

Automobile Rate Manual



Introduction

The Automobile Rate Filing Committee leads Mutual Companies in working together to create a sustainable and profitable auto product offered at competitive rates to meet the unique needs of Mutual policyholders.

This manual is intended for use by Ontario Mutuals participating in the shared automobile program known as Company 789.

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Revision History

The following chart highlights the changes to the contents of this manual resulting from rate filings.

Date	Section	Description / Summary of Changes
January 1, 2024	General Rules	Revised Definition (Off-Road Vehicle) Revised Binding Authority
	Forms and Coverage Options	Added Endorsement (OPCF 49)
	Miscellaneous	Revised All-Terrain, Side by Side, UTV & Off-Road (Class, Vehicle Engine Size)
September 1, 2023	General Rules	Revised Definitions (ATV, Dirt Bike, Off-Road) Revised General Rules (Driving Record Progression) Revised Forms and Coverage Options (Endorsements – FMCF01)
	Risk Acceptability & Rating	Revised Underwriting Rules for Declining, Terminating or Refusing to Renew a Contract
	Discounts	Revised Long Term Policyholder Discount conditions and operator restrictions Revised Mature Driver Discount operator restrictions Revised Multi-Vehicle Discount operator restrictions Revised Multi-Vehicle Support Discount operator restrictions Revised Partial Commute Discount operator restrictions Revised Property Insured Discount operator restrictions Revised Special Farmer Discount eligible classes, ineligible classes Revised Student Away From Home Discount operator restrictions Revised Trailmaster Discount operator restrictions
	Surcharges	Corrected Gravel, Sand, Stone or Earth Surcharge percentage, applicable vehicle types, non-applicable vehicle types, applicable classes, non-applicable classes Corrected Livestock Surcharge percentage, applicable vehicle types, non-applicable vehicle types, applicable classes, non-applicable classes Revised Seasonal Delivery Surcharge conditions
	Private Passenger Automobiles	Revised Multiple Occasional Operators Chart
	Commercial	Revised Farming, Fishermen class 33 and 34 annual mileage Revised Trailers section title, specified Deductibles and Limits for trailers
	Miscellaneous	Revised ATV, Side by Side, UTV & Off-Road to clarify between ATV and Off-Road Added Trailer Deductible and Limits
	Rate Pages	Revised Introduction Revised Private Passenger Rating Variables Updated CLEAR tables (2023) Updated Commercial Rate Group Table I (April 2023) and Table IIA (April 2023)
February 1, 2023	General	Definitions revised (Accident, Accident – At Fault, Accident- Not at Fault, Accident - Minor, All-Terrain Vehicle (ATV), Civil status, also known as Martial Status (Common Law), Commercial Vehicles, Dune Buggy, Engine

		<p>Type, Farmer, Motorcycle – Homemade or Replica, Vehicle Registration, Vehicle Use (Commercial))</p> <p>Definitions Removed – Camper Bodies (See Trailer-Camper Body)</p> <p>Definitions added (Conviction, Exotic Vehicle, Fisherman, List Price New, Miscellaneous Vehicles, Side by Side Vehicle, Standard Radius of Operation, Trailer – Camper Body, Utility Terrain Vehicle (UTV))</p> <p>Updated General Rules – Binding Authority (Chart (Vehicle Values), Endorsement Calculation)</p> <p>Updated General Rules - Billing (Payment Options – Non-Payment)</p> <p>Updated General Rules - Cancellations & Termination (Non-Payment Termination, Non-Payment Termination: First and Second Notice, Non-Payment Cancellation: Third Notice or “Other” Reason)</p>
February 1, 2023	Forms and Coverage options	<p>Updated Approved Forms (Approved Forms Must be used)</p> <p>Revised Deductibles (Standard Deductibles Table with Commercial, New deductible Limits, Minimum and Standard Deductibles)</p> <p>Endorsements:</p> <ul style="list-style-type: none"> • Revised OPCF 20 (limits) • Revised OPCF 27 (limits) • Revised OPCF 27B (eligibility) • Revised OPCF 43/43A (eligibility, Commercial Class Chart) • Revised FMCF01 (pricing when combined with FMCF03) <p>Addition of FMCF03 Minor Conviction Protection Endorsement</p>
	Risk Acceptability & Rating	<p>Updated the Risk Point Chart (Modification of Non-Payment Cancellations)</p> <p>Revised Filed Rules for Declining to Issue, Terminating or Refusing Coverage Rules (1, 7, 9, 21, 30, 32, 35, 37, 38, 40, 42, 43, 44)</p> <p>New Filed Rules for Declining to Issue, Terminating or Refusing Coverage Rules (6, 13, 18, 36, 39, 45, 46, 47)</p> <p>Revised Filed Rules for Refusing to Provide or Continue Coverage (8)</p> <p>Revised Minimum Deductible table to include Commercial Deductibles</p> <p>Revised Criteria for when Vehicle Inspection are Required (increased limit for modification)</p> <p>Addition of Criteria for when Vehicle Appraisals are Required</p> <p>Revised Outcome if Inspection Reveals Concerns (reference to vehicle inspection or safety inspection)</p> <p>Revised Rating Territory (out of province use for commercial classes)</p> <p>Revised Accidents affecting eligibility and rating – date adjustment</p> <p>Revised Operators’ Accident and Conviction Record – Time Period for Accidents</p> <p>Revised Operators’ Accident and Conviction Record – Time Period for Convictions – identified on an MVR (Motor Vehicle Record) report</p> <p>Revised Operators’ Accident and Conviction Record – Time Period for Fraud</p> <p>Revised the Graduated License Discount (Updated Conditions)</p> <p>Revised the Long-Term Policyholder Discount (Updated Operator Restrictions)</p>

		<p>Revised Property Insured Discount (Updated Conditions to include Farm CGL eligibility)</p> <p>Moved Special Farmers from PPA Driving Records to Discounts (updated eligible and ineligible classes with annual kilometers)</p> <p>Revised Accident Surcharge (Updated Conditions)</p> <p>Added Commercial Miscellaneous Surcharge</p> <p>Revised Conviction Surcharge (Updated Surcharge Percentage and Conditions)</p> <p>Moved Gravel, Sand, Stone, and Earth Surcharge to Surcharges</p> <p>Addition of Incidental Radius Surcharge</p> <p>Moved Livestock Surcharge to Surcharges</p> <p>Correction to the Long Distance Commute Surcharge (Applicable Coverages)</p> <p>Revised the Motorcycle Type Surcharge (Updated conditions)</p> <p>Moved Seasonal Delivery Surcharge to Surcharges</p>
	PPA	<p>Updated Motor Vehicle Record and Insurance Record</p> <p>Updated PPA Rating Classes - Quick Reference Guide: Rating Classification</p> <p>Updated Class 03 (Clarification)</p> <p>Moved the Special Farmers to the Discounts</p> <p>Revised Principal and Occasional Operators are independent</p> <p>Revised PPA Driving Records – Years Licensed – evidence of (reference to Driver’s abstract)</p> <p>Revised PPA Driving Records – Number of Years Licensed – All Drivers (G2 level, updated chart)</p> <p>Revised Accident Rating in Driving Record – removed definition of at fault, added reference to definition, include reference for Protection Plus Endorsement</p> <p>Revised PPA Driving Records – Accident reallocation</p> <p>Addition PPA Driving Records – Conviction rating in Driving Record</p> <p>Revised PPA Driving Records – Administrative Driver’s License Suspension</p> <p>Revised Driving Records (30*, 20*, 10*, 6*)</p>
	Commercial	<p>Revised Commercial Vehicle Operators Registration (CVOR)</p> <p>Added Previous Commercial Insurance History</p> <p>Revised Special Rating Rule #2 (Reference to Minimum Deductible Chart)</p> <p>Revised Special Rating Rule #3 (Reference to Seasonal Delivery Surcharge)</p> <p>Revised Special Rating Rule #5 (Reference to Incidental Radius Surcharge)</p> <p>Revised IRCA Rating Classes (Artisan, Delivery – Retail, Delivery - Wholesale, Farming, Fisherman, Rating Classes)</p> <p>Updated IRCA Rating Classes Chart (No Delivery – max. 2 service locations)</p> <p>Updated the IRCA Driving Records (Allocation of At-fault Accidents, Clear Record)</p> <p>Revised IRCA Driving Records (6*, 5*, 4*, 3*, 2*, 1*)</p> <p>Updated Farm Bus (Rating)</p>

	Miscellaneous	<p>Revised Introduction</p> <p>Updated Motorized Snow Vehicle Rating Class 50 (increase cc)</p> <p>Updated All-Terrain & Off-Road Vehicles (Include Reference to Restricted Motorcycle/Off-Road Vehicle List, Side by Side Vehicle and UTV, Reference to Restricted Motorcycle/Off-Road Vehicle List and Addition to Notes: Based on 2-stroke)</p> <p>Revision of Motorcycles – Number of Years Licensed – All Drivers (M license chart)</p> <p>Motorcycle Restricted Motorcycle/Off-Road Vehicle List – Reference to Replica Motorcycles</p> <p>Alphabetized Motorcycle Restricted Motorcycle/Off-Road Vehicle List</p> <p>Alphabetized Motorcycle Sport Bike List</p>
	Rate Pages	<p>Updated Private Passenger Rating Variables</p> <p>Revised Commercial Direct Compensation Property Damage (include \$10,000 and \$20,000 deductible)</p> <p>Revised Commercial Collision Table (include \$10,000 and \$20,000 deductible)</p> <p>Revised Commercial Comprehensive and Specified Perils Table (include \$10,000 and \$20,000 deductible)</p> <p>Revised Commercial All Perils Table (include \$10,000 and \$20,000 deductible)</p> <p>Update Classic Rate Group Table (include higher limits)</p> <p>Revised Snow Vehicle/All-Terrain Vehicle/Off-Road Vehicle – Increase factor for Higher Engine Displacement Chart</p> <p>Revised the Snow Vehicle Physical Damage Premium Table (higher limits)</p> <p>Revised the ATV/Off Road Physical Damage Premiums Table <\$20k.</p> <p>Revised the ATV/Off Road Other Deductible Factors Table.</p> <p>Deleted Motorhome Suspension or Deletion of Coverage.</p> <p>Revised Motorhomes Other Deductible Factors.</p> <p>Revised Motorhomes Minimum Deductible – Reference to Minimum deductible table.</p> <p>Revised Trailers/Campers Value – Reference to Minimum Deductible Table.</p> <p>Revised Trailers/Campers Other Deductible Factors (Removed \$300 deductible.</p> <p>Updated CLEAR tables (December 2022)</p>
August 1, 2022	Commercial	<p>Updated Commercial Rate Group Tables I and II</p> <p>Updated Commercial Rate Pages by Territory</p>
July 1, 2022	PPA	<p>Class 03</p> <p>Partial business use is recommended as 25% or less.</p>
	Forms and Coverage Options	<p>Revised wording on OPCF 27 and the 20 & 27 package to clarify that the premium is a flat fee that is not pro-rated midterm.</p> <p>Updated OPCF 43 / 43A to revise premium levels and extend to a 3rd year</p>

	Risk Acceptability & Rating	Revised genNow! Discount to be available immediately (instead of 1year with parent policy) Revised Property Insured discount percentage to 15% (previously 10%) Correction to Mature Discount removing Miscellaneous Vehicles from eligibility Revised the Postal Codes / FSAs in the territory lists
July 1, 2022	PPA	Class 03 Partial business use is recommended as 25% or less.
	Forms and Coverage Options	Revised wording on OPCF 27 and the 20 & 27 package to clarify that the premium is a flat fee that is not pro-rated midterm. Updated OPCF 43 / 43A to revise premium levels and extend to a 3 rd year
	Risk Acceptability & Rating	Revised genNow! Discount to be available immediately (instead of 1year with parent policy) Revised Property Insured discount percentage to 15% (previously 10%) Correction to Mature Discount removing Miscellaneous Vehicles from eligibility Revised the Postal Codes / FSAs in the territory lists
January 1, 2022	General	Definitions revised (Fraud, Loss Transfer, Low Speed Vehicle, Travel Van) General Rules (Company may change highest premium, Multiple Vehicles under One Policy, Premium Calculation)
	Forms and Coverage Options	Clarification of Standard Deductible Clarification of OPCF 6F, 27B OPCF 27 limit increased OPCF 43 premium for higher vehicle rate groups
	Risk Acceptability & Rating	New Filed Decline Rule <ul style="list-style-type: none"> Low Speed Vehicles Revised Filed Decline Rules #1 PPA Vehicle Value increased to \$150,000 #12 – vehicles converted for another purpose (e.g. motorhome conversions) #31 – Motorcycle operator license requirements #32 – added Snow Vehicles, ATVs to list of vehicles Operators' Accident and Conviction Record Added Time Period for Convictions content Risk Point Chart section Added link to Highway Traffic Act list of offences for information purposes Clarification of LTD, Mature, MVD discounts Revision to Multi Vehicle Support Discount <ul style="list-style-type: none"> Applies to all standard coverages for Classics, consistent with other vehicle types Revision to Motorcycle Type Surcharge <ul style="list-style-type: none"> Applies to grandfathered policies prior to revision of Restricted Bike List Revision to Underage Operator Surcharge

		Applies to all Light and Heavy Commercial Classes including class 33 Farm trucks
	PPA	Class 03 eligibility allowance for partial business <=5000 km
	MISC	Loss Transfer doesn't require separate policy Motorcycle <ul style="list-style-type: none"> Clarification of number of years licensed calculation and driving record entitlement Updated Restricted and Sport Bike lists
	Rate Pages	Updated
August 9, 2021	Risk Eligibility & Rating	<ul style="list-style-type: none"> Decline Rule #7 revision to remove G1 operators. Decline Rule #35 moved to Coverage Refusal Rule #8. Coverage Refusal Rule #8 Minimum Deductible renumbered #9 and refiled. Correction to Miscellaneous and Rate Pages footers.
May 1, 2021	All	New Overall Format <ul style="list-style-type: none"> 2021 CLEAR Rate Groups
	General	1.1 Definitions - grouped into one section, added content to improve clarity, Added links to additional information
		1.2 General Rules - Revised Binding Authority
		1.3 Billing - Added FSRA links
		1.5 Cancellation Tables <ul style="list-style-type: none"> combined pro rata table into one added seasonal tables - Clarified calculation for partial month Added Antiques, Trailers, and Camper Unit classes to summer seasonal
	Forms and Coverage Options	2.2 Limits and Deductibles - New minimum standard deductibles
		2.3 Endorsements – clarified OPCF 20/27 flat & OPCF 16 return premium
	Risk Acceptability & Rating	3.6 Rating Territories – clarified Rating for out of province and out of country
		3.4 Accident and Conviction Record <ul style="list-style-type: none"> Clarified when to rate as criminal code conviction, and if not listed under major, must be rated as minor until filed Added Fraud to Serious Added Distracted Driving / Handheld device to Major
		Discounts - New format with consistency in eligibility criteria to improve clarity for genNow!, Long Term (Misc.), and Multi-Vehicle Support <ul style="list-style-type: none"> Eliminated Theft Deterrent Discount and Mature Discount for Classic Vehicles Revised Short Distance to Work Discount with Partial Commute Discount Introduced Long Term Policyholder Discount for Commercial Vehicles
		Surcharges - New format with consistency in eligibility criteria

