

**June 2022**

**Manual of Rules and Rates  
NOVA SCOTIA**

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

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

- Commercial Rule 228 in the manual has been amended.

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 OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL SECTION</b>				
228: Outside Province Exposure	<p><b>Rule 228: Outside Nova Scotia Exposure</b></p> <p><b>A. Outside Nova Scotia Exposure Surcharge</b></p> <p>Any commercial vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge.</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>The percentage of U.S. Exposure will be determined based on the International Fuel Tax Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the</p>	<p><b>Rule 228: Outside Province Exposure</b></p> <p>Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge.</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p><b>A. Outside Province Exposure Surcharge (excluding Interurban Vehicles)</b></p> <p><b><i>For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></b></p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of</p>	<p>Harmonize the name of the surcharge across all provinces &amp; territories</p> <p>Clarifies wording and indicates this section excludes IU vehicles.</p>	<p>This will not impact premiums.</p> <p>This may impact premiums on Interurban Vehicles</p>

**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																				
	<p>documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p><b>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44</b> For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. <i>For example:</i></p> <table><tr><th>Outside Nova Scotia Exposure</th><th>Applicable Surcharge</th></tr><tr><td>Up to 5%</td><td>5%</td></tr><tr><td>10%</td><td>10%</td></tr><tr><td>25%</td><td>25%</td></tr><tr><td>50%</td><td>50%</td></tr></table> <p><b>Optional Physical Damage</b> For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium. <i>For example:</i></p> <table><tr><th>Outside Nova Scotia Exposure</th><th>Applicable Surcharge</th></tr><tr><td>10%</td><td>5%</td></tr><tr><td>25%</td><td>12.5%</td></tr><tr><td>50%</td><td>25%</td></tr></table>	Outside Nova Scotia Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	Outside Nova Scotia Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>exposure outside the Province, including U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p><b>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44</b> For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. <i>For example:</i></p> <table><tr><th>Outside Province Exposure</th><th>Applicable Surcharge</th></tr><tr><td>Up to 5%</td><td>5%</td></tr><tr><td>10%</td><td>10%</td></tr><tr><td>25%</td><td>25%</td></tr><tr><td>50%</td><td>50%</td></tr></table> <p><b>Optional Physical Damage</b> For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium. <i>For example:</i></p> <table><tr><th>Outside Province Exposure</th><th>Applicable Surcharge</th></tr><tr><td>10%</td><td>5%</td></tr><tr><td>25%</td><td>12.5%</td></tr><tr><td>50%</td><td>25%</td></tr></table>	Outside Province Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	Outside Province Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>Harmonize wording across jurisdiction</p> <p>Harmonize wording across jurisdiction</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>
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**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE OCTOBER 1, 2022**

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

**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																												
	<p><i>Example:</i></p> <table><tr><td>The Liability premium is</td><td>\$1,000</td></tr><tr><td>Outside N.S. Exposure Surcharge is</td><td>25%</td></tr><tr><td>The Currency Differential Surcharge is</td><td>7.75%</td></tr><tr><td>Base Premium</td><td>\$1,000</td></tr><tr><td>Outside N.S. Exposure \$1,000 X .25=</td><td>\$250</td></tr><tr><td>Currency Differential \$1,000 X 7.75=</td><td>\$78</td></tr><tr><td>Total Liability premium</td><td>\$1,328</td></tr></table> <p>4. In addition to the Servicing Carrier’s fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p>	The Liability premium is	\$1,000	Outside N.S. Exposure Surcharge is	25%	The Currency Differential Surcharge is	7.75%	Base Premium	\$1,000	Outside N.S. Exposure \$1,000 X .25=	\$250	Currency Differential \$1,000 X 7.75=	\$78	Total Liability premium	\$1,328	<p><i>Example:</i></p> <table><tr><td>The Liability premium is:</td><td>\$1,000</td></tr><tr><td>The percentage of U.S. Exposure is:</td><td>25%</td></tr><tr><td>The Currency Differential Surcharge is:</td><td>7.75%</td></tr><tr><td>Base Premium:</td><td>\$1,000</td></tr><tr><td>U.S. Exposure (\$1,000 x 0.25)</td><td>\$250</td></tr><tr><td>Currency Differential (\$1,000 x 0.0775)</td><td>\$78</td></tr><tr><td><b>Total Liability Premium</b></td><td><b>\$1,328</b></td></tr></table> <p>4. In addition to the Servicing Carrier’s fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the Currency Differential Surcharge and the Outside Province exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the Outside Province exposure surcharge is \$250 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p> <p><b>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</b></p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p>	The Liability premium is:	\$1,000	The percentage of U.S. Exposure is:	25%	The Currency Differential Surcharge is:	7.75%	Base Premium:	\$1,000	U.S. Exposure (\$1,000 x 0.25)	\$250	Currency Differential (\$1,000 x 0.0775)	\$78	<b>Total Liability Premium</b>	<b>\$1,328</b>	<p>Clarifies how Currency Differential Surcharge is to be calculated</p> <p>Introduces outside province exposure surcharge applicable to Interurban Vehicles</p>	<p>This will not impact premiums</p> <p>This will impact premiums on Interurban Vehicles</p>
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**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies				
		<p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.</p> <p><b>Step 1: Determine the Canadian Out of Province Exposure.</b></p> <p>The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration <u>within Canada</u>.</p> <p><b>a) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is <u>50% or less</u>:</b></p> <p>Where an Interurban vehicle is registered in Nova Scotia and reports 50% or less of its total <u>Canadian</u> mileage traveling <b>outside the Atlantic Provinces</b> (New Brunswick, Newfoundland &amp; Labrador, Nova Scotia, Prince Edward Island) <b>and Quebec</b>, surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage.</p> <p><u>Example:</u></p> <table><tr><th>Canadian Out of Province Exposure</th><th>Applicable Canadian Mileage Surcharge</th></tr><tr><td>5%</td><td>5%</td></tr></table>	Canadian Out of Province Exposure	Applicable Canadian Mileage Surcharge	5%	5%		
Canadian Out of Province Exposure	Applicable Canadian Mileage Surcharge							
5%	5%							

