

June 2022

**Manual of Rules and Rates
NORTHWEST TERRITORIES**

**2022 Private Passenger CLEAR Rate Group Tables,
2022 Commercial Rate Group Tables and Revised Commercial Rule 228
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 Northwest Territories:

- 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);
- Commercial Rule 228 in the manual has been amended.

The Facility Association website 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 NORTHWEST TERRITORIES 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 |
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| COMMERCIAL SECTION | | | | |
| <p>228: Outside Province Exposure</p> | <p>Rule 228: Outside Northwest Territories Exposure</p> <p>A. Outside Northwest Territories Exposure Surcharge</p> <p>Any commercial vehicle that is operated in another Canadian jurisdiction or the U.S. is subject to a surcharge. 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 Out of Province 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 documents required to confirm the percentage of U.S. exposure.</p> | <p>Rule 228: Outside Territory Exposure</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>A. Outside Territory Exposure Surcharge (excluding Interurban Vehicles)</p> <p><i>For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></p> <p>The percentage of exposure outside the Territory, 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 exposure outside the Territory, including U.S. exposure.</p> | <p>Harmonize the name of the surcharge across all provinces & 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> |

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SUMMARY OF APPROVED RULE CHANGE OCTOBER, 1, 2022**

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, and END 44.</p> <p>NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds 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>Liability, Accident Benefits, END 44 For each percentage point of total mileage in another applicable Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 808 1041 971"> <thead> <tr> <th>Outside Northwest Territories Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Physical Damage For each percentage point of total mileage in another applicable Canadian jurisdiction or the U.S., surcharge .5% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 1149 1041 1312"> <thead> <tr> <th>Outside Northwest Territories Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>6%</td> <td>3%</td> </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> </tbody> </table> | Outside Northwest Territories Exposure | Applicable Surcharge | Up to 5% | 5% | 10% | 10% | 25% | 25% | 50% | 50% | Outside Northwest Territories Exposure | Applicable Surcharge | 6% | 3% | 10% | 5% | 25% | 12.5% | 50% | 25% | <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>NOTE: 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>Liability, Accident Benefits, END 44 For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 760 1623 922"> <thead> <tr> <th>Outside Territory Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Optional Physical Damage For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 1101 1623 1247"> <thead> <tr> <th>Outside Territory Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>B. Currency Differential Surcharge (Excluding Interurban Vehicles)</p> | Outside Territory Exposure | Applicable Surcharge | Up to 5% | 5% | 10% | 10% | 25% | 25% | 50% | 50% | Outside Territory 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> |
| Outside Northwest Territories Exposure | Applicable Surcharge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to 5% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25% | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50% | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outside Northwest Territories Exposure | Applicable Surcharge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25% | 12.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50% | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outside Territory Exposure | Applicable Surcharge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to 5% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25% | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50% | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outside Territory Exposure | Applicable Surcharge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25% | 12.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50% | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

**FACILITY ASSOCIATION NORTHWEST TERRITORIES 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 | | | | |
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| | <p>B. Currency Differential Surcharge</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>The surcharge percentage is calculated by means of the following formula:</p> <p>Currency differential x U.S. exposure surcharge</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 U.S. exposure surcharge is 25%.</p> <p>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium. 2. Not subject to a minimum surcharge 3. Additional to but not compounded on the U.S. exposure surcharge. | <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>The surcharge percentage is calculated by means of the following formula:</p> <p>Currency differential x Percentage of U.S. Exposure</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>Currency differential surcharge: 0.31 X 25% = 7.75%</p> <p>The currency differential surcharge is</p> <ol style="list-style-type: none"> 1. Applied only to the Liability premium (Road and Passenger Hazard), not DCPD 2. Not subject to a minimum surcharge 3. This surcharge is additional to but not compounded on the Outside Territory exposure surcharge. <p><i>Example:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 70%;">The Liability premium is:</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>The percentage of U.S. Exposure is:</td> <td style="text-align: right;">25%</td> </tr> </table> | The Liability premium is: | \$1,000 | The percentage of U.S. Exposure is: | 25% | <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> |
| The Liability premium is: | \$1,000 | | | | | | | |
| The percentage of U.S. Exposure is: | 25% | | | | | | | |