		<ul style="list-style-type: none"> Revised Accident Surcharge – triggered on 2nd at-fault accident <p>Introduced Underage Operator Surcharge for light commercial vehicles</p>
	Private Passenger Automobile	<ul style="list-style-type: none"> Driving Record D/R 5 renewal rating removed Class - Addition of gender neutral <p>Clarification of operator assignment incl. rating of G1 operators as principal</p>
	Commercial	<ul style="list-style-type: none"> Driving Record 4, 5, 6 revised Commercial Rate Group Table I and II updated
	Miscellaneous	<ul style="list-style-type: none"> Filed Decline Rules moved to Risk Acceptability & Rating Section Driving Record revisions for motorcycle
	Rate Pages	<ul style="list-style-type: none"> All rate pages moved to the end
June 1, 2020	Private Passenger Automobile	<p>Introduced New Rating Variables (Payment Frequency, Age First Licensed)</p> <ul style="list-style-type: none"> Revision to Multi-Vehicle and genNow! Discounts
June 1, 2019	General	Updated Conviction surcharge
	Rating Territories	<p>New 15A</p> <p>Reassignment of postal codes</p>
	Private Passenger	<p>Implementation of GLM</p> <p>Updated MVD, genNow! And Long Term Discounts</p> <p>Removed reference to rating algorithms & added rating variables</p>
July 1, 2018	Private Passenger	2018 CLEAR Rate Groups
March 1, 2018	Private Passenger	<p>Rate Groups</p> <ul style="list-style-type: none"> DCPD, Coll/AP, Comp, SP updated 25 – 50 A/B Rate Groups all factors updated <p>Private Passenger Rates including Special Farmers</p>
Nov 1, 2017	General	New Rating Territories 5C, 5D, 7A, 7B, 14C, 14D, 18D
	Private Passenger	Updated Rate Pages including Special Farmers for new territories (no rate change)
	Commercial	<p>Updated Commercial Rate Group Tables I and II to include newer vehicle years</p> <p>Expanded Table II to Rate Group 38</p> <p>Introduced “Brewers & Distributors” class 45</p> <p>Updated Rate pages for new territories</p>
June 1, 2017		2017 CLEAR Rate Groups

General Rules

Introduction

This section provides general information on definitions, rules, billing, and cancellations.

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Definitions

Introduction

Definitions are provided for knowledge purposes to support interpretation of other sections of this manual. The inclusion of a definition does not imply risk eligibility or acceptability.

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Accident

An accident occurs when a vehicle collides with another vehicle, pedestrian, road debris, or other stationary obstruction, resulting in property damage, injury, or death. An accident includes all claims arising from the ownership, use, or operation of any automobile by the named insured or any listed operator.

Depending on the circumstances, the degree to which an operator's actions are deemed to be in the wrong, and/or in accordance with the Fault Determination Regulations, the incident will be considered at-fault (twenty six percent (26%) – one hundred percent (100%)) or not-at-fault (zero percent (0%) – twenty-five percent (25%)).

Accident – At-Fault

An occurrence resulting in injury to persons or damage to property arising out of the ownership, use, or operation of a vehicle, and is not considered a 'Minor Accident'. For rating and eligibility purposes, an at-fault accident is an occurrence:

- Within the last six (6) years
- Where responsibility is greater than twenty-five percent (25%) and
- Where an amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements; or
- A claim remains unsettled or unpaid; or
- A civil suit is pending against the applicant, insured, or driver; or
- The insurer made an indemnity payment that was then repaid to them by or on behalf of the applicant, insured, or driver; or
- The claim was denied due to a policy condition, policy violation, or absence of coverage.

NOTE:

The second (and any subsequent) [Minor Accident](#) in the last three (3) years will be rated as an at-fault accident. An at-fault accident covered by the [Protection Plus Endorsement \(FMCF01\)](#) is ignored. Any *subsequent* at-fault accident is considered the first ratable at-fault accident for eligibility and rating.

Accident – Not-At-Fault

An occurrence where:

- The Insured's degree of fault is determined as twenty-five percent (25%) or less under fault determination laws or agreements or dispute resolution mechanism.
- The damage resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within twenty-four (24) hours.
- All damages are legally recoverable from the owner or driver of an uninsured or unidentified automobile.
- The damage occurred while the vehicle was legally parked and is reported to police within twenty-four (24) hours.
- The damage results from collision with a wild or domestic animal.

Accident – Minor

Any at-fault accident occurring on or after June 1, 2016, involving a private passenger vehicle will be considered minor if all the following criteria are met:

- No personal injuries are sustained;

- The cost of damage to each vehicle involved, including property, does not exceed \$2,000, and is paid by the at-fault party;
- No payment is made by any insurer.

NOTE:

- An **expense only** claim which results in legal, adjusting, or medical first aid expenses is not considered payment by insurer.
- The second (and any subsequent) Minor Accident in the last three (3) years will be rated as an at-fault accident.

All-Terrain Vehicle (ATV)

An All-Terrain vehicle (ATV) is a self-propelled vehicle with four (4) or more wheels designed to be driven off-road, on land, snow, and ice. This vehicle has steering handlebars, a seat straddled by the driver, and the ability to carry maximum one passenger seated directly behind the driver with separate footrests.



This does not include off-road vehicles, dirt bikes, motorized snow vehicles, golf carts, or dune buggies.

Amphibious Vehicle

An Amphibious vehicle is a self-propelled vehicle with four (4) or more wheels designed to be driven off-road on land and in water. The driver and passengers sit inside the vehicle.

Antique and Classic Vehicles

An Antique or Classic Vehicle is a vehicle that is over twenty (20) years old, which due to age, model, or condition, may be regarded as a collector’s item.

The vehicle may be used in parades, exhibitions, auto club activities, and other recreational functions.

The following chart outlines the difference between an Antique and Classic vehicle:

	License Plate	Use
Antique	Antique or Historic Plate	Only parades, exhibitions, Auto Club Activities, and other similar functions
Classic	Regular Plate	Any personal use, such as recreational or leisure type activity, and commuting.

Automobile Insurance Fraud

Fraud is considered where the applicant or any person who is a regular or frequent operator of the vehicle has been found by a court of competent jurisdiction in either criminal or civil proceedings to have committed a fraud in any way connected to automobile insurance.

Civil status, also known as Marital Status

Civil status describes a person’s relationship with a significant other. The following chart outlines the distinct options:

Civil Status	Description
Civil or Marital Union (Married)	Two (2) people, who have committed to each other and reside together (may include temporarily living apart due to illness, work, or school), that have a legal contract recognizing their union.
Common-Law	Two (2) people, who have lived together in a conjugal relationship outside marriage, continuously for a period of not less than three (3) years, or in a relationship of some permanence if they are the parents of a child.
Divorced	A person who has terminated a civil or marital union and no longer resides with the other person.
Separated	A person who has been living together as married or common law decides to live apart.
Single	A person who is not in a committed relationship and does not reside with another person. This includes never being married, annulled, or following the dissolution of a common-law relationship.
Widowed	A person, who is not in a committed relationship and does not reside with another person, following the death of their legally married spouse.

Commercial Vehicles

A Commercial vehicle means a:

- Motor vehicle of the truck, tractor, or sedan delivery type,
- Motor vehicle of the private passenger type which is used for transportation of merchandise or products or for other commercial use,
- Trailer intended for use with a commercial vehicle,
- Motorcycle, motor scooter, or motorette used for commercial purposes, and/or
- Jeep.

Exceptions to the above are any motor vehicle:

- a. Used as a public or livery conveyance or for emergency purposes, exception being [Funeral Directors](#) Vehicles,
- b. Used for demonstrating and testing,
- c. Held for sale by a vehicle dealer.

NOTE:

- See [Gross Vehicle Weight](#)

Conviction

Convictions are infractions obtained by drivers for the improper use or operation of a vehicle.

Convictions are categorized as:

- Minor or Major: Offences under any Act governing highway traffic, the Compulsory Automobile Insurance Act (CAIA), or any other applicable Act for any offence substantially the same committed within or outside Canada.

- Serious or Criminal: Offences under the Criminal Code of Canada, an Act governing highway traffic, any other applicable Act, for any offence substantially the same whether committed within or outside Canada, or where the conviction appears on a Driver Record Abstract and is identified as a Serious or Criminal Conviction.

NOTE:

A conviction covered by the Minor Conviction Protection endorsement (FMCF03) is ignored. Any *subsequent* minor conviction is considered the first rateable conviction for eligibility and rating.

Customized or Modified

Customized or Modified means any alteration from the manufacturer’s original equipment for the purpose of enhanced performance or any improvement or change to the vehicle which has altered its original characteristics of manufacture.

Dirt Bikes

Dirt Bikes are similar to a motorcycle but are registered as an off-road vehicle and are used for off-roading purposes. Dirt bikes are considered off-road vehicles, not All Terrain Vehicles (ATV). See Definitions for Off-Road and All Terrain Vehicle.

Driver Education Course

Driver training prepares a new driver to obtain their driver’s license and gain experience, through formal instruction by certified instructors, in classroom and behind the wheel.

Driver Training is composed of a minimum of twenty-five (25) clock hours for classroom instruction plus ten (10) hours behind the wheel of a dual equipped vehicle with automatic transmission, or twelve (12) hours for those with standard transmission, certified by approval of:

- The Provincial Department of Education,
- Other Government Department having jurisdiction, or any Provincial Safety League.

Dune Buggy

A dune buggy is self-propelled vehicle with four (4) or more wheels that has been manufactured or modified for off-road use but does not include an amphibious vehicle. This vehicle is designed for use on sand dunes, beaches, roads, or desert recreation.



Electric Bike, also known as E-Bike

A bicycle with an integrated motor for driving is known as an electric bike. Affixation of the following label on the bike declares it meets the criteria set forth by the Ministry of Transportation and does not have to be registered. They are not insurable under an automobile policy



Engine Size

The size of an engine is measured in cubic centimeters (cc) and refers to the volume of air and fuel pushed through the engine by its cylinders. For example, a one thousand (1,000) cc engine has the capacity to displace one thousand (1,000) cc or one (1) liter of the air-fuel mixture.

The following chart classifies Miscellaneous Vehicles by engine size:

If the cc is...	And the maximum horsepower is...	then the class is...
up to (49) cc		Limited
50 – 250 cc	<25 hp	Medium
251 cc or more	>=25 hp	Heavy

Engine Type

Motorized Snow vehicles and Off-Road vehicles are either a two (2)-stroke or four (4)-stroke engine. A two (2)-stroke engine weighs less than a four (4)-stroke. To convert a four (4)-stroke engine to a two (2)-stroke engine, divide the cc number by 1.75.

For example:

$$\begin{aligned} &1,000\text{cc four (4)-stroke engine, divide by 1.75 (1000/1.75)} \\ &= 571 \text{ cc} \end{aligned}$$

Exotic Vehicles

High-end, unique vehicles that are either rare, expensive or both. They are often manufactured in limited numbers, and can include but are not limited to:

- Limited edition models – unique versions that boast special materials and options not found in the original model
- Higher than average horsepower
- Expensive maintenance, including parts that are difficult to come by because they're either rare or too costly to produce
- Values of \$150,000 or more

Farmer

Farmer means a person residing on a farm of five (5) acres or more, who is actively involved in farming as their sole source of income and has no other occupational pursuits.

Does not include retired farmers, farm managers, farm labourers, transient harvesters, and part time workers.

Fisherman

Fisherman means a person who catches fish for a living or for sport, one who engages in fishing as an occupation (commercial, recreational or sport), who is actively involved in fishing operations as their sole source of income and has no other occupational pursuits.

Fleet

A fleet means a contract of insurance of at least five (5) vehicles that are under the common ownership or management and that are used for business, commercial or public purposes.

Refer to the Company.

Graduated License

New drivers applying for their first car or motorcycle license enter Ontario's graduated licensing system. Graduated licensing lets new drivers get driving experience and skills gradually.

The three (3)-step licensing process takes at least twenty (20) months and must be completed within five (5) years. Drivers who fail to progress through Graduated Licensing in the prescribed time can requalify in the program to retain the same class of license by passing a test and paying another five (5)-year license fee before expiry. If the driver does not requalify before the expiry date, they must start the process all over by re-applying for the level one (1) license.

The following chart shows the graduated licensing process:

To obtain Class...	The operator must...
G1	Be sixteen (16) years old and pass vision and written tests on knowledge of rules of the road
G2	Pass basic driving skills road test, after having completed a minimum twelve (12) months at prior level (can shortened to eight (8) months if the operator has taken driver education)
G	Pass advanced driving skills road test, after having completed a further twelve (12) months at prior level
M1	Be sixteen (16) years old and pass vision and written tests on knowledge of rules of the road
M2	Pass basic driving skills road test, after having completed a minimum sixty (60) days at prior level
M	Pass advanced driving skills road test, after having completed a further twenty-two (22) months at prior level (can be shortened to eighteen (18) months if operator has taken motorcycle safety course)

Graduated License Restrictions

According to the [Ministry Transportation of Ontario](#), the following chart shows the conditions for each license level:

Condition	G1/M1	G2/M2
Blood-alcohol level must be zero (0).	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Each person in vehicle must have working seatbelt.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Must drive with accompanying driver with a valid license Class G (or higher) with at least four (4) years driving experience and blood-alcohol level of less than .05 per cent.	<input checked="" type="checkbox"/>	
Must not drive on 400-series highways, Queen Elizabeth Way, Don Valley Parkway, Gardiner Expressway, E.C. Row Expressway, Conestoga Parkway, with posted speed limit over 80km/h (unless accompanying driver is a driving instructor).	<input checked="" type="checkbox"/>	

Permitted to drive between midnight and 5 A.M.	<input checked="" type="checkbox"/> not permitted	<input checked="" type="checkbox"/> within first six months of pass G2, maximum one (1) passenger nineteen (19) years or under** <input checked="" type="checkbox"/> after six (6) months with G2 and until obtaining G or turning twenty (20), maximum three (3) passengers nineteen (19) years or under*
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Graduated License drivers face more [serious penalties for breaking traffic laws](#) (i.e., minor conviction) in addition to the normal suspension periods for serious and major convictions. For a first offence, the license is suspended for thirty (30) days. For a second offence, the license is suspended for sixty (60) days. For a third offence, the driver loses their license and must re-apply and start all over.

*These conditions do not apply if a fully licensed driver with four (4) years of experience is in the car, or the passengers are family members.

Gross Vehicle Weight

The Gross Vehicle Weight is the maximum operating weight/mass of a vehicle as specified by the manufacturer including the vehicle’s chassis, body, engine, engine fluids, fuel, accessories, driver, passengers, and cargo but excluding that of any trailers. The gross vehicle weight is available in all truck data books.