**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording		Change from Current	Premium impact on existing policies												
		<table><tr><td>10%</td><td>10%</td></tr><tr><td>25%</td><td>25%</td></tr><tr><td>50%</td><td>50%</td></tr></table>	10%	10%	25%	25%	50%	50%									
10%	10%																
25%	25%																
50%	50%																
		<p><b><i>b) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) <u>is over 50%:</u></i></b></p> <p>Any Interurban vehicle registered in Nova Scotia that reports more than 50% of its total mileage <b>outside the Atlantic Provinces</b> (New Brunswick, Newfoundland &amp; Labrador, Nova Scotia, Prince Edward Island) <b>and Quebec</b>, is subject to the surcharge (or discount) outlined below.</p> <p>To determine the surcharge (or discount) amount, select the Region where the majority of the exposure is incurred from the table below.</p> <table><tr><th>Region</th><th>Applicable Surcharge/Discount</th></tr><tr><td><b>Ontario</b></td><td>320%</td></tr><tr><td><b>Western Canada</b></td><td>15%</td></tr><tr><td colspan="2">'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</td></tr><tr><td><b>Territories</b></td><td>-20%</td></tr><tr><td colspan="2">'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</td></tr></table> <p><i>Example:</i> A vehicle registered in Nova Scotia travels 70% of the time in Ontario, 10% in Alberta and 20% in Nova Scotia. As the vehicle has accumulated over 50% of the Canadian mileage in Ontario, a 320% surcharge applies.</p> <p>If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the highest surcharge.</p> <p><i>Example:</i> A vehicle registered in Nova Scotia travels 30% in the Atlantic Provinces and Quebec, 30% in</p>		Region	Applicable Surcharge/Discount	<b>Ontario</b>	320%	<b>Western Canada</b>	15%	'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba		<b>Territories</b>	-20%	'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories			
Region	Applicable Surcharge/Discount																
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**FACILITY ASSOCIATION NOVA SCOTIA RULE AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGE OCTOBER 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies										
		<p>Ontario, 30% in Western Canada and 10% into the U.S. As the vehicle has equal exposure in Ontario and Western Canada, a 320% Ontario surcharge applies, as the surcharge amount is higher. The surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p> <p><b>Step 2: Determine U.S. Exposure</b></p> <p>Based on the total reported mileage (Canada and the U.S.), surcharge 1% per percentage (%) of exposure into the U.S.</p> <p><i>For example:</i></p> <table><tr><th>U.S. Exposure</th><th>Applicable U.S. Surcharge</th></tr><tr><td>5%</td><td>5%</td></tr><tr><td>10%</td><td>10%</td></tr><tr><td>25%</td><td>25%</td></tr><tr><td>50%</td><td>50%</td></tr></table> <p><b>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</b></p> <p>The total surcharge applicable is determined by totaling the surcharge amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to <b>Liability (BI and PD) and DCPD premiums.</b></p> <p><i>Example:</i></p> <p>Step 1: Canadian Out of Province Surcharge= 320%</p> <p>Step 2: U.S. Exposure Surcharge = <u>25%</u></p> <p>Total Out of Province Exposure Surcharge 345%</p> <p>In the above example, a 345% surcharge would apply to Liability (BI and PD) and DCPD Premiums.</p>	U.S. Exposure	Applicable U.S. Surcharge	5%	5%	10%	10%	25%	25%	50%	50%		
U.S. Exposure	Applicable U.S. Surcharge													
5%	5%													
10%	10%													
25%	25%													
50%	50%													