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| | | <p>exposure outside the Province, including U.S. exposure.</p> <p>NOTE: 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>Step 1: Determine the Canadian Out of Territory Exposure.</p> <p>The Canadian Out of Territory exposure is determined by how often the vehicle travels outside the jurisdiction of registration <u>within Canada</u>.</p> <p><i>a) If Canadian Out of Territory Exposure (Operating outside the Territories) is 50% or less:</i></p> <p>Where an Interurban vehicle is registered in the Northwest Territories and reports 50% or less of its total <u>Canadian</u> mileage traveling outside the Territories (Northwest Territories, Nunavut and Yukon Territories), surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage.</p> <p><i>Example:</i></p> <table border="1" data-bbox="1058 1247 1625 1409"> <thead> <tr> <th>Canadian Out of Province Exposure</th> <th>Applicable Canadian Mileage Surcharge</th> </tr> </thead> <tbody> <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> </tbody> </table> | Canadian Out of Province Exposure | Applicable Canadian Mileage Surcharge | 5% | 5% | 10% | 10% | 25% | 25% | 50% | 50% | | |
| Canadian Out of Province Exposure | Applicable Canadian Mileage Surcharge | | | | | | | | | | | | | |
| 5% | 5% | | | | | | | | | | | | | |
| 10% | 10% | | | | | | | | | | | | | |
| 25% | 25% | | | | | | | | | | | | | |
| 50% | 50% | | | | | | | | | | | | | |

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| | | <p><i>b) If Canadian Out of Territory Exposure (Operating outside the Territories) is over 50%:</i></p> <p>Any Interurban vehicle registered in the Northwest Territories and reports more than 50% of its total mileage outside the Territoires (Northwest Territories, Nunavut and Yukon Territories), is subject to the surcharge outlined in this section. Otherwise, refer to section a) above.</p> <table border="1" data-bbox="1060 630 1625 894"> <thead> <tr> <th>Region</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Atlantic Canada & Quebec</td> <td>25%</td> </tr> <tr> <td colspan="2"><i>'Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island</i></td> </tr> <tr> <td>Ontario</td> <td>420%</td> </tr> <tr> <td>Western Canada</td> <td>45%</td> </tr> <tr> <td colspan="2"><i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i></td> </tr> </tbody> </table> <p>To determine the surcharge amount, select the Region where the majority of the exposure is incurred from the table below.</p> <p><i>Example:</i> A vehicle registered in the Northwest Territories travels 70% of the time in Alberta, 10% in the Northwest Territories and 20% in Nova Scotia. As the vehicle has accumulated over 50% of the Canadian mileage in Alberta, a 45% Western Canada 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 the Yukon travels 30% in the Territories, 30% in Western Canada, 30% in Ontario and 10% into the U.S. As the vehicle has equal exposure in the Territories,</p> | Region | Applicable Surcharge | Atlantic Canada & Quebec | 25% | <i>'Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island</i> | | Ontario | 420% | Western Canada | 45% | <i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i> | | | |
| Region | Applicable Surcharge | | | | | | | | | | | | | | | |
| Atlantic Canada & Quebec | 25% | | | | | | | | | | | | | | | |
| <i>'Atlantic Canada' includes travel to Newfoundland & Labrador, New Brunswick, Nova Scotia and Prince Edward Island</i> | | | | | | | | | | | | | | | | |
| Ontario | 420% | | | | | | | | | | | | | | | |
| Western Canada | 45% | | | | | | | | | | | | | | | |
| <i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i> | | | | | | | | | | | | | | | | |