The following chart classifies commercial vehicles based on Gross Vehicle Weight:

If the GVW is...	then the class is...
4,500kg or less	Light Commercial
4,501kg or more	Heavy Commercial

License Cancellation or Suspension¹

An operator’s license will be cancelled for the following reasons:

- Failing a driver’s re-examination
- Failing to pay reinstatement fee or administrative monetary penalty following a suspension

¹ <https://www.ontario.ca/document/official-mto-drivers-handbook/other-ways-lose-your-licence#section-10>

- Failing to pay license fees
- Voluntary surrender

An operator's license may be suspended for the following reasons:

- Escalating sanctions
- Zero blood-alcohol concentration (BAC) for novice and young drivers
- Medical suspension
- Discretionary Highway Traffic Act suspensions
- Mandatory Highway Traffic Act suspensions
- Warn-range suspension
- Novice-driver violations
- Demerit points following conviction of driving offence(s)
- Administrative driver's license suspension (ADLS)

An administrative lapse or suspension of a driver's license is a documented driver's license lapse for administrative or medical reasons that are not connected to driving offence convictions. Reasons can include:

- Temporary medical conditions
- Unpaid parking tickets
- Outstanding support payments to the Family Responsibility Office
- Outstanding payments to the Motor Vehicle Accident Claims Fund
- ADLS – Administrative Driver's License Suspensions
- Non-renewal or expiry of a driver's license due to a consumer's oversight

List Price New

The list price new is the price that the manufacturer of an item suggests that a retail seller should charge for it (i.e., retail sale price).

Loss Transfer

A mechanism by which, under certain circumstances, automobile insurers who pay no-fault benefits (the first-party insurer) may be reimbursed by another insurer (the second-party insurer) for all or part of a claim. Loss transfer applies between insurers of different classes of vehicles, and only applies when the policyholder of the second-party insurer was at least partly at fault in an accident.²

The classes of vehicles specify motorcycles and motorized snow vehicles. It isn't clear, and perhaps may have been a legislative oversight, whether All-Terrain/Off Road vehicles also apply. Legal opinion would suggest Loss Transfer provisions should apply.

In 1992, FSCO revised their bulletin stating applicable vehicles do not have to be stand-alone policies in order to recover Loss Transfer.³

² [Loss transfer | Financial Services Regulatory Authority of Ontario \(fsrao.ca\)](#)

³ [Loss transfer revisited | Financial Services Regulatory Authority of Ontario \(fsrao.ca\)](#)

Low Speed Vehicle (LSV)

A Low-Speed Vehicle, also known as a Neighbourhood Electric Vehicle (NEV), is designed for use primarily on streets and roads where access and the use of other vehicles are controlled by law. It is powered by an electric power train designed to attain a speed of thirty-five (35) km but not more than forty (40) km/h.



It falls under the Highway Traffic Act Regulation [215/17](#) where auto insurance is a requirement and is a pilot project.

Minibike, also known as Pocket Bike

A miniature motorcycle, most often equipped with two (2)-stroke engine and a chain drive, are meant for closed circuit use only, not public roadways. The Ministry prohibits the operation on roads in Ontario.

Miscellaneous Vehicles

Vehicles of the antique or classic type, all-terrain, utility-terrain, side by side, motorized snow vehicle, motorhome, motorcycle, trailer, and camper units as defined in our manual.

Moped

A Moped is a bicycle with an attached motor driven by electricity or a piston displacement of not more than fifty (50) cc and does not have sufficient power to enable the bicycle to exceed a speed of fifty (50) km/h.

Motorcycle

A motorcycle is a self-propelled vehicle designed to travel on two (2) or three (3) wheels in contact with the ground. A motorcycle is steered by handlebars and has a seat or saddle for use by the driver.

Motorcycle – Custom Built

A custom-built motorcycle is usually built by a licensed professional using new and custom-made parts to meet a purchaser's unique specifications.

Motorcycle - Dual Purpose

A dual-purpose motorcycle is used for off road use and is equipped with security features permitting it to also be used on public roads.

Motorcycle – Limited Speed, also known as Motor scooter

A limited-speed motorcycle (LSM) is typically gas-powered and cannot go faster than seventy (70) km/h. They must be registered with the Ministry of Transportation and have a valid limited-speed motorcycle license plate, or a regular motorcycle license plate if operated on public roads.

Motorcycle – Homemade or Replica

Any vehicle not fully constructed by a licensed manufacturer, but either constructed or assembled from components. These types of motorcycles are similar to custom built bikes but are usually built by non-professionals.

Motorcycle - Side Car

A side car is a small vehicle, or compartment attached to the side of a motorcycle and is used to carry passengers.

Motorcycle Safety Course

A motorcycle safety course prepares a new driver to obtain their motorcycle driver's license and gain experience. The course must be government approved

<http://www.mto.gov.on.ca/english/driver/motorcycle-safety-courses.shtml>.

Motorized Homes

A motorhome is a self-propelled vehicle designed or modified with permanent living accommodations, used for travel and recreational purposes.



Motorized Snow Vehicle

A motorized snow vehicle is a self-propelled vehicle designed to be driven primarily on snow.

Motorized Tricycle

A motorized tricycle is a three (3)-wheeled vehicle, based on the same technology as motorcycles or bicycles, and powered with a motor. Motorized trikes can be powered by motorcycle engines, smaller automatic transmission scooter motors, or electric motors.

A motorized tricycle can have either two (2) front wheels and one (1) rear wheel, or one (1) front wheel and two (2) rear wheels.

Off-Road Vehicle

An off-road vehicle means a vehicle propelled or driven otherwise than by muscular power or wind and designed to travel on not more than 3 wheels.

Operator

Operator means the applicant or any other driver residing in the same household who customarily operates or has access to the vehicle.

The following chart explains the different types of operators:

Type of Operator	Description
Principal Operator	The driver that operates the vehicle the most, regardless of whether they are the applicant for insurance or not.
Secondary Operator	A driver who has access and/or operates the vehicle with less frequency than the principal operator.
Occasional Operator	A driver, under the age of twenty-five (25) years, who has access and/or operates the vehicle with less frequency than the principal operator who is twenty-five (25) years of age or older.

Operator's License

An operator's license is issued to residents in the jurisdiction in which they apply, permitting an individual to operate certain vehicles.

The Ministry of Transportation Ontario (MTO) stipulates what is a valid operator's license to drive in Ontario:

If you...	Then you require a(n)...
Live in Ontario	Ontario Driver's License
Relocate to Ontario	Ontario Driver's License within sixty (60) days by exchanging your current license (if eligible), or passing as a new driver
Visit Ontario for < three (3) months	Valid driver's license from your own province, state, or country
Visit Ontario for > three (3) months	Valid driver's license from your own province, state or country, and an International Driver's Permit when not a Canadian resident

To be valid, the operator's license must be in current good standing (i.e., not suspended or expired). Permanent Residents must apply for a license in the jurisdiction in which they reside. Newcomers from other provinces or US will be assigned a license class by the Ontario Ministry of Transportation.

An International Driver's Permit is valid on a temporary basis and must accompany a valid license from the individual's resident country where they permanently reside.

The Ministry of Transportation Ontario issues operator's license classes as shown:

Class of License	Types of Vehicle(s)	May also drive vehicles in class
A	Tractor-trailer combination	D and G
B	School purposes bus	C, D, E, F and G
C	Regular bus	D, E, and G
D	Truck or combination provided the towed vehicle is not over 4,600 kg	G
E	School purposes bus – max. capacity twenty-four (24) passengers	F and G
F	Regular bus – max. capacity twenty-four (24) passengers and ambulances	G
G	Any car, van, or small truck or combination of vehicle and towed vehicle up to 11,000kg provided the towed vehicle is not over 4,600 kg.	

Class of License	Types of Vehicle(s)	May also drive vehicles in class
	<ul style="list-style-type: none"> A driver must have a class G license before becoming licensed to drive any other type of vehicle other than motorcycle. 	
M	Motorcycles <ul style="list-style-type: none"> “L” means the driver is only permitted to operate limited speed motorcycles or mopeds, “M” means the driver is only permitted to operate three-wheeled motorcycles. 	

Preferred versus Residual Market Risks

Risks which meet the underwriting requirements identified in this manual will be known as preferred risks.

Risks which are identified as [Rules for Declining to Issue, Terminating or Refusing to Renew a Contract](#) identified in this manual, or that do not meet the underwriting requirements will be known as residual market risks.

Private Passenger Automobile

Private Passenger Automobile (PPA) means a:

- Motor vehicle of the private passenger or station wagon type that is owned or leased under a long-term contract and is used neither as a public or livery conveyance for passengers nor rented to others without a driver,
- Motor vehicle with a pick-up body, a delivery sedan, or a panel truck with a [Gross Vehicle Weight](#) (GVW) of not more than 10,000 pounds (4,500 kg) owned by an individual or by spouses who are residents of the same household, and is not used in the occupation, profession, or business of the insured other than farming or ranching.

Resident

Resident means anyone who normally resides in the same household, including those temporarily away from the household while attending school or for work.

Side by Side Vehicle

A side-by-side vehicle is a self-propelled vehicle with four (4) or more wheels equipped with a steering wheel, a driver’s seat, seating for up to five (5) passengers beside/behind the driver, seat belts for each seating position and roll-over protection structure.



Standard Radius of Operation

The radius of operation is normally referred to as the distance between the starting point and the furthest destination of travel. However, for the purposes of this definition it shall also mean the total round-trip distance, divided by two, whichever is longer.

Many vehicle operations do not simply travel directly from Point A to B and back but may involve circuitous route from the starting point of its trip to its return to the same point.

Unless otherwise stated, the radius of operation is restricted to within eighty (80) km (fifty (50) miles) from the risk location listed on the policy.

Tractor - Highway

A highway tractor is a vehicle with no load carrying capacity and is used in conjunction with trailers.

Trailer

A trailer refers to any vehicle, whether two (2), four (4) or more wheeled not equipped with its own motor power but rather designed to be hauled by a motorized vehicle.

Trailers have different intended purposes, such as hauling or recreational travel.

Trailer – Camper Body

A camper body is made up of separately constructed, removable unit for living accommodation; mounted on the body of a private passenger or commercial vehicle.

Trailer – Commercial

The following is a list of types of commercial trailers:

Common Trailer	A trailer attached to a straight truck (a vehicle with the cargo body and tractor mounted on the same chassis) by a tongue.
Converter Dolly	A dual wheeled axle with a fifth wheel mounted and a tongue for attachment to a lead or straight truck.
Pup Trailer	A trailer attached to a semi-trailer, generally by means of a tongue or a fifth wheel and converter dolly.
Tractor-Trailer Train	A tractor with a semi-trailer and one or more pup trailers attached, generally by means of a converter dolly and fifth wheel.
Semi-Trailer	A trailer attached to the power unit (a tractor) by a king pin or fifth wheel.
Gooseneck Trailer (Pick-up Mounted)	A large utility type trailer most commonly hauled by a pick-up truck. Attachment to the power unit is usually by means of a small fifth wheel mounted on the bed of the pick-up box. Generally used for transporting relatively light cargo.

Trailer – Home or Park

A Home or Park trailer is a large and heavy trailer, equipped with complete living quarters in a modular home frame. Due to the size and weight, most home or park trailers should be hauled by a commercial vehicle rather than a private passenger automobile. The trailer is usually transported to a park location where it will be permanently situated, either on or off the wheels.



Trailer – Tent

A tent trailer is intended for recreational use and is equipped with temporary living quarters for travelling. It has a hard shell that can be opened and expanded for living/sleeping, with the use of fabric.



Trailer - Travel, also known as Cabin or Camping Trailer

A travel trailer is intended for recreational use and is equipped with temporary living quarters for travelling. Unlike a tent trailer, the exterior body is made up of a hard shell rather than fabric.



Trailer – Utility

A utility trailer is meant to haul something. It may be equipment such as boats, motorized snow vehicles, off-road vehicles, materials, supplies or refuse but cannot be used to carry people or animals while in transit.



Travel Van

A van is a medium sized motor vehicle with a boxy shape and higher roof, used for transporting goods or passengers. They can be manufactured, modified, or converted to provide accommodation for travel and recreational purposes. The conversion may be factory constructed, an installed kit, or homemade.



Utility-Terrain Vehicle (UTV)

A Utility-Terrain Vehicle (UTV) is a self-propelled vehicle with four (4) or more wheels equipped with a steering wheel, driver's seat, seating for up to three (3) passengers beside/behind the driver, seatbelts for each seating position, occupant protective structure and a cargo box.



Vehicle⁴

Any means in or by which someone travels, or something is carried or conveyed, a means of conveyance or transport. All Private Passenger Automobile, Commercial Automobile or Miscellaneous Vehicles may be considered synonymously as either automobile or vehicle.

Vehicle Registration

Vehicles are generally registered in the jurisdiction where the owner permanently resides. New residents to Ontario have thirty (30) days to register and plate their vehicles⁵.

Vehicle Use

The vehicle use is defined in general terms to establish rating classes. The following chart outlines the general use:

Type of Use	Description
Pleasure	Pleasure use means the vehicle is used for personal reasons, including Personal use (includes commuting to school or work), and Recreation use (not including commuting to and from work/school), but not used for business, commercial or farming.
Farm	Farm use means the vehicle is garaged on a farm or ranch and is not used to commute to or from school or work, or for any occupation other than farming or ranching.
Business	Business use means the vehicle is used by an operator for the purposes of their vocation, occupation, profession, or business, including the incidental carriage of things used on the job. For example: <ul style="list-style-type: none">• Transportation of books or paperwork (e.g., accountant),• Laptop computers (e.g., auditor),• Testing kits (e.g., geologist),• Samples but not supplies (e.g., pharmaceutical salesperson),• Medical bags (e.g., veterinarian) and• Signs (e.g., realtor) is considered to be business use not commercial use.

⁴ <https://www.dictionary.com/browse/vehicle?s=t>

⁵ <https://www.ontario.ca/page/register-out-province-vehicle-ontario>

Commercial	<p>Commercial use means the vehicle is used for transportation of:</p> <ul style="list-style-type: none">• Merchandise and goods, or• Tools, materials, and supplies. <p>Commercial use may also be based on the type of vehicle, such as a pickup, van, four x four (4x4), or other commercial vehicle (typically defined by Gross Vehicle Weight).</p>
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General Rules

Introduction

The General Rules laid out in this Section apply to:

- Private Passenger Automobile (PPA),
- Individually Rated Commercial Automobile (IRCA), and
- Miscellaneous Vehicle.

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Binding Authority

Binding authority is subject to the classes written by this Company and your Agent/Broker Contract(s).

Binding authority is restricted to risks which do not exceed risk points, or do not require special acceptance from the Company. Refer to the Underwriting Rules in the applicable section for complete details.

