</b> In END 94, below the heading "Section B", the words "or assumed by him under any contract or agreement" must be deleted unless a copy of the contract/ agreement is submitted and provision of coverages in respect of the assumed liability is in fact approved by the Servicing Carrier.</p> <p>For private passenger type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the appropriate Class 07, Driving Record 0 physical damage premium using Rate Group 17.</p> <p>For commercial type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the Commercial vehicle Driving Record 3 Rating Group 8 premium in the applicable territory.</p>	<p>A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed:</p> <p>a) The type(s) of automobile concerned, including the estimated manufacturer list price new; whether hired with or without drivers; the period(s) for which the automobiles will be hired; the estimated cost of hire.</p> <p>b) The required coverage and the desired limit of liability and deductible in respect of any one occurrence.</p> <p><b>Note:</b> In END 94, below the heading 'Section B', the words 'or assumed by him under any contract or agreement' must be deleted unless a copy of the contract/agreement is submitted and provision of coverages in respect of the assumed liability is in fact approved by the Servicing Carrier.</p> <p>For private passenger type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the appropriate Class 07, Driving Record 0 physical damage premium in the applicable territory. Rate group shall be determined using Table A, based on manufacturer list price new of the current model year.</p> <p>For commercial type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the commercial vehicle Driving Record 0 in the applicable territory. Rate group shall be determined using Table II, based on manufacturer list price new of the current model year.</p>	Amends the rating methodology for END 94.	This will impact premiums charged on Non-Owned Automobile policies with END 94.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
816  Renewals, Renewal Processing	<p><b>Renewal not accepted</b></p> <p>If the renewal is not accepted by the insured, the Agent/Broker must promptly return all the renewal documents <b>(including liability cards)</b> to the Servicing Carrier. A written request from the insured acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of renewal documents.</p> <p>If the documents are 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 the documents are 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.</p> <p>Renewal documents that have been returned 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.</p>	<p><b>Renewal not accepted</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>a) Return all the renewal documents (including liability cards) to the Servicing Carrier;</li> <li>OR</li> <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;</li> <li>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> <p>If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.</p> <p>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.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021

Rule	Current Wording	Approved Wording	Change from Current	Premium Impact
	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.	If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.		
817.E  Cancellations, Cancellation Procedures	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 817: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If renewal documents and liability cards are 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 the renewal documents are 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 renewal documents.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.</p>	<p><b>4. Flat Cancellation New Policy</b> Flat cancellation of a new policy is not allowed except as provided under Rule 817: Flat Cancellation Exceptions.</p> <p><b>Additional Premium Policy Change</b> Flat cancellation of an additional premium policy change is not allowed.</p> <p><b>Renewal</b> If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 816) 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.</p> <p><b>5. Cancellation of Renewals in Outlying Areas</b> – No longer applicable</p> <p><b>6. Flat Cancellation Exceptions</b> 1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.  2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.</p>	Amends the acceptable evidence of renewal refusal for the purposes of cancellation.	This does not impact premiums.

**FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2021**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium Impact</b>
	2) 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 cancellation shall be allowed to the Agent/Broker provided that:	3. 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 cancellation shall be allowed to the Agent/Broker provided that:		



**May 2021**

**Manual of Rules and Rates  
NOVA SCOTIA**

**2021 Private Passenger CLEAR Rate Group Tables and  
2021 Commercial Rate Group Tables  
Effective September 1, 2021 (New Business and Renewals)**

**Effective September 1, 2021** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and II).

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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



**March 2021**

**Manual of Rules and Rates  
NOVA SCOTIA**

**Commercial Rule 201 Change  
Effective July 3, 2021 (New Business and Renewals)**

**Effective July 3, 2021** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- There is an amended rule in Commercial section of the manual. A summary of the rule change is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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

# FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 3, 2021

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies																							
COMMERCIAL SECTION																											
201:C  Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles	<b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg)</b>  The deductibles are to be no less than: <table><tr><th>Rate Groups</th><th>Minimum Deductible</th></tr><tr><td>15 and under</td><td>\$500</td></tr><tr><td>16 – 18</td><td>\$1,000</td></tr><tr><td>19 – 21</td><td>\$2,500</td></tr><tr><td>22 and over</td><td>10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).</td></tr><tr><td>END 40</td><td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td></tr></table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	<b>a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)</b>  The deductibles are to be no less than: <table><tr><th>Rate Groups</th><th>Minimum Deductible</th></tr><tr><td>15 and under</td><td>\$500</td></tr><tr><td>16 – 18</td><td>\$1,000</td></tr><tr><td>19 – 21</td><td>\$2,500</td></tr><tr><td>22 and over</td><td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td></tr><tr><td>END 40</td><td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td></tr></table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	Amends Minimum Physical Damage Deductible for Light Vehicles with a RG of 22 and over.  
	Rate Groups	Minimum Deductible																									
	15 and under	\$500																									
	16 – 18	\$1,000																									
19 – 21	\$2,500																										
22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).																										
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END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months																										

**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JULY 3, 2021**

Rule	Current Wording		Proposed Wording		Change from Current	Premium impact on existing policies
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums
	Example: If list price new of Class 42 Sand & Gravel truck is \$122,000, 20% is \$24,400. The deductible shall be \$24,500 and the rating factor for \$2,500 or more applies.		END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage.  <i>Example:</i> If list price new of Class 42 Sand & Gravel truck is \$122,000 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.		



**February 2021**

**Manual of Rules and Rates  
NOVA SCOTIA**

**Revised All-Terrain Vehicles and Snow Vehicles Rates  
Effective July 1, 2021 (New Business and Renewals)**

**Effective July 1, 2021** Facility Association is implementing the following updates for new business and renewals in Nova Scotia:

- Revised All-Terrain Vehicles rates. Overall, there is a change of +7.5%. Rates may vary depending upon individual policy circumstances.
- Revised Snow Vehicles rates. Overall, there is a change of +6.9%. Rates may vary depending upon individual policy circumstances.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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