FACILITY ASSOCIATION NORTHWEST TERRITORIES RULE AND RATES MANUAL
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|---------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------|----|----|-----|-----|-----|-----|-----|-----|--|--|
| | | <p>Western Canada and Ontario, a 420% Ontario surcharge applies, as the surcharge amount is higher and the surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p> <p>Step 2: Determine U.S. Exposure</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 border="1" data-bbox="1058 626 1623 761"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Step 3: Determine the Total Outside Territory Exposure Surcharge applicable to the Interurban Vehicle</p> <p>The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to Liability premiums.</p> <p><i>Example:</i></p> <p>Step 1: Canadian Out of Province Surcharge= 420% Step 2: U.S. Exposure Surcharge = 25% Total Out of Province Exposure Surcharge 445%</p> <p>In the above example, a 445% surcharge would apply to Liability Premiums.</p> | U.S. Exposure | Applicable Surcharge | 5% | 5% | 10% | 10% | 25% | 25% | 50% | 50% | | |
| U.S. Exposure | Applicable Surcharge | | | | | | | | | | | | | |
| 5% | 5% | | | | | | | | | | | | | |
| 10% | 10% | | | | | | | | | | | | | |
| 25% | 25% | | | | | | | | | | | | | |
| 50% | 50% | | | | | | | | | | | | | |

February 2022

**Manual of Rules and Rates
Northwest Territories**

**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 Northwest Territories:

- 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.

The Facility Association website 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 NUNAVUT 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 |
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| GENERAL SECTION | | | | |
| 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>Note: 'Excess Automobile Liability Insurance' (POL 7) or 'Lessor's Contingent Insurance' (POL 8) are not available through Facility Association.</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>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.</p> | Clarify that SPF 9 is not available through FA | This will not impact premiums. |
| PRIVATE PASSENGER SECTION | | | | |
| <p>123.A & B:</p> <p>Commonly Used Endorsements,</p> <p>A. Loss of Use Coverage</p> <p>B. Legal Liability for Damage to Non-owned Automobile(s)</p> | <p>A. Loss of Use Coverage</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>Amount Payable</p> <p>The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.</p> | <p>A. Loss of Use Coverage</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>Amount Payable & Premium</p> <p>The amount payable shall not exceed \$50 per day.</p> | 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. |

**FACILITY ASSOCIATION NUNAVUT 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 | | | | | | | | | | | | | | | | | | | | | | | | |
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| | <p>Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy.</p> <p>B. Legal Liability for Damage to Non-owned Automobile(s)</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 Comprehensive on his/her own vehicle insured on the policy.</p> <p>Amount Payable</p> <p>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>Premium The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.</p> | <table border="1" style="width: 100%;"> <thead> <tr> <th>Total Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>B. Legal Liability for Damage to Non-owned Automobile(s)</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 Comprehensive on his/her own vehicle insured on the policy.</p> <p>Amount Payable & Premium</p> <p>The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is subject to a deductible of \$500.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Total Limit</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <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> </tbody> </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 per occurrence | Premium Annual | Premium six month policy | \$900 | \$50 | \$26 | \$1200 | \$65 | \$34 | \$1500 | \$75 | \$39 | Total Limit | Premium Annual | Premium six month policy | \$40,000 | \$50 | \$26 | \$50,000 | \$65 | \$34 | \$75,000 | \$75 | \$39 | | |
| Total Limit per occurrence | Premium Annual | Premium six month policy | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$900 | \$50 | \$26 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$1200 | \$65 | \$34 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$1500 | \$75 | \$39 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Limit | Premium Annual | Premium six month policy | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$40,000 | \$50 | \$26 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$50,000 | \$65 | \$34 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$75,000 | \$75 | \$39 | | | | | | | | | | | | | | | | | | | | | | | | | | |