The following chart outlines the Broker/Agent binding authority:

All classes must meet Risk Eligibility.			
Refer to Filed Decline Rules and the applicable sections of the manual.			
	Private Passenger	Commercial	Miscellaneous
 The following must be referred prior to binding. A completed, signed application is required.			
Liability Limit	>\$2,000,000	>\$2,000,000	>\$2,000,000
Vehicle Value	>\$150,000	>\$150,000	> \$50,000 Snow, Side by Side, UTV, All Terrain, Off-Road vehicles > \$50,000 Antique or Classic Vehicles > \$50,000 Motorcycles > \$100,000 Trailer or Camper Units > \$150,000 Motorhomes
Other	Any risk requiring the use of the: <ul style="list-style-type: none"> • OPCF 28A • OPCF 49 	<ul style="list-style-type: none"> • Classes marked with a double asterisk in the Commercial Rating Class Table • Any vehicle operated outside of Canada • Fleet or Garage 	<ul style="list-style-type: none"> • Stand-alone business • Motorcycles unlicensed for road use, or similar to those in the Restricted Motorcycle/Off-Road Vehicle List or Sport Bike List • Motorhomes, Trailers, Camper Units used outside of Ontario for more than thirty (30) days per year
 The following will not be written.			
		<ul style="list-style-type: none"> • Classes identified as “Not Insurable” • Risks requiring out of province or special filings • Risks with Municipal exposure • High Risk exposures such as long-haul trucking, courier services • Hauling for others (unless Incidental to farm) • Trailers without towing vehicle 	

Binding of Coverage

Backdating of coverage is strictly prohibited and will not be recognized by the Company.

Agents/Brokers are authorized to issue thirty (30) day temporary insurance cards for “Preferred Risks” only and for which rates are provided in this manual.

No other form or binder will be recognized.

Charge Premium on Highest Exposure

The Company reserves the right to charge premium based on the highest exposure.

Driving Record Progression

Drivers can only progress one (1) Driving Record level per policy term unless they are progressing due to completion of DTC. This applies to all vehicle types.

Endorsement Calculation

On all policy changes where the net additional or return premium is less than \$10.00 the additional/return premium is waived altogether except where:

- Limits of liability are increased.
- A new coverage is added.
- A deductible amount is reduced, in which case, a minimum charge of \$10.00 will be made.

NOTE:

When calculating mid-term policy changes use the original rate for the return, and the rates and rate groups in effect at the time of the change for additional premium.

Financial Responsibility Certificate

Proof of financial responsibility is required solely as the result of an unsatisfied judgement. Where a certificate is required as proof of financial responsibility, such filing shall not affect the determination of driving record.

Certificates, when filed are continuous until cancelled; although the notice period can vary from one Member Company to another, fifteen (15) days advance notice is usually enough. Once cancelled, the Member Company will provide adequate notice to the government authorities advising of the cancellation of the certificate.

The fee for filing the certificate will be a flat charge of \$20.00.

If a policy lapses or is cancelled at the insured’s request, and subsequently re-written, an additional filing fee will be charged accordingly.

Minimum Retained Premium

Unless otherwise stated, all policies regardless of the policy term are subject to a minimum retained premium of \$50.00.

Multiple Vehicles issued under one policy

Insurance contracts require insurable interest. An automobile policy must be written in the name of the registered owner of the vehicle.

According to the [OAP 1](#) Section 2.3 when you have insured two (2) or more automobiles under the same policy, each automobile is treated as if it were insured by a separate policy.

Multiple vehicles may be issued under one (1) policy when the vehicles are registered to:

- The same owner, or
- Married spouses residing at the same location.

All registered owner(s) must be indicated as named insured(s) on the policy.

There are no exceptions. Multiple vehicles under different ownership, regardless of if other family members or a Company wholly owned by an individual, will require separate policy issuance.

Ownership

Applications for automobile insurance must include a copy of the current vehicle registration in order to be processed and accepted. If a copy of the vehicle ownership cannot be provided with the Application of insurance, it will be required within thirty (30) days of binding coverage. Where a copy of the vehicle ownership is not received within the specified time period, coverage on the said vehicle will be cancelled by registered letter.

The Company reserves the right to request a copy of vehicle ownership for vehicle substitution and/or additions.

Policy Period – 6 and 12 months

Automobile policies may be written for a period of six (6)- or twelve (12)-month terms. No automobile policy will be written for:

- Less than six (6) months, except in order to make the expiration dates coincide with another policy presently issued by the Company, or
- More than twelve (12) months.

The following chart shows the policy terms available by class of business:

Class of Business	6-month term*	12-month term
Private Passenger Automobile	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Individually Rated Commercial Automobile	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Miscellaneous Vehicles	not available	<input checked="" type="checkbox"/>

Miscellaneous vehicles (All-Terrain Vehicles, Side by Side Vehicles, Utility-Terrain Vehicles, Motorcycles, Motorhomes, Trailers & Campers, Motorized Snow Vehicles, Antiques, and Classics) must be written on a twelve (12)-month term.

*NOTE:

Policies written on a six (6)-month basis, are calculated at fifty two percent (52%) of the annual premium. Premiums should be calculated on a per coverage basis, and not the total gross premium. Coverage added midterm is done on a pro-rata basis, at the rate in effect at the time the change is processed.

Premium Calculation

Rating and rules, including classification calculations (e.g., age, period licensed, period of ownership, period since the date of an accident or conviction) will be based on the effective date of the policy period, or in the case of a vehicle addition, as at the effective date of the vehicle addition.

For vehicle addition where there has been no more than one (1) at-fault accident in the term, the current driving record will be preserved until renewal.

Rerating Midterm

Midterm rerating is not permissible simply due to the lapse of time. The policy must be cancelled short-rate and a new application submitted.

Midterm rerating for a change for age is permissible, providing the request is made within thirty (30) days of the birthday.

Vehicle Branding

Information on the mandatory vehicle branding program is available on the Ontario Ministry of Transportation (MTO) [website](#).

Whole Dollar Premiums

Premium for each exposure shall be rounded to the nearest whole dollar, separately for coverage provided by the policy. A premium of \$0.50 or more shall be rounded to the next highest dollar amount.

Each exposure means each premium developed for each coverage for each vehicle after the application of applicable discounts, surcharges, or pro rating of premiums.

Billing

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Fees approved by FSRA

In accordance with Provincial Insurance Regulations, automobile insurance may be paid in full, or by monthly pre-authorized payment plan. The Company may offer other alternatives.

In order to recoup costs associated with administration of any payment method, the following chart outlines the applicable fees approved by FSRA⁶:

Category	Description	Amount Charged
Service Fee for Monthly Pre-Authorized Payment Plan	Service fees apply to monthly pre-authorized payment plans.	The Company may charge a service fee up to a maximum of 1.3% of the total annual policy premium.
Administrative Fee for Monthly Pre-Authorized Payment Plan Changes	Administrative fees apply when changes to pre-authorized payment plans are made. These changes include: <ul style="list-style-type: none">• Bank account changes,• Bank changes,• Withdrawal date, etc. Policy changes, such as vehicle, driver, or coverage revisions are not applicable.	The Company may charge an administrative fee up to a maximum charge of \$10.00 each time.
Non-payment of Premium	Non-payment fees apply when there has been a non-payment of premium.	The Company may charge up to a maximum of \$50.
Reinstatement Fee	Reinstatement fees apply when a policy has been reinstated. A reinstatement occurs AFTER a policy has actually been cancelled.	The Company may charge up to a maximum of \$50.

Payment Options – Non-Payment

All policies must be written on annual payment plan (monthly payment option is unavailable), with no discount/credit given for annual pay if:

- New business: application lists a prior cancellation for non-payment in the preceding three (3) years
- Existing business: if a policy is cancelled for non-payment. If a new policy is written, it must be on an annual payment plan with no discount for the annual payment plan option (monthly payment option is unavailable).

The client would be eligible for the monthly payment option once they have had three (3) consecutive years without a cancellation for non-payment.

⁶ <http://www.fsco.gov.on.ca/en/auto/autobulletins/2015a/Pages/a-06-15.aspx>

Cancellation & Termination

Introduction

There can be different reasons why a policy may be cancelled or terminated, either by the Insured or the Company. It is essential that all policy provisions be followed precisely to ensure that a policy cancellation or termination is legally binding.

The following rules have been established to ensure that a policy cancellation or termination is processed within the boundaries of the law and the Insurance Act and that enough evidence is available in the Company files, in the event that we need to support and defend our decision.

The termination provisions of the policy and its endorsements should be examined carefully. Determine whether notice must be given to persons other than the named insured. Such other parties may be an employer, lienholder, government body, or other interested person. Usually, these other parties insist on advance notice and must be notified regardless of whether the insured or the Company terminates the policy.

All registered letters of termination will be sent from and on behalf of the Company, in accordance with Statutory Condition 11 – “Termination” as stated in the [OAP 1](#) policy wording and as prescribed by [Regulation 777/93](#)⁷. Please refer to the Insurance Act for more information.

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⁷ http://www.fsco.gov.on.ca/en/auto/autobulletins/2005/Pages/a-02_05.aspx

[Table – Short Rate 6-month Policy](#) 56

[Table – Short Rate 12-month Policy](#) 57

Agent/Broker Must notify the Company

Once a cancellation or termination has been initiated the following information must be forwarded immediately:

- Date of cancellation/termination,
- Reason for the cancellation/termination,
- Amount of return premium that has been allowed or quoted,
- Cancellation/termination basis (pro rata, short rate, or flat).

Acceptable Evidence

Evidence of a policy cancellation or termination include:

- Signed-off policy or termination receipt,
- A cancellation request with full details (policy number, cancellation date, and signatures),
- A Registered Letter.

Company Non-Renewal

If the Company does not intend to renew a policy written notice must be given to the:

- Agent or Broker, not less than forty-five (45) days from the policy renewal date, or
- Named Insured, not less than thirty (30) days from the policy renewal date.

Insured Declines Renewal - Flat Cancellation

When an insured chooses not to accept the renewal, or fails to pay the applicable premium, a flat cancellation will be allowed if:

- There has been no liability under the contract (no accident or loss),
- Termination evidence is returned to the Company within thirty (30) days of the date coverage was to have been effective.

There will be no flat termination on special risks unless proof of "NO COVERAGE AFFORDED" is submitted.

Insured Request – Short Rate

If the policy is cancelled at the insured's request, signatures of all named insureds are required.

The cancellation will be processed on a [short rate](#) basis except as follows:

- The vehicle is sold and replaced within thirty (30) days;
- The insured has another automobile policy (which provides at least equal coverages) with this Company;
- The policy is terminated and reissued at the insured's request to obtain a more favourable expiration date (except as noted below);
- The vehicle is sold but a new policy is issued by this Company in the name of the new owner;
- Seasonal cancellation table applies to antiques, motorcycles, motorized snow vehicles, and similar vehicles.

No policy shall be endorsed, or terminated and rewritten, to take advantage of or avoid the application of new rules or rates, except on a short rate basis.

Non-Payment Termination

When a policy cancellation is being initiated for non-payment, refund of premium will be proportionate as per the [OAP 1](#) Section 1.7 and Statutory Condition #11 – Termination.

NSFs or FNAs on payment plans do not count unless the policy was cancelled. If a registered letter was sent but the policy was reinstated prior to the cancellation being effective, this is not considered a cancellation for non-payment.

Non-Payment Termination: First and Second Notice

When a policy cancellation is being initiated for the first or second non-payment in the term, cancellation may be processed by giving the Named Insured notice in accordance with the Statutory Conditions under the [OAP 1](#).

The cancellation notice will be sent only to the Named Insured, except in cases where the policy specifically provides that notice be given to additional interests (e.g., Lienholders).

The notice of cancellation must include the premium amount due under the contract as at the date of the notice, any applicable administration fee(s), and the date the policy will be terminated.

Non-Payment Termination: Third Notice or "Other" Reason

When a policy cancellation is being initiated for the third non-payment in the term, or other reasons, cancellation may be processed by giving the Named Insured notice in accordance with the Statutory Conditions under the [OAP 1](#).

The cancellation notice will be sent only to the Named Insured, except in cases where the policy specifically provides that notice be given to additional interests (e.g., Lienholders).

The Notice of cancellation must include the premium amount due under the contract as at the date of the notice, any applicable administration fee(s), and the date the policy will be terminated.

Upon a third notice for non-payment an Insurer is not obligated nor required to continue providing coverage after the effective date of cancellation, even if the premium has been paid within the time period provided.

If a new policy is written, it must be on an annual payment plan with no discount for annual payment plan option (monthly payment option is unavailable).

Return Premium

Applicable premium will be charged for any earned period coverage was in force prior to cancellation or termination, and/or for minimum retained amount.

In accordance with Statutory Condition 11 – "Termination", any return premium is to be made in accordance with the regulation.

Whether the return premium is to accompany the cancellation notice or, in the case of nonpayment, follow as soon as practicable after the effective date of termination.

The procedure to be followed is dependent on the reason for the cancellation/ termination.

Reinstatements

After termination of a policy becomes effective, coverage may not be reinstated except with Company approval.

As a general practice, the Company will not permit reinstatement, unless notified before the effective date of the termination.

Table – Pro Rata

January			February			March			April			May			June		
Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90	31	.414	151						
July			August			September			October			November			December		
Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

Table – Pro-Rata Procedures

In order to calculate a mid-term policy change or cancellation on a pro-rata basis, follow the steps listed below.

- Express the mid-term policy change or cancellation date as a figure using the year in which the calculation is processes.
For example: policy cancellation is effective May 1, 2020, so the number to be used is 2020
- Looking at the Pro Rata Table, determine the **ratio** based on the month and date of the calculation.
For example: policy cancellation is effective May 1, 2020, so the ratio to be used is 0.332

3. Combine the two numbers to form one number with a decimal point.
For example: 2020.332
4. In a similar manner express the inception/renewal date as a figure also using decimal placement.
For example: policy inception/renewed on December 1, 2019, so the number to be used is 2019 and decimal number to be used is 0.918.
So, the number generated is: 2019.918
5. Subtract the cancellation date figure from the inception/renewal date figure.
Example: 2020.332

$$\begin{array}{r} 2019.918 \\ 0000.414 \\ \hline \end{array}$$

The difference represents the percentage of the annual premium earned for that period. For six (6) month policies, double the premium.

Table – Seasonal Cancellation Summer

Vehicles, such as Antiques, Motorcycles and Mopeds, Trailers and Camper Units are assumed to be used over the summer season and premium is earned over the months expected to have warmer weather. The following table shows the distribution of annual premium:

Month	Percentage of Premium	Month	Percentage of Premium
January	Nil	July	20%
February	Nil	August	20%
March	5%	September	10%
April	10%	October	5%
May	10%	November	Nil
June	20%	December	Nil

For cancellations during the term charge the applicable percentage of premium as shown in the table above:

- In full, if coverage was in effect for the entire month, or
- Pro rata, if coverage was in effect for a portion of the month, subject to minimum retained premium.

Table – Seasonal Cancellation Winter

Vehicles, such as motorized snow vehicles and utility trailers used to transport them, are assumed to be used over the winter season and premium is earned over the months expected to have snow. The following table shows the distribution of annual premium:

Month	Percentage of Premium	Month	Percentage of Premium
January	25%	July	Nil
February	25%	August	Nil
March	15%	September	Nil
April	Nil	October	Nil
May	Nil	November	10%
June	Nil	December	25%

For cancellations during the term charge the applicable percentage of premium as shown in the table above:

- In full, if coverage was in effect for the entire month, or
 - Pro rata, if coverage was in effect for a portion of the month,
- subject to minimum retained premium.