**May 2022**

**Manual of Rules and Rates  
Nova Scotia**

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

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

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

The Facility Association website [www.facilityassociation.com](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 2022**

**Manual of Rules and Rates  
Nova Scotia**

**Revised Taxi Rates  
Effective July 1, 2022 (New Business and Renewals)**

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

- Revised Taxi rates. Overall, there is a change of **+11.1%**. 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.

**February 2022**

**Manual of Rules and Rates  
Nova Scotia**

**Revised Private Passenger Vehicle Rates, Revised Commercial  
Rates and Various Rule Changes  
Effective July 1, 2022 (New Business and Renewals)**

Effective July 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 +4.0%. Rates may vary depending upon individual policy circumstances.
- Revised Commercial Vehicle rates. Overall, there is a change of +3.6%. Rates may vary depending upon individual policy circumstances.
- There are amended rule changes in Private Passenger section 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 RULES AND RATES MANUAL

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
PRIVATE PASSENGER SECTION																
123.A & B:  Commonly Used Endorsements, Loss of Use Coverage and Legal Liability for Damage to Non-Owned Automobiles	<p><b>A. Loss of Use Coverage</b></p> <p>END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for Private Passenger Vehicles.</p> <p>This endorsement is not available on Fleet vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p><b>Amount Payable</b></p> <p>The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.</p> <p><b>Premium</b></p> <p>The premium charge is \$50 on an annual policy or \$26 on a six month policy.</p> <p><b>B. Legal Liability for Damage to Non-owned Automobiles</b></p> <p>END 27 may be added to cover the Insured’s legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the Insured or any other person residing in the same dwelling premises.</p> <p>The Insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the Insured carries Collision and</p>	<p><b>A. Loss of Use</b></p> <p>END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.</p> <p>This endorsement is only available for Private Passenger Vehicles.</p> <p>This endorsement is not available on Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.</p> <p><b>Amount Payable &amp; Premium</b></p> <p>The amount payable shall not exceed \$50 per day.</p> <table><tr><td>Total Limit per occurrence</td><td>Premium Annual</td><td>Premium six month policy</td></tr><tr><td>\$900</td><td>\$50</td><td>\$26</td></tr><tr><td>\$1200</td><td>\$65</td><td>\$34</td></tr><tr><td>\$1500</td><td>\$75</td><td>\$39</td></tr></table> <p><b>B. Legal Liability for Damage to Non-owned Automobiles</b></p> <p>END 27 may be added to cover the Insured’s legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the Insured or any other person residing in the same dwelling premises.</p> <p>The Insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the Insured carries Collision and</p>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 and END 27 coverage. Policyholders will have more coverage choice.
Total Limit per occurrence	Premium Annual	Premium six month policy														
\$900	\$50	\$26														
\$1200	\$65	\$34														
\$1500	\$75	\$39														

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
	<p>Comprehensive on his/her own vehicle insured on the policy.</p> <p><b>Amount Payable</b> The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is \$40,000 subject to a deductible of \$500.</p> <p><b>Premium</b> The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p>	<p>Comprehensive on his/her own vehicle insured on the policy.</p> <p><b>Amount Payable &amp; Premium</b> The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is subject to a deductible of \$500.</p> <table><tr><td>Total Limit</td><td>Premium Annual</td><td>Premium six month policy</td></tr><tr><td>\$40,000</td><td>\$50</td><td>\$26</td></tr><tr><td>\$50,000</td><td>\$65</td><td>\$34</td></tr><tr><td>\$75,000</td><td>\$75</td><td>\$39</td></tr></table> <p>This is a flat fee per policy term and is not pro-rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p>	Total Limit	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	\$34	\$75,000	\$75	\$39		
Total Limit	Premium Annual	Premium six month policy														
\$40,000	\$50	\$26														
\$50,000	\$65	\$34														
\$75,000	\$75	\$39														