**FACILITY ASSOCIATION NUNAVUT 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 | | | | | | | | | | | | |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------------------------|-------|------|------|--------|------|------|--------|------|------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <p>152</p> <p>Endorsement Application to POL 1 (Owner's Policy)</p> <p>END 20</p> | <p>20: Los of Use 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>Rating</p> <p>Private Passenger Vehicles: \$50 net per annum for amount payable up to \$50 for any one day up to \$900</p> <p>Other Vehicles: Not offered. Refer to additional rules within manual for further information</p> | <p>20: Loss of Use 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>Rating</p> <p>Private Passenger Vehicles: The amount payable shall not exceed \$50 per day.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Total Limit per occurrence</th> <th style="text-align: center;">Premium Annual</th> <th style="text-align: center;">Premium six month policy</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$900</td> <td style="text-align: center;">\$50</td> <td style="text-align: center;">\$26</td> </tr> <tr> <td style="text-align: center;">\$1200</td> <td style="text-align: center;">\$65</td> <td style="text-align: center;">\$34</td> </tr> <tr> <td style="text-align: center;">\$1500</td> <td style="text-align: center;">\$75</td> <td style="text-align: center;">\$39</td> </tr> </tbody> </table> <p>Other Vehicles: 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 | <p>Expand coverage offers to allow customer choice</p> | <p>This will not impact current policyholders with END 20 coverage. Policyholders will have more coverage choice.</p> |
| Total Limit per occurrence | Premium Annual | Premium six month policy | | | | | | | | | | | | | | |
| \$900 | \$50 | \$26 | | | | | | | | | | | | | | |
| \$1200 | \$65 | \$34 | | | | | | | | | | | | | | |
| \$1500 | \$75 | \$39 | | | | | | | | | | | | | | |
| <p>152:</p> <p>Endorsement Application to POL 1 (Owner's Policy)</p> <p>END 27</p> | <p>Legal Liability for Damage to Non-Owned Automobile(s) 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/her custody.</p> <p>Rating</p> <p>Private Passenger Vehicles: Premium: \$50 per annum. Peril: Collision & Comprehensive only Limit: \$40,000</p> | <p>Legal Liability for Damage to Non-Owned Automobile(s) 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/her custody.</p> <p>Rating</p> <p>Private Passenger Vehicles: Peril: Collision & Comprehensive only Deductible: \$500</p> | <p>Expand coverage offers to allow customer choice</p> | <p>This will not impact current policyholders with END 27 coverage. Policyholders will have more coverage choice.</p> | | | | | | | | | | | | |

**FACILITY ASSOCIATION NUNAVUT 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 | | | | | | | | | | | | |
|----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------|----------|------|------|----------|------|----|----------|------|----|--|--|
| | Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy. Note: This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled. Other Vehicles: Not offered. | <table border="1" data-bbox="1060 310 1551 469"> <thead> <tr> <th>Limit per occurrence</th> <th>Premium Annual</th> <th>Premium six month policy</th> </tr> </thead> <tbody> <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> </tbody> </table> Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy. Note: This is a flat fee per policy term and is not prorated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled. Other Vehicles: Not offered. | Limit per occurrence | Premium Annual | Premium six month policy | \$40,000 | \$50 | \$26 | \$50,000 | \$65 | 34 | \$75,000 | \$75 | 39 | | |
| Limit per occurrence | Premium Annual | Premium six month policy | | | | | | | | | | | | | | |
| \$40,000 | \$50 | \$26 | | | | | | | | | | | | | | |
| \$50,000 | \$65 | 34 | | | | | | | | | | | | | | |
| \$75,000 | \$75 | 39 | | | | | | | | | | | | | | |
| 152 Endorsement Application to POL 1 (Owner's Policy) END 35 | 35: Coverage for Emergency Road Services This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle. Rating: Net annual \$5 per vehicle. | 35: Emergency Service Expense 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. | | | | | | | | | | | | |
| COMMERCIAL SECTION | | | | | | | | | | | | | | | | |
| 243 Endorsement Application to POL 1 (Owner's Policy) END 35 | 35: Coverage for Emergency Road Services This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle. Rating: Net annual \$5 per vehicle. | 35: Emergency Service Expense 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 | This will not impact premiums. | | | | | | | | | | | | |

**FACILITY ASSOCIATION NUNAVUT 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 |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------|
| | | | red on existing risks. | |
| PUBLIC SECTION | | | | |
| 338 Endorsement Application to POL 1 (Owner's Policy) END 35 | 35: Coverage for Emergency Road Services This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle. Rating: Net annual \$5 per vehicle. | 35: Emergency Service Expense 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. |
| RECREATIONAL SECTION | | | | |
| 442 Endorsement Application to POL 1 (Owner's Policy) END 35 | 35: Coverage for Emergency Road Services This endorsement provides coverage in respect of towing and emergency service expenses necessitated by disablement of the vehicle. Rating: Net annual \$5 per vehicle. | 35: Emergency Service Expense 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. |