Table – Short Rate 6-month Policy

Days In Force	% of Premium Retained	Days In Force	% of Premium Retained	Days In Force	% of Premium Retained
1	15	56-57	43	115-116	72
2-3	16	58-59	44	117-118	73
4-5	17	60-62	45	119-120	74
6-7	18	63-64	46	121-123	75
8-9	19	67-68	48	124-125	76
10-11	20	69-70	49	126-127	77
12-13	21	71-72	50	128-129	78
14-15	22	73-74	51	130-131	79
16-17	23	75-76	52	132-133	80
18-19	24	77-78	53	134-135	81
20-21	25	79-80	54	136-137	82
22-23	26	81-82	55	138-139	83
24-25	27	83-84	56	140-141	84
26-27	28	85-86	57	142-143	85
28-29	29	87-88	58	144-145	86
30-31	30	89-90	59	146-147	87
32-33	31	91-92	60	148-149	88
34-35	32	93-94	61	150-151	89
36-37	33	95-96	62	152-153	90
38-39	34	97-98	63	154-155	91
40-41	35	99-100	64	156-157	92
42-43	36	101-102	65	158-159	93
44-45	37	103-104	66	160-161	94
46-47	38	105-106	67	162-163	95
48-49	39	107-108	68	164-165	96
50-51	40	109-110	69	166-167	97
52-53	41	111-112	70	168-169	98
54-55	42	113-114	71	170-171	99
				172-184	100

Table – Short Rate 12-month Policy

Days In Force	% of Premium Retained	Days In Force	% of Premium Retained	Days Policy in Force	% of Premium Retained
1-3	8	120-122	39	239-242	70
4-7	9	123-126	40	243-245	71
8-11	10	127-130	41	246-249	72
12-15	11	131-134	42	250-253	73
16-19	12	135-138	43	254-257	74
20-23	13	139-142	44	258-261	75
24-26	14	143-146	45	262-265	76
27-30	15	147-149	46	266-268	77
31-34	16	150-153	47	269-272	78
35-38	17	154-157	48	273-276	79
39-42	18	158-161	49	277-280	80
43-46	19	162-165	50	281-284	81
47-49	20	166-169	51	285-288	82
50-53	21	170-172	52	289-292	83
54-57	22	173-176	53	293-296	84
58-61	23	177-180	54	297-299	85
62-65	24	181-184	55	300-303	86
66-69	25	185-188	56	304-307	87
70-73	26	189-192	57	308-311	88
74-76	27	193-195	58	312-315	89
77-80	28	196-199	59	316-318	90
81-84	29	200-203	60	319-322	91
85-88	30	204-207	61	323-326	92
89-92	31	208-211	62	327-330	93
93-96	32	212-215	63	331-334	94
97-99	33	216-219	64	335-338	95
100-103	34	220-222	65	339-341	96
104-107	35	223-226	66	342-345	97
108-111	36	227-230	67	346-349	98
112-115	37	231-234	68	350-353	99
116-119	38	235-238	69	354-365	100

Forms and Coverage Options

Introduction

This section outlines the forms and coverage options.

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Approved Forms

Introduction

This section outlines the forms approved by the regulator for use.

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Approved Forms Must be Used

By law, an insurance carrier must use only the forms approved by the Financial Services Regulatory Authority of Ontario (FSRA).

According to the Unfair or Deceptive Acts or Practices Regulation 07/00⁸, and the Unfair or Deceptive Acts or Practices Rule⁹, using any document other than those approved is considered a deceptive practice or act.

Applications

A copy of the automobile application forms part of the automobile insurance policy. Consequently, it is important that the application be correctly completed and signed by the insured and by the agent/broker. Incomplete applications will be returned.

All applications must be completed on the application form prescribed by the Financial Services Regulatory Authority of Ontario (FSRA).

Where an application is received for vehicle(s) registered in two names, the application must be signed by both registered owners. In the event the policy is cancelled at the insured's request, both signatures are required on the cancellation request.

For commercial rated vehicles, including farm classes:

- A separate application is required for all commercial vehicles rated as heavy, and
- An approved Commercial Vehicle(s) Supplement form must be completed.

As each risk requires special consideration it is necessary that any such risks be submitted to us at least fourteen (14) days prior to coverage being required in order that we provide adequate service to you and your clients.

Ontario Automobile Policy ([OAP 1](#))

The Ontario Automobile Policy – Owner's Policy ([OAP 1](#)) sets out the rights and obligations of the insured, their insurance company, and the terms and conditions of coverage.

Mandatory coverages are:

- Liability
- Accident Benefits
- Direct Compensation – property damage
- Uninsured Automobile

Optional coverages include:

- All Perils
- Collision or upset
- Comprehensive – Specified Perils

Ontario Policy Change Forms (OPCFs)

Endorsements are used to change the coverage or conditions within the Ontario automobile policy ([OAP 1](#)). Policy change forms to Ontario Automobile Policy ([OAP 1](#)) are designated by a series of OPCF numbers.

⁸ [O. Reg. 7/00: UNFAIR OR DECEPTIVE ACTS OR PRACTICES \(ontario.ca\)](#)

⁹ [Unfair or Deceptive Act or Practices Rule | Financial Services Regulatory Authority of Ontario \(fsrao.ca\)](#)

Non-Standard Endorsements

Farm Mutual change forms are Ontario Mutual specific forms which have been filed with Financial Services Regulatory Authority of Ontario (FSRA) and approved for use.

Standard Endorsements

Standard endorsement (Policy Change) forms have been approved by the Superintendent and released through Superintendent's bulletins to the industry.

Supplemental Forms

For commercial rated vehicles, including farm classes the following forms must be completed:

- An approved Commercial/Public Vehicle(s) Supplement form.

Limit and Deductible

Introduction

This section outlines the forms approved by the regulator for use.

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Third Party Liability Coverage

The minimum Third-Party Liability Limit in Ontario is \$200,000. The following chart shows the liability limits that are available:

- \$200,000
- \$300,000
- \$500,000
- \$1,000,000
- \$2,000,000

Higher limits should be referred to the Underwriter.

Deductibles

The deductible is the amount the policyholder pays toward the cost of the claim. Policies and new vehicles will be issued at the standard deductible unless otherwise requested and pre-approved by this Company.

Policies will be renewed at the standard deductible unless otherwise determined by this Company.

The standard deductible for Direct Compensation-Property Damage (DCPD) is \$0.

The standard deductibles for Loss or Damage to the Automobile, applying to All Perils, Collision, Comprehensive and Specified Perils coverages, are shown below:

Standard Deductible							
	\$300	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$20,000
Private Passenger							
Up to value \$80,000		Standard					
Value \$80,000 to \$99,999			Standard				
Value \$100,000 to \$149,999				Standard			
Value ≥\$150,000			Written by exception only, if exception is made minimum \$1000 deductible required (higher deductible can be enforced at the Company's discretion)				
Commercial Auto							
Up to value \$99,999		Standard					
Value \$100,000 to \$149,999			Standard				Refer to UW, by default only available on high value Commercial Autos

Value \$150,000 to \$249,999 OR Rated DR 0			Standard				
Value ≥\$250,000				Standard			
Value ≥\$340,000				Written by exception only, deductible at the Company's discretion			
Miscellaneous Vehicles							
All Terrain, Utility Terrain, Off Road Vehicles, and Motorized Snow Vehicles		Standard					
Motorhomes up to \$60,000			Standard				
Motorhomes ≥\$60,000				Standard			
Trailers & Camper Units up to \$60,000		Standard					
Trailer & Camper Units ≥\$60,000			Standard				

NOTE:

- **Minimum Deductible** is the lowest deductible available. (See [Minimum Deductibles.](#))
- **Standard Deductible** is the recommended deductible.

Optional Increased Accident Benefits

Introduction

This section outlines the Optional Increased Accident Benefits coverage available.

These coverages are extensions of the Statutory Accident Benefits as provided under Section 4 Accident Benefits Coverage of the Ontario Automobile Policy 1 ([OAP 1](#)).

For full details of the Standard Accident Benefits and Optional Increased Accident Benefits coverages, please refer to the Statutory Accident Benefits Schedule (SABS) of the Insurance Act (Ontario).

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Income Replacement

This benefit may compensate you and other insured persons for lost income.

Standard Coverage	\$400 per week
Options available to increase Coverage	Weekly limit can be increased to: \$600, \$800 or \$1,000

Caregiver, Housekeeping and Home Maintenance

Provides caregiver benefits when the insured person suffers a substantial inability to engage in the caregiving activities in which he or she engaged at the time of the accident even if the impairment sustained by non-catastrophic impairment.

Provides a housekeeping and home maintenance benefit even if the impairment sustained by the insured person is not catastrophic.

Standard Coverage	Up to \$250 per week for first dependent, plus \$50 for each additional dependent; available for catastrophic injuries only. Up to \$100 per week; available for catastrophic injuries only.
Option available to increase coverage	Same limit of \$250 per week for first dependent, plus \$50 for each additional dependent; but applicable for all injuries up to two (2) years. Same limit of \$100 per week, but applicable for all injuries up to two (2) years.

Medical, Rehabilitation and Attendant Care Benefits, Non-CAT, and CAT

Covers the cost of reasonable and necessary medical and rehabilitation expenses (e.g., physiotherapy, prescriptions) that are not covered by OHIP or by a disability insurance plan. Additionally, this coverage pays for an aide or attendant to look after an injured person as a result of being seriously injured in an auto accident.

Standard	Medical Rehabilitation and Attendant Care - \$65,000 (non-CAT) Catastrophic Benefit - \$1,000,000 (CAT)
Option 1 available to increase coverage	Increase Medical Rehabilitation and Attendant Care - \$130,000 (non-CAT) Catastrophic Benefit - \$1,000,000 (CAT)
Option 2 available to increase coverage	Increase Medical Rehabilitation and Attendant Care - \$1,000,000 (non-CAT) Catastrophic Benefit - \$1,000,000 (CAT)
Option 3 available to increase coverage	Increase Catastrophic Benefit - \$1,000,000 (CAT) To a total of \$2,000,000 CAT

NOTE:

Should you choose Options 2 and 3, the total combined CAT and Non-CAT limit is \$3,000,000.

Death and Funeral Benefit

If an insured person dies as a result of an automobile accident, the death benefit provides a lump payout to the insured persons spouse and dependents. The funeral benefit provides a lump sum payout to cover the cost associated with the funeral.

Benefit Paid	Standard Benefit	Optional Increased Benefit
Surviving Spouse	\$25,000	\$50,000
Surviving Dependent	\$10,000	\$20,000
Loss of each Dependent	\$10,000	\$20,000
Funeral Expense	\$6,000	\$8,000

Indexation

Certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.

Standard Coverage	Not Provided
Option available to increase coverage	Annual adjustment according to the Consumer Price Index for Canada

Rating Rules

Apply the primary optional benefits charge(s) as shown below and on individual rate pages, to the vehicle having the highest Standard Accident Benefits premium.

No additional premium will be charged to Class 05 or Class 06 standard benefits premium as a result of the primary coverage(s) being enhanced to increased Optional Accident Benefits.

Insureds may elect to purchase optional benefit(s) to suit individual needs. Once the coverage has been selected, it must be charged on all vehicles insured by the Company, in the name of the Insured or Insured's spouse. Additionally, where there is more than one household under a policy with multiple vehicles the primary optional benefit premium must be charged for each additional household up to the number of vehicles on the policy.

Rates are based on the undiscounted Standard Accident Benefits premium.

Premium Table: Primary Vehicle

The following rates apply to the primary vehicles rates and are based on undiscounted Standard Accident Benefits premium.

		Rates as % of A.B. (Standard)
Optional Increased Accident Benefits		Primary Rated Vehicle
Income Replacement	Limit to \$600	12% of Standard A.B.
	Limit to \$800	18% of Standard A.B.
	Limit to \$1,000	24% of Standard A.B.

Caregiver, Housekeeping and Maintenance		15% of Standard A.B.
Medical Rehabilitation & Attendant Care	Limit to \$130,000	9% of Standard A.B.
Medical Rehabilitation & Attendant Care	Limit to \$1,000,000	18% of Standard A.B.
Catastrophic Impairment	Limit to \$1,000,000	6% of Standard A.B.
Death and Funeral Expenses		7% of Standard A.B.
Dependent Care		3% of Standard A.B.
Indexation		17.5% of Total A.B.

Miscellaneous categories of vehicles are not considered primary rated vehicles for Optional Increased Accident Benefit rating purposes.

Optional Increased Accident Benefits are only available for miscellaneous categories of vehicles if a primary rated vehicle is insured with this Company.

NOTE:

The primary rates for the optional increased accident benefits are shown on the individual rate pages in each section of this manual.

Premium Table: Additional Vehicles

The following rates apply to additional vehicle(s).

Under each additional vehicle insured (Private Passenger, Commercial, Motorcycle, Off Road Vehicle, Motorized Snow Vehicle, Motorhomes, and Antique & Classic vehicles) add the following charges to those vehicles for the elected Optional Increased Accident Benefit(s).

		Rates as % of A.B. (Standard)
Optional Increased Accident Benefits		Additional Vehicle
Income Replacement	Limit to \$600	No Charge
	Limit to \$800	No Charge
	Limit to \$1,000	No Charge
Caregiver, Housekeeping and Maintenance		No Charge
Medical Rehabilitation & Attendant Care	Limit to \$130,000	4.5% of Standard A.B.
Medical Rehabilitation & Attendant Care	Limit to \$1,000,000	9% of Standard A.B.
Catastrophic Impairment	\$1,000,000	3% of Standard A.B.
Death and Funeral Expenses		2% of Standard A.B.
Dependent Care		No Charge
Indexation		17.5% of Total A.B.

Endorsements

Introduction

This section outlines the optional endorsement coverages available.

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OPCF 2 – Providing Coverage When Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles

This extends coverage to provide Third Party Liability, Accident Benefits and Uninsured Automobile, and in limited circumstances, Direct Compensation coverage for any person(s) specifically named while personally driving an automobile (other than the described automobile) with a gross vehicle weight of 4,500 kg. (10,000 lbs) or less, as defined in Section 2 of the policy.

Premium:

\$5.00 per person for Third Party Liability Limit of \$200,000 (including Accident Benefits and Uninsured Automobile)

\$7.00/person for liability limit greater than \$200,000

OPCF 3 – Drive Government Automobiles

This extends coverage to persons operating government-owned automobiles who can be vulnerable to personal liabilities as the driver of that automobile, for claims not responded by the government ownership. Often government automobiles are self-insured, but prescription (claims notice) periods are limited, so the driver could be sued, when other options are blocked.

Loss or damage is subject to a limit of \$50,000.

This endorsement is not available for fire, ambulance, or police vehicles used for emergency purposes.

Premium: Refer to the Company giving details of the use of government automobile.

OPCF 4A -Permission to Carry Explosives

This modifies the Owner's Policy exclusion in carrying named explosives. Sufficient notice will be required to arrange facultative reinsurance.

Premium: Refer to the Company giving details of the explosives and trip details.

OPCF 4B -Permission to Carry Radioactive Materials

This modifies the Owner's Policy exclusion in carrying of radioactive materials.