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
152  Endorsement Application to POL 1 (Owner’s Policy)  END 20	<p><b>20: Loss of Use</b> Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> \$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence <b>See Rule 123A</b></p> <p><b>Other Vehicles:</b> Not offered</p>	<p><b>20: Loss of Use</b> Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> The amount payable shall not exceed \$50 per day.</p> <table><tr><td>Total Limit per occurrence</td><td>Premium Annual</td><td>Premium six month policy</td></tr><tr><td>\$900</td><td>\$50</td><td>\$26</td></tr><tr><td>\$1200</td><td>\$65</td><td>\$34</td></tr><tr><td>\$1500</td><td>\$75</td><td>\$39</td></tr></table> <p><b>Other Vehicles:</b> Not offered. Refer to additional rules within manual for further information.</p>	Total Limit per occurrence	Premium Annual	Premium six month policy	\$900	\$50	\$26	\$1200	\$65	\$34	\$1500	\$75	\$39	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 20 coverage. Policyholders will have more coverage choice.
Total Limit per occurrence	Premium Annual	Premium six month policy														
\$900	\$50	\$26														
\$1200	\$65	\$34														
\$1500	\$75	\$39														

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

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

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
152:  Endorsement Application to POL 1 (Owner's Policy)  END 27	<p><b>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive Other Automobiles</b></p> <p>Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> Premium: \$50 per annum. Peril: Collision &amp; Comprehensive Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy. This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p><b>Other Vehicles: Not offered.</b></p>	<p><b>Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages when Insured Persons Drive, Rent or Lease Other Automobiles</b></p> <p>The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.</p> <p><b>Rating</b></p> <p><b>Private Passenger Vehicles:</b> Peril: Collision &amp; Comprehensive only Deductible: \$500</p> <table><tr><th>Limit per occurrence</th><th>Premium Annual</th><th>Premium six month policy</th></tr><tr><td>\$40,000</td><td>\$50</td><td>\$26</td></tr><tr><td>\$50,000</td><td>\$65</td><td>34</td></tr><tr><td>\$75,000</td><td>\$75</td><td>39</td></tr></table> <p>Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy.</p> <p><b>Note:</b> This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> <p><b>Other Vehicles: Not offered.</b></p>	Limit per occurrence	Premium Annual	Premium six month policy	\$40,000	\$50	\$26	\$50,000	\$65	34	\$75,000	\$75	39	Expand coverage offers to allow customer choice	This will not impact current policyholders with END 27 coverage. Policyholders will have more coverage choice.
Limit per occurrence	Premium Annual	Premium six month policy														
\$40,000	\$50	\$26														
\$50,000	\$65	34														
\$75,000	\$75	39														

**February 2022**

**Manual of Rules and Rates  
Nova Scotia**

**Revised All-Terrain Vehicle Rates and Various Rule changes  
Effective June 1, 2022 (New Business and Renewals)**

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

- Revised All-Terrain Vehicle rates. Overall, there is a change of +4.7%. Rates may vary depending upon individual policy circumstances;
- There are amended rule changes in various section of the manual A summary of rule changes is attached to the Manual Bulletin on the Facility Association website;
- END 35 (Emergency Service Expense) will no longer be offered; however coverage will be grandfathered on existing policies until the vehicle is removed from the policy.
- Revised Garage Rating / Underwriting Supplement.

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 JUNE 1, 2022

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>GENERAL SECTION</b>				
Risk Not Specifically Provided For	<p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p><b>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.</b></p>	<p>For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.</p> <p>Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.</p> <p><b>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) and Transportation Network Policy (SPF 9) are not available through Facility Association.</b></p>	Clarify that SPF 9 is not available through FA	This will not impact premiums.
<b>PRIVATE PASSENGER SECTION</b>				
152  Endorsement Application to POL 1 (Owner's Policy) END 35	<p><b>35: Emergency Service Expense</b> Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b> \$6 per annual term per vehicle.</p>	<p><b>35: Emergency Service Expense</b> No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>	Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.
<b>COMMERCIAL SECTION</b>				
243  Endorsement Application to POL 1 (Owner's Policy) END 35	<p><b>35: Emergency Service Expense</b> Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.</p> <p><b>Rating:</b> \$6 per annual term per vehicle.</p>	<p><b>35: Emergency Service Expense</b> No longer available.</p> <p>Note: On existing policies where END 35 has been applied on a vehicle, the endorsement will remain until the vehicle is removed from the policy.</p>	Remove endorsement offering and clarifying that existing coverage will be grandfathered on existing risks.	This will not impact premiums.

# FACILITY ASSOCIATION NOVA SCOTIA RULES AND RATES MANUAL

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

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