Premium: Refer to the Company giving details of the radioactive material(s) to be carried, and trip details.

OPCF 5 – Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)

This permits the Lessor to lease the automobile to the Lessee on a long-term basis (period exceeding thirty days) and provides coverage to the Lessee as if the Lessee were the Named Insured.

Application must be completed and signed by the Lessee, as applicant, showing full details.

Premium: \$0.00 No Charge.

OPCF 6A – Permission to Carry Paying Passengers

This gives permission to the Named Insured to use the automobile to carry passengers for compensation.

Generally, the Company is prepared only to provide this coverage to an Insured who is carrying fellow employees and/or neighbours for compensation to and from work. Volunteer workers, social workers

and similar activities that involve the occasional transportation of “clients” do not need OPCF 6A, if they are simply provided with a mileage allowance or other minor form of remuneration for such incidental activity as described in the [OAP 1](#). If the insured insists on the endorsement being added to their auto policy, apply to the Company with full details of the exposure, including insured’s occupation, number of passengers usually carried, frequency of use for this purpose, approximate distance involved, etc.

Maximum of six (6) passengers.

Coverage to be reviewed annually to ensure qualification.

Premium: Ten percent (10%) of both the Third Party Liability Bodily Injury premium (not including Property Damage), and Accident Benefits premium.

OPCF 6F – Public Passenger Vehicles- Combined Limits

This provides a single combined liability limit for road and passenger hazards applicable only to funeral directors’ automobiles and farm buses.

The combined limit is the limit as selected under BI, PD Tort (Road Hazard) section of the policy. The endorsement will be attached to the Certificate of Automobile Insurance and immediately below the name of the endorsement will be inserted:

“Use of the insured vehicle as a (private farm bus/funeral director) to transport (farm employees)”.

Premium: \$0.00 No Charge.

OPCF 8 – Property Damage Reimbursement

This is used when the Insured agrees to reimburse the Company to the amount specified with respect to loss or damage to property arising out of each and every incident where indemnity is provided under Section 3: Liability Coverage.

This policy change form contains no authorization for the insured to settle his own claims.

Premium: \$0.00 No Charge.

OPCF 9 – Marine Use Excluded

This specifies that coverage for loss or damage is not provided while an amphibious automobile is used in or upon water, or while it is being launched or landed.

Refer to the Company with full details.

Premium: \$0.00 No Charge.

OPCF 13C – Restricting Glass Coverage

This can be added to Comprehensive coverage to exclude loss or damage to glass. It cannot be added to All Perils coverage.

Premium: Credit of thirty percent (30%) of Comprehensive premium.

OPCF 16 – Suspension of Coverage

This is used to suspend specific coverage in the event the described automobile is laid up for a period of not less than forty-five (45) days.

Use of this form cancels coverage for the use or operation of the described automobile, a newly acquired automobile, and a temporary substitute automobile. However, DCPD coverage while the

automobile is in storage, and Accident Benefits coverage while a pedestrian, driver or passenger of another automobile continue.

This change form is not available in respect to:

- a. Automobiles for which proof of insurance is issued or filed,
- b. Recreational vehicles,
- c. Leased automobiles – without the permission from the Lessor.

Premium adjustment for suspension is calculated by pro rating the suspended coverage(s) except for Accident Benefits for the time coverage is suspended. Provisions are made to return premium under the OPCF 16.

OPCF 17 – Reinstatement of Coverage

This is used in conjunction with [OPCF 16](#) to reinstate the suspended coverage following a minimum suspension of forty-five (45) days.

There is no automatic reinstatement without OPCF 17.

The alternative to the use of these change forms is short rate deletion of coverage or cancellation of the policy.

OPCF 19 – Limiting the Amount Paid for Loss or Damage Coverages

This limits the amount payable to the actual cash value of the amount stated, under Section 7: Loss or Damage, whichever is less, subject to the deductible.

This policy change form is typically used on recreational vehicles such as motorcycles or special type automobiles etc.

An evaluation of the vehicle is required to substantiate the value.

Premium: \$0.00 No Charge.

OPCF 19A – Agreed Value of Automobiles

This amends the actual cash value clause and establishes a stated or agreed value for the automobile paid under Section 7: Loss or Damage. It will also pay the difference in the stated value and amount paid under Section 6: Direct Compensation, if any, provided either All Perils or Collision coverage was purchased.

This policy change form is applicable to Antique and Classic Vehicles.

An evaluation of the vehicle is required to substantiate the value.

Premium: \$0.00 No Charge.

OPCF 20 – Coverage for Transportation Replacement

This reimburses the Insured for reasonable expenses incurred in renting a similar substitute automobile or obtaining alternate transportation while the insured vehicle is out of use as a result of an insured loss. This also removes the seventy-two (72)-hour waiting period for theft of the entire vehicle for which coverage is read into the automobile policy at a limit of nine hundred dollars (\$900).

Theft loss of use coverage commences at 12:01 A.M. the day following the report of the theft to the Insurer or the Police. All other insured perils are covered from the date of loss.

Private Passenger:

PREMIUM for Private Passenger Classes:

Total Indemnity	OPCF 20 Premium	OPCF 20/27 (75K) Premium (flat)*	OPCF 20/27 (100K) Premium (flat)*
\$1,000	\$30	\$60	\$80
\$2,000	\$50	\$80	\$100
\$3,000	\$70	\$100	\$120
\$5,000	\$90	\$120	\$140

*The OPCF 20 can be combined with the OPCF 27 at a rate lower than purchasing the coverages separately. For the package, the premium 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. No refund will be issued if the package is cancelled midterm.

Commercial:

PREMIUM for Commercial Classes 33, 35, 36 and 43:

Limit per Occurrence	Premium
\$1,000	\$40
\$2,000	\$60
\$3,000	\$80
\$5,000	\$100

OPCF 21B – Blanket Fleet Coverage for Ontario Licensed Automobiles

This provides coverage for:

- All automobiles owned by and licensed in the name of the insured
- Automobiles leased from the named Lessors for a period in excess of thirty (30) days and is required to provide insurance under a written lease agreement
- Newly acquired automobiles provided the name and address of the lessor are reported to the insurer within fourteen (14) days following the date of delivery of the first such leased automobile to the insured

No coverage is provided by this endorsement on any automobile owned or leased by the insured prior to the effective date of the policy, which is not included on the schedule of automobiles filed with the insurer until a request for coverage has been filed with the insurer.

The total policy premium shown on the certificate of insurance is an advance premium only and is due and payable at the effective date of the policy.

The premium is adjusted at the end of the policy term. The insured must provide a statement with the effective dates of the additions and deletions. An adjustment will be calculated based on a pro rata basis.

Provision is made to attach a schedule or summarize the vehicles and the premiums.

Premium: \$0.00 No Charge.

OPCF 23A – Lienholder Protection

This identifies and recognizes the Lienholder’s insurable interest in the insured vehicle.

Premium: \$0.00 No Charge.

OPCF 23B – Mortgage (Broad Form)

This gives additional protection to the mortgagee in the event of breaches of policy conditions, misrepresentation, or fraud on the part of the Insured.

Premium: Ten percent (10%) of Direct Compensation – Property Damage and Section 7 premiums.

Minimum: \$5.00/vehicle.

Maximum: \$25.00/vehicle.

OPCF 27 – Liability for Damage to Non-Owned Automobile(s) and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles

This extends Section 7: Loss or Damage coverage to Named Insured against the liability imposed by law upon the Insured or assumed by him/her under any written contract or agreement for loss or damage arising from the care, custody, or control of any automobile not owned by or registered in the name of the insured. Insured must carry collision and comprehensive or all perils coverage to qualify for this endorsement.

Loss or Damage Coverage extends to the insured individual, his or her spouse, and all drivers listed on the policy. For corporations and other such entities, persons named on the change form and their spouses are covered.

Providing Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles coverage is included. It provides Liability, Accident Benefits, Uninsured Automobile and Direct Compensation – Property Damage coverages when insured persons drive other automobiles. Coverage does not apply to people who can claim under their own or their spouse’s policy. For Direct Compensation - Property Damage Coverage the other automobile cannot be a described automobile in a motor vehicle liability policy.

Most often used when the insured leases a recreation vehicle or automobile for a short time.

Premium:

Type	Coverage/Deductible**	Limit	Premium (flat)
Private Passenger*			
Leased less than 30 consecutive days	All Perils with \$500 ded.	\$75,000	\$55.00
Leased less than 30 consecutive days	All Perils with \$500 ded.	\$100,000	\$75.00
Travel Trailers			
Leased less than 21 days	All Perils with \$500 ded.	\$5,000	\$50.00
Leased less than 21 days	All Perils with \$500 ded.	\$10,000	\$100.00

Light Commercial *** (class 33, 35, 36)			
Leased less than 30 consecutive days	All Perils with \$1,000 ded.	\$75,000	\$75.00
Leased less than 30 consecutive days	All Perils with \$1,000 ded.	\$100,000	\$100.00

The premium for this endorsement 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. No refund will be issued if cancelled midterm.

*For Private Passenger Vehicles only, the OPCF 20 can be combined with the OPCF 27 at a rate lower than purchasing the coverages separately. [Refer to OPCF 20.](#)

**Vehicles of certain values are subject to minimum deductibles, which would be applicable for this coverage. Refer to the [Minimum Deductible Table](#) in the [Rules for Refusing to Provide or Continue Coverage](#) section of the manual.

***Private passenger vehicles that are classified as light commercial due to gross vehicle weight only. Refer to [OPCF 27B](#) for coverage on vehicles used for commercial/business purposes.

OPCF 27B – Business Operations - Liability for Damage to Non-Owned Automobiles

Similar to the [OPCF 27](#), this provides loss or damage coverage for non-owned commercial use vehicles/trailers resulting from the Insured’s care, custody, or control of that non-owned vehicle/trailer (not owned or licensed in the name of any person insured by this policy or by any person residing in the same premises).

Coverage applies only with respect to vehicles/trailers used in connection with the business stated on the change form and for the type of vehicle/trailer specified.

The rental / lease contract must be a formal contract that outlines who is responsible for what. Full details, including vehicle/trailer type, use, limit, and deductible required, frequency of hire, leased/rental period, locations & confirmation of written agreement are required prior to the addition of this coverage. Sufficient notice is required to determine eligibility.

The leased or rented period is not to exceed six (6) months. The maximum limit of coverage would match the type of vehicle being quoted (e.g., \$340,000 for commercial vehicles).

The following table outlines the underwriting considerations and how to complete the policy change form:

Section	Description	UW Considerations
2.1 3 rd line	...this includes/excludes...	Avoid unintended exposure by using ‘includes’. If using ‘excludes’, then ask to see a copy of the written agreements to review the terms and make an underwriting decision on a file-based basis.
2.1	...the basis for the premium charged is...	Identify what was used to determine premium, for example:

		<ul style="list-style-type: none"> • Vehicle/trailer type • Use • Cargo hauled • Radius • Value • Coverage required • Deductible • Experience of the driver(s)
3.1	...in connection with your business of...	describe whatever the business operation is
3.2	...only to the following type of non-owned automobile...	describe the type of vehicle/trailer. It is important that this information be put in here to avoid picking up other private passenger or commercial vehicles.
3.5	...not pay more than...	the dollar value of the trailer or the limit per occurrence as requested whichever is less.

Premium: Please refer to the Company for premium approval.

The premiums to be charged are those applicable to the limit of required coverage and the number of non-owned vehicles that may be in the Applicant’s care, custody, or control at any time.

The limit per occurrence is used to determine the rate group, and the model year is assumed to the current year’s model.

The minimum premium charge will be \$50.00. The non-owned vehicle/trailer will be rated as if it was an owned vehicle/trailer:

Rate as if this was an owned vehicle/trailer.

- Charge Third Party Liability, Uninsured Automobile and Direct Compensation Property Damage,
- Charge Accident Benefits if the number of trailers exceeds the number of automobiles on the policy,
- Charge Physical Damage – All Perils manual rate plus twenty percent (20%)
- The deductible should be five percent (5%) of the value, subject to a minimum \$500 deductible.
- Surcharges added, as applicable.

NOTE:

Since [OPCF 27B](#) is a policy level endorsement, a premium must be charged for each non-owned vehicle/trailer listed on the policy (all non-owned vehicle/trailers must be listed on the policy).

OPCF 28 – Reducing Coverage for Named Persons

This reduces or eliminates coverage and/or limits while a named person is driving the insured vehicle.

Both the Named Insured and the driver against whom the coverage limitation is being applied must sign and submit the required form prior to the addition of this policy change form.

Premium: \$0.00 No Charge.

OPCF 28A - Excluded Driver

This deletes all coverage while the Named Person is driving the insured or specified automobile(s), including any temporary substitute, and newly acquired automobile as defined in the policy, except as provided under the Limited Accident Benefits Schedule.

Both the Named Insured and the Excluded Driver must sign and submit the required form prior to the exclusion of the specified driver.

Premium: \$0.00 No Charge.

OPCF 29 -Additional Coverage for Named Person(s)

This provides additional coverage and/or higher limits while the Named Person is driving the insured automobile.

Premium: \$0.00 No Charge.

OPCF 30 – Removing Coverage for Attached Machinery

This excludes Liability Coverage (Section 3) and Accident Benefits Coverage (Section 4) of the policy for the operation of specified types of machinery (i.e., well drilling, spraying, welding, excavating, or hoisting). The named machinery is not excluded but, Liability Coverage and/or Accident Benefits which would normally be payable as a result of an insured loss involving the machinery is excluded.

Risks requiring the application of an OPCF 30 will not be written if the Company does not insure the Commercial General Liability or Farm Liability in order to cover the operation of that machinery.

Premium: \$ 0.00 No Charge.

OPCF 31 – Non-Owned Equipment

This extends coverage to equipment not owned by the Insured while it is attached to the described automobile, e.g., leased hoists.

Premium: Details of equipment, coverage required and values to be insured must be submitted to the Company for acceptance and rating.

OPCF 32 – Use of Recreational Vehicle by Unlicensed Operators

This extends coverage to permit the off-road operation of certain recreational vehicles by persons (underage) who do not hold a driver's license or are not authorized by law.

Premium: \$0.00 No Charge.

OPCF 38 – Agreed Limit for Automobile Electronic Accessories and Equipment

This limits coverage for loss or damage to electronic accessories (other than factory installed) to the lesser of the actual value of the equipment or \$1,500 unless the equipment is listed in the endorsement.

The Insured must present acceptable evidence to substantiate the value of the equipment when requesting coverage. Coverage will not be allowed if the value of equipment exceeds forty percent (40%) of the value of the vehicle, exclusive of the electronic equipment.

Premium: \$3.00/\$100 of value in excess of \$1,500. Minimum premium \$20.00.

OPCF 40 – Fire Deductible

This amends the deductible for the peril of fire when All Perils, Comprehensive or Specified Perils coverage has been purchased.

Premium: \$0.00 No Charge.

OPCF 43 – Removing Depreciation Deduction & OPCF 43A -Removing Depreciation Deduction for Specified Lessee(s)

These forms waive depreciation from the necessary repair or replacement of parts having prior unrepaired damage if the Insured/Lessee is the original Owner/Lessee of the automobile and the loss or damage occurs within three (3) Years (36 months) of the original delivery date for private passenger classes and commercial classes. If the eligible period ends during the term of the policy, the coverage will continue until the expiry date of that policy period.

“New” shall include a vehicle with 5,000 km or less, sold as a demonstrator from the manufacturer’s dealership to the original registered owner, other than the dealer.

The endorsement must be requested within twelve (12) months of vehicle ownership and requires a bill of sale and confirmation there has been no physical damage to the vehicle. New submissions to the Company may be eligible if prior insurer extended OPCF 43/43A coverage, provided a copy of the insurer’s policy is supplied and there has been no lapse in coverage.

Premium:

Private Passenger Classes

For Collision Rate Groups	0 – 1 Year	1 – 2 Year	2 – 3 Year
1 through 14	\$40.00	\$60.00	\$75.00
15 through 20	\$60.00	\$75.00	\$90.00
21 through 26	\$75.00	\$90.00	\$100.00
27 through 32	\$90.00	\$100.00	\$120.00
33 through 40	\$100.00	\$110.00	\$135.00
41 through 50	\$110.00	\$120.00	\$150.00
51 through 60	\$120.00	\$135.00	\$175.00
61 through 70	\$135.00	\$150.00	\$200.00
71 through 80	\$150.00	\$175.00	\$240.00
81 through 90	\$175.00	\$200.00	\$280.00

Commercial Classes 33, 35, 36, and 43.

For Collision Rate Groups	0 – 1 Year	1 – 2 Year	2 – 3 Year
1 through 14	\$40.00	\$60.00	\$75.00

15 through 20	\$60.00	\$75.00	\$90.00
21 through 26	\$75.00	\$90.00	\$100.00
27 through 32	\$90.00	\$100.00	\$120.00
33 through 40	\$100.00	\$110.00	\$135.00
41 through 50	\$110.00	\$120.00	\$150.00
51 through 60	\$120.00	\$135.00	\$175.00
61 through 70	\$135.00	\$150.00	\$200.00
71 through 80	\$150.00	\$175.00	\$240.00
81 through 90	\$175.00	\$200.00	\$280.00

OPCF 44R – Family Protection Coverage

This form indemnifies eligible claimants who have a claim against another motorist for injuries to or the death of the Insured, his or her spouse and any dependent relative of either, if the other motorist has no insurance or insufficient insurance to satisfy the claim.

The limit of coverage is the difference between the liability limit applicable to the automobile and the liability limit carried by the other motorist at-fault, less recovery from certain other sources.

Premium: Refer to Rate Pages for premium.

OPCF 46 – Pre-Determined Income from Self –Employment Agreement

The insurer and the self-employed Insured Person named in the change form agree to what the gross weekly income is for that self-employed person. The amount agreed upon will be used for calculating Income Replacement Benefit, even if the actual income was higher or lower at the time of the accident.

At the time of an accident, the person must still be self-employed in the same occupation and not employed in any other occupation.

Does not provide in excess of Standard Accident Benefits Income Replacement unless Optional Income Replacement is purchased to a maximum limit of \$1,000.

Satisfactory evidence of gross income must be provided. The most current (not more than sixteen (16) months old) filed income tax return of the insured person, provided they are in the same employment situation as when the tax return was filed, is regarded as satisfactory evidence. A request for a change to the filed income amount must be substantiated by additional documentation.

The change form must be signed by all insured persons and returned to the Company. Failure to do so will result in declination or deletion of the change form. A newly signed OPCF 46 is required on all renewals.

Upon renewal, the agreed amount(s) must be re-evaluated, with new information and evidence being provided by the insured.

Premium: \$0.00 No Charge.

OPCF 47 – Agreement not to Rely on SABS Priority of Payment Rules

This states that the Insurer will allow an Insured who would normally claim for Statutory Accident Benefits (SABS) under another policy because of the Priority of Payments Rules, to claim under the policy where an Optional Benefit has been purchased, provided they do not make a claim for SABS under another policy.

This form will be automatically attached to all policies that have purchased Optional Statutory Accident Benefits.

Premium: \$0.00 No Charge

OPCF 48 – Added Coverage to Offset Tort Deductibles

This provides first-party coverage to reduce the tort deductible for pain and suffering awards.

Once the coverage has been elected it must be charged on all vehicles insured by the Company in the name of insured or spouse.

Not applicable to class 05/06.

Premium: See individual rate pages

OPCF 49 – Agreement Not to Recover for Loss or Damage from an Automobile Collision (for Ontario Automobile Policy OAP 1)

This removes coverage for Direct Compensation - Property Damage, Collision/All Perils. If the described vehicle is damaged in a collision, the loss will not be compensated even if it is a not at fault loss. This includes:

- costs to repair the vehicle,
- the value of the vehicle,
- transportation replacement/rental car, and
- loss or damage to the vehicle's contents.

Example:

Another vehicle hits your vehicle from behind. Your vehicle is damaged requiring repairs, and you need a replacement vehicle while repairs are completed. Even though you are not at fault, your insurance will not cover this or help you with the loss. You must arrange for your repairs and rental vehicle, all at your own effort and expense. You cannot claim reimbursement from the driver or owner of the vehicle that hit your vehicle or from their insurer.

The addition of this endorsement may affect the eligibility of other coverage.

This form must be signed by the named insured(s) and submitted to The Company prior to adding the OPCF 49 to the policy.

Premium: DCPD, Collision/All Perils premium is refunded on a pro-rata basis.

FMCF01 – Protection Plus Endorsement

This is an optional coverage which allows an eligible Principal Operator to maintain their driving record after one at-fault accident as a result of the ownership, use, or operation of a vehicle.

Regardless of the number of vehicles/policies insured, the eligible Principal Operator may only purchase the coverage once and only one (1) at-fault accident per eligible Principal Operator is protected.

The following qualifications must be met:

- The Principal Operator to which this endorsement is added must not have had an at-fault accident in the preceding six (6) years
- In the preceding three (3) years no more than one “minor accident”
- Once purchased, coverage must be written for each eligible Principal Operator on the policy

Applicable to:

Private Passenger vehicles (all classes except class 05 & 06) and Classic Vehicles	Light Commercial vehicles (non-fleet only) Classes 33, 35, 36 & 43
Where the Principal Operator is rated: <ul style="list-style-type: none"> • Driving Record 30 • Driving Record 20 • Driving Record 10 • Driving Record 6 	Rated: <ul style="list-style-type: none"> • Driving Record 6 • Driving Record 5 • Driving Record 4* <p>*Principal Operator must be licensed six (6) years and have had no at-fault accidents within the past six (6) years.</p>

Not Applicable:

- If the at-fault accident resulted in a Criminal Code or major Highway Traffic Conviction(s)
- If the at-fault accident resulted in a violation of the policy conditions.
- To All-Terrain Vehicles, Motorcycles, Motorized Snow Vehicles, Antique Vehicles, Motorhomes, Trailer & Camper Units, Heavy Commercial Vehicles and Fleet rated vehicles.

FMCF01 PROTECTION PLUS

Applicable to Private Passenger Rated Vehicles and Light Commercial Vehicles – Classes 33, 35, 36 & 43

Issued to	Effective Date of Coverage			Policy Number
	Year	Month	Day	
Additional premium for this change is indicated on your Certificate of Automobile Insurance.				

1. **Purpose of this Change** – This change is part of your policy. It provides protection to your accident free rating status with this company from premium increases as a result of your first at-fault accident. This protection applies provided the at-fault accident did not result in any Criminal Code or major Highway Traffic Conviction(s) and did not involve a violation of the policy conditions.
2. **What is Not Covered** – This change does not apply to occasional drivers rated as a Class 05 or Class 06.

All other terms and conditions of your policy remain the same.

NOTE:

If an at-fault accident occurs on a vehicle to which this coverage is “Not Applicable,” the “Not

Applicable” vehicle will be rated for the loss. The loss will not affect the FMCF01 coverage provided it was purchased prior to the loss.

For multiple vehicles with one eligible Principal Operator the Protection Plus Endorsement will apply to all vehicles. A primary charge will be applied under the FMCF01, and all secondary vehicles will be identified as FMCF02.

For vehicles with multiple drivers (excluding 05/06): If the first accident is obtained by a Secondary Operator, the Principal Operator can choose to have this endorsement apply to that accident, if the Secondary Operator with the accident is not a Principal Operator of another vehicle (insured with the Company) that has this endorsement.

Premium: per Eligible PO Driver

FMCF01 Premium	FMCF01/FMCF03 Premium
\$60	\$85

- The FMCF01 can be combined with the FMCF03 Minor Conviction Protection Endorsement at a lower premium rather than purchasing the endorsement separately.
- The premium continues to be charged following an at-fault accident while the endorsement is in effect and the driving record is being protected.

Example:

Primary Operator

FMCF01 – Primary Vehicle = \$60.00

FMCF02 – Secondary Vehicle(s) = \$0.00

Renewal following a protected at-fault accident:

The FMCF01 is deleted from the eligible Principal Operator following an at-fault accident.

The FMX replaces the FMCF01 and FMCF02 on the Certificate of Automobile Insurance after one at-fault accident.

The accident is not ratable or considered in risk point calculation.

FMCF03 – Minor Conviction Protection Endorsement

This is an optional endorsement which allows an eligible Principal Operator protection against their first (oldest) minor conviction in the preceding three (3) years resulting from the ownership, use, or operation of a vehicle. The minor conviction will be ignored for rating and eligibility.

Regardless of the number of vehicles/policies insured, the eligible Principal Operator may only purchase the endorsement once and only one (1) minor conviction in the proceeding three (3) years is protected per eligible Principal Operator.

To qualify for the endorsement the following conditions must be met:

- The Principal Operator is licensed at least six (6) consecutive years and for the preceding three (3) years has had no license lapse or suspension

- The Principal Operator to which this endorsement is added must not have any convictions in the preceding three (3) years
- After the initial purchase of the endorsement, the risk must remain free of major, serious and Criminal Code of Canada convictions or the endorsement will be removed
- Once purchased, coverage must be written for each eligible Principal Operator on the policy

Applicable to:

Private Passenger (all classes except class 05 & 06), Motorhomes, and Classic/Antique Vehicles	Light Commercial Vehicles (non-fleet only) Classes 33, 35, 36 & 43
Where the Principal Operator is rated: <ul style="list-style-type: none"> • Driving Record 30 • Driving Record 20 • Driving Record 10 • Driving Record 6 	Rated: <ul style="list-style-type: none"> • Driving Record 6 • Driving Record 5 • Driving Record 4* <p>*Principal Operator must be licensed six (6) years and have had no convictions within the past three (3) years.</p>

Not Applicable:

- If the conviction resulted in a violation of the policy conditions
- If the conviction is a major, serious or Criminal Code of Canada convictions, under any act governing highway traffic or Compulsory Automobile Insurance Act (CAIA) or any offences substantially the same committed outside Canada.
- To All-Terrain Vehicles, Motorcycles, Motorized Snow Vehicles, Trailer & Camper Units, Heavy Commercial Vehicles and Fleet rated vehicles.

FMCF03 MINOR CONVICTION PROTECTION ENDORSEMENT

Applicable to Private Passenger Rated Vehicles, Classic/Antique Vehicles, Motorhomes, and Light Commercial Vehicles (Classes 33, 35, 36 & 43)

Issued to	Effective Date of Coverage			Policy Number
	Year	Month	Day	
Additional premium for this change is indicated on your Certificate of Automobile Insurance.				

1. **Purpose of this Change** – This change is part of your policy. It provides protection against the oldest minor conviction in the preceding 3 years with this company from premium increases resulting from your minor conviction. The protected minor conviction will not be used to determine eligibility at renewal. To continue to protect a minor conviction, this endorsement must be purchased each year. If this endorsement is removed or deleted, all minor convictions will be used to determine eligibility and premiums. This protection applies provided the conviction did not involve a violation of the policy conditions.
2. **What is Not Covered** – This change does not apply to occasional drivers rated as a Class 05 or Class 06.

All other terms and conditions of your policy remain the same.

DEFINITIONS

Minor Conviction: any moving violation or other offences under an Act governing highway traffic whether committed within or outside Canada. The Ontario Court of Justice lists the offences and set fines. If a conviction is not listed under the Criminal Code/Serious or Major categories, or is identified as a Criminal Code conviction, it is considered a Minor Conviction until such time as filed otherwise.

NOTE:

If a conviction occurs on a vehicle to which this endorsement is “Not Applicable,” the “Not Applicable” vehicle will be rated for the conviction.

For multiple vehicles with the same Principal Operator the Minor Conviction Protection Endorsement will apply to all vehicles. A primary charge will be applied under the FMCF03 and all secondary vehicles for that driver will be identified as FMCF04.

For vehicles with multiple drivers (excluding 05/06): If the first minor conviction is obtained by a Secondary Operator, the Principal Operator can choose to have this endorsement apply to that conviction, if the Secondary Operator with the conviction is not a Principal Operator of another vehicle (insured with the Company) that has this endorsement.

The first (oldest) minor protected conviction is not ratable or considered in Risk Point calculation on renewal.

Premium: Per Eligible Principal Operator

FMCF03 Premium	FMCF01/FMCF03 Premium
\$35	\$85

- The FMCF03 can be combined with the FMCF01 Protection Plus Endorsement at a lower premium rather than purchasing the coverage separately.
- To maintain the protection for the first (oldest) minor conviction the endorsement must be purchased each year. If the endorsement is deleted, all applicable convictions will be used to determine eligibility and premiums.

Example:

Primary Operator

FMCF03 – Primary Vehicle = \$35.00

FMCF04 – Secondary Vehicle = \$0.00

Renewal following a protected conviction:

The FMCF03 and/or FMCF04 is deleted from the eligible Principal Operator following a minor conviction. The FMX03 replaces the FMCF03 and FMCF04 on the Certificate of Automobile Insurance after one minor conviction.

The conviction is not ratable or considered in risk point calculation.

FMCF35 – Emergency Road Service Excess Coverage

This provides reimbursement to the insured for emergency road service up to a limit of \$50 per occurrence. Coverage is excess of any other program that the insured may have access to (i.e., automobile club, automobile dealer or manufacturer’s warranty or credit card programs).

This additional coverage is added to all private passenger vehicles carrying both Collision and Comprehensive coverages or All Perils.

Coverage will be deleted the following renewal should there be three (3) or more claims in any twelve (12) month period.

Premium: \$0.00 No Charge.

Risk Acceptability & Rating

Introduction

This section outlines eligibility criteria and inspection requirements, and provides rating instructions, including territories, discounts and surcharges and rate pages.

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Risk Point Chart

Introduction

The Risk Point chart is to be used in conjunction with the [Rules for Declining to Issue, Terminating or Refusing to Renew a Contract](#) and [Rules for Refusing to Provide or Continue Coverage](#) to determine risk acceptability.

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Considerations

The rules identified in the Risk Point Chart and the [Rules for Declining to Issue, Terminating or Refusing to Renew a Contract](#) and [Rules for Refusing to Provide or Continue Coverage](#) are applicable to all Sections of this Manual and all vehicle classes for which insurance is provided.

Regardless of the [Rules for Declining to Issue, Terminating or Refusing to Renew a Contract](#) and [Rules for Refusing to Provide or Continue Coverage](#) or point accumulation, risks identified as “Not Acceptable” throughout this manual, will NOT qualify for insurance coverage.

Risk Point Chart

Risks presenting four (4) or more points are not acceptable.

Underwriting Factors	Principal Operator Licensed Four or More Years	Principal Operator Licensed Less than Four Years or Principal Operator with a G2 License
Each	Points	Points
At-Fault Accident	2	4
Major Conviction	4	4
Minor Conviction		
• 1 st Conviction	1	2
• 2 nd and Subsequent	2	2
Criminal Code Conviction	4	4
Automobile Insurance Fraud In the last 10 years	4	4
Material Misrepresentation	4	4
Non-Payment Cancellation: New Business	2	2
Non-Payment Cancellation: Renewal		
1 st Non-Payment	1	1
2 nd and Subsequent	2	2

Using the Risk Point Chart

Determine the number of FULL years that the Principal Operator has had a [“Valid Operator’s License”](#) as defined, to operate a private passenger automobile and use that column to calculate points.

Occasional Operator risk points are calculated by using the points from the column based on the Principal Operator.

Exposure Period vs. Offense Type

The following chart summarizes offences and for how long they can be rated for.

Exposure Period	Offense
Past Three (3) Years	Driving convictions, misrepresentation, and cancellation for non-payment
Past Six (6) Years	At-Fault accidents and Impaired* Driving conviction(s)
Past Ten (10) Years	Automobile Insurance Fraud

*Impaired driving conviction includes alcohol, drug or other reasons assessed by police to charge with an offence.

Calculating Risk Points

When considering one vehicle with more than one (1) operator, determine the point accumulation based on the operator who generates the most points, and include risk points for Cancellations of Non-Payment from the driver who generates the most Non-payment risk points. NOTE: Secondary Operators on the vehicle who principally drive another vehicle would not be included.

Example – New Business - Mr. and Mrs. Insured have been licensed for four (4) or more years. In the following example, Mr. Insured should be used for risk point calculation as he generates the greatest number of points, as well as adding the risk points for Mrs. Insured’s cancellation for non-payment.

One Vehicle	
Mr. Insured has <ul style="list-style-type: none"> one (1) at-fault accident and two (2) minor convictions 	Mrs. Insured has One (1) cancellation for non-payment
Five (5) risk points	Two (2) risk points
Vehicle Total: 7 (seven) risk points	

Example - Renewal: Mr. and Mrs. Insured have been licensed for four (4) or more years. In the following example, Mr. Insured should be used for risk point calculation as he generates the greatest number of points. Mrs. Insured’s cancellation for non-payments would not count towards risk points on Mr. Insured’s vehicle as she is a principal operator on her own vehicle.

Own Vehicle / Separate Policy	Own Vehicle / Separate Policy
Mr. Insured has one (1) at-fault accident and two (2) minor convictions	Mrs. Insured has Two (2) cancellations for non-payment
Five (5) risk points	Three (3) risk points

When evaluating a vehicle with multiple drivers with convictions and the point accumulation reaches nine (9) points, do not include drivers who are rated as a Principal Operator on other vehicles insured by the Company.

Example – New Business: Mr. and Mrs. Insured own a small business, and they have their personal vehicles insured under a commercial policy. They have been licensed for four (4) or more years. In the following example, DO NOT include risk points for Mr. Insured on Mrs. Insured’s vehicle.

Own Vehicle / Separate Policy	Own Vehicle / Separate Policy
Mr. Insured has	Mrs. Insured has

one (1) at-fault accident and three (3) minor convictions	two (2) minor convictions
Seven (7) risk points	Three (3) risk points

Rules for Declining to Issue, Terminating or Refusing to Renew a Contract

Introduction

The Underwriting Rules established in this section are to be used in conjunction with the [Risk Point Chart](#) to determine risk acceptability.

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Underwriting Rules for Declining, Terminating or Refusing

Any risk meeting any of the conditions below does not qualify for coverage with this Company.

Rules applicable to all vehicle types:

1. Vehicles in excess of the following values:
 - a. \$150,000 for Motorhomes
 - b. \$150,000 for Private Passenger vehicles
 - c. \$340,000 for Commercial vehicles
 - d. \$100,000 for Trailer and Camper Units
 - e. \$50,000 for Motorcycles
 - f. \$50,000 for Antique and Classic vehicles
 - g. \$50,000 for All-Terrain, Off-Road and Motorized Snow vehicles.
2. Any vehicles that develop four (4) or more risk points (see [Risk Point Chart](#)). When there is more than one operator on a vehicle consider the operator that will generate the most points.
3. Any vehicles that develop nine (9) or more risk points (see [Risk Point Chart](#)) from minor convictions for all drivers listed on the vehicle. Do not include drivers rated as Principal Operators on other vehicles written by this Company.
4. Where any identified operator of the vehicle is not in possession of a [valid Ontario driver's license](#) to operate the class of vehicle to be driven (including those who's license status is suspended/unrenewable/unlicensed or are solely in possession of an international license).
5. Where the applicant/insured is the only operator and their licence is currently suspended, including suspended/unrenewable/unlicensed, or they are solely in possession of an international license/permit.
6. Any operator with one (1) or more alcohol or impaired-related conviction or license suspension (including administrative suspensions. I.e., failure to complete remedial course) within the last six (6) years.
7. Where there are outstanding automobile premiums owed to the Company or any other farm mutual member company.
8. Breach of policy condition.
9. Persons who reside in areas not serviced by the Company.
10. Persons who fail to provide necessary underwriting information as required and described on an application to properly evaluate the risk (including a copy of the vehicle registration).
11. Persons who do not or refuse to provide complete or accurate information with respect to claims settlement.
12. Vehicles not registered in the Province of Ontario.
13. Vehicles garaged outside of Ontario for six (6) months or more in a policy term.
14. Vehicles modified, customized, or converted to another purpose than originally manufactured for (except for those modified to accommodate a disability) or vehicles in the process of being restored or any vehicles equipped with performance enhancing accessories for speed test or racing.
15. Short term leases (less than 30 days) or rental agreements.
16. Lease or rental agreements made between individuals.
17. Vehicles that have been settled as a total loss and branded as salvage where the insured retains the salvage.
18. Vehicles without a manufacturer assigned VIN or where the VIN cannot be validated, excluding utility trailers.

19. Vehicles not sold in North America or made for other markets, kit, replica or homemade and automobiles designed to be one of a kind or one for which parts are no longer available or manufactured in Canada or the United States.
20. Any right-hand drive automobile.
21. Vehicles carrying Physical Damage coverage only, or with a suspension of coverage (OPCF 16), for twelve (12) months or longer. Applies to Private Passenger vehicles and Light Commercial Vehicles Only.
22. If the policy has been in effect for sixty (60) days or less, and either the company has not received a vehicle inspection report within thirty (30) days from the date requested or the insured notifies the company that a vehicle inspection report will not be provided.
23. Where the vehicle inspection indicates unrepaired damage, vehicle modifications or customizing, performance enhancing accessories or unsatisfied safety standards which may affect the safe operation of the vehicle.
24. Any risk that requires the application of an [OPCF 30 – Removing Coverage for Attached Machinery](#), attached to an automobile and the Company does not insure the Commercial General Liability or Farm Liability to cover the operation of the machinery.
25. Any risk where there have been acts or threats thereof, of physical harm or death to any Employee of the Company, its Brokers, Agents or Representatives, and the incident has been reported to the Police.
26. Vehicles deemed unsafe or unfit to operate or fails to meet a government inspection standard, as deemed by a qualified mechanical determination.
27. Vehicles where there has been a prior claim and a safety certificate (or other evidence of mechanical fitness) has been requested and not received within a period of 60 (sixty) days.
28. Vehicles older than 25 years unless the insured has provided the Company with an appraisal of the vehicle by a qualified appraiser.
29. Vehicles, except Antiques or Classics, used for exhibition purposes or shows.
30. Vehicles used for competitions of any kind, as a racing machine, on a racetrack or for racing of any kind, hill climbing, jumping, rallying or speed/time trial(s), or with modified engines.
31. Any vehicle identified as a Low Speed Vehicle (LSV), including Neighbourhood Electric Vehicles.

Rules specific to Miscellaneous vehicles:

32. Any Trailer where the towing vehicle is not insured with the Company
33. Miscellaneous vehicles used for purposes other than the owner's personal use, recreational use, or farm use (i.e., business, or commercial. See Definition of [Vehicle Use](#). Farm use not permitted for Trailers with sleeping quarters.).
34. Miscellaneous vehicles, except classics and motorcycles, used to commute to work or a commuter terminal.
35. Motorhome, Trailers & Camper Units used as a permanent residence.
36. Any motorcycle risk unless all operators are M2 or M licensed for a minimum two (2) years and have a minimum of two (2) years accident and conviction free driving experience.
37. Any motorcycle valued at \$25,000 or more where the Principal Operator has been M2/M licensed for less than five (5) years.
38. Any risk where there is a vehicle on the "[Restricted Motorcycle/Off-Road Vehicle List](#)", identified as a Pocket Bike, or any motorized tricycle with a side car.
39. Any ATV/UTV/Off-Road or Snow Vehicle with an engine displacement exceeding 950cc, or 200cc or less.
40. Any ATV/UTV/Off-Road or Snow vehicle where any operator is less than 12 years of age.
41. Any miscellaneous vehicle for which physical damage is being requested on its own (i.e., mandatory coverage must be carried)

Rules specific to Commercial and/or Farm vehicles:

42. Any risk requiring filings outside the province of Ontario.
43. Any vehicle with municipal use (i.e., vehicles hired by a municipality for the purpose of providing municipal services).
44. Any operator with an invalid Commercial Vehicle Operators Registration (CVOR) Driver's Abstract or no CVOR Driver's Abstract or fails to provide a recent CVOR Driver's Abstract prior to policy issuance or renewal.
45. Any risk where the applicant or policyholder is unable to provide a Commercial Vehicle Operators Registration (CVOR) Level II prior to policy issuance or renewal or provide a CVOR Level II with an Ontario Ministry of Transportation's "Conditional" or "Unsatisfactory" Carrier Safety Rating (on the CVOR) in the last three (3) years.
46. Any operator of a heavy commercial vehicle unable to provide three (3) years documented experience with a similar type, weight and class of use operating in Canada or the US within the last five (5) years.
47. Any operator of a heavy commercial vehicle unable to provide proof of claims free experience with a similar type, weight and class of use operating in Canada or the US for the three (3) year period identified in rule 45.
48. Farm or commercial vehicles with out of province use of more than 5,000 km or 20% of the total annual kilometers, whichever is less, (or garaged out of provinces for more than 20% of the time).
49. Risks involving hauling for others cannot be written unless incidental to the applicant's farm operation or the exclusive use of the vehicle is to transport farm products from the farm gate.
50. Ambulances, Fire, Police, or other emergency type vehicles.
51. Classes identified as Not Insurable on the commercial Rating Classes Chart. Except tow trucks written as part of garage auto liability policies (Class 43 applies) and only while the related OAP 4 policy continues to be insured by this insurer.

Rules for Refusing to Provide or Continue Coverage

Introduction

The Underwriting Rules in this Section are used for coverage eligibility.

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Underwriting Rules for Refusing Coverage

1. Loss or damage coverage will not be provided if, on a per vehicle basis, in the past three (3) years there have been.
 - a) Three (3) or more Comprehensive/Specified Perils losses, Comprehensive or Specified Perils will be declined, or
 - b) Three (3) or more not-at-fault Collision losses (i.e., hit and run), Collision will be declined, or
 - c) Four (4) or more physical damage claims in total, excluding Direct Compensation – Property Damage, where one (1) is a collision claim.
2. The Company will impose a minimum \$1,000 deductible for Comprehensive or Specified Perils where there has been two (2) Comprehensive or Specified Perils claims in the past three (3) years.
3. Loss or Damage coverage will be deleted if a vehicle inspection report is not received within fifteen (15) days from the date coverage took effect.
4. Loss or Damage coverage will not be provided for exotic vehicles for which a rate group is not published by the Company.
5. Loss or Damage coverage will not be provided for a vehicle when a signed OPCF 19 has been requested but not received.
6. Loss or Damage coverage will not be provided for a vehicle with unrepaired damage (not affecting safety standards).
7. Loss or Damage coverage will not be provided for a vehicle which has been involved in a loss and a cash settlement has been taken and proof of repairs have not been received.
8. The following tables indicate the minimum deductibles available under the Loss or Damage Section of the policy:

Minimum Deductible							
	\$300	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$20,000
Private Passenger							
Up to value \$99,999	Minimum						
Value \$100,000 to \$149,999		Minimum					
Value ≥\$150,000			Written by exception only, if exception is made minimum \$1000 deductible required (higher deductible can be enforced at the Company's discretion)				
Commercial Auto							
Up to value \$99,999		Minimum					

Value \$100,000 to \$149,999		Minimum				Refer to UW, by default only available on high value Commercial Autos	
Value \$150,000 to \$249,999 OR Rated DR 0			Minimum				
Value ≥\$250,000					Minimum		
Value ≥\$340,000							Written by exception only, deductible at the Company's discretion
Class 33/34							
Up to value \$99,999	Minimum						
Value \$100,000 to \$149,999		Minimum					
Value ≥\$150,000			Written by exception only, if exception is made minimum \$1000 deductible required (higher deductible can be enforced at the Company's discretion)				
Miscellaneous Vehicles							
All Terrain, Utility Terrain, Off Road Vehicles, and Motorized Snow Vehicles		Minimum					
Motorhomes value up to \$59,999		Minimum					
Motorhomes valued ≥\$60,000			Minimum				
Trailers & Camper Units up to \$59,999		Minimum					

Trailer & Camper Units ≥\$60,000		Minimum				
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NOTE:

- **Minimum Deductible** is the lowest deductible available.
- **Standard Deductible** is the recommended deductible. See [Standard Deductibles](#).

9. When physical damage coverage is provided, attachment of OPCF 19 - Limiting the Amount Paid for Loss or Damage Coverage is required. Values must be substantiated by a detailed appraisal or bill of sale. Applies to Antique and Classic vehicles only.

The Residual Market

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Residual Market Risks

Submit known residual market business to your Facility Servicing Carrier or Sub-Standard Market. In the event of special circumstances, risks that do not meet the Company's underwriting standards will be given consideration under the following conditions.

1. A fully completed application must be submitted to the Company with an explanation as to why the Company is being requested to issue the policy
2. Coverage CANNOT be bound without PRIOR approval
3. Cancelled policies will not be reinstated

This class is specially coded for experience and maintaining record of agency volume.

Coverage for Residual Market Risks

We wish to provide reasonable coverage for the "Non-Preferred" risks which we write. In most cases the following maximum coverage(s) are deemed to be adequate:

Coverage	Limits
Third Party Liability	\$500,000
Accident Benefits plus Optional Benefits	As stated in Section 4 of the policy
Direct Compensation – Property Damage	\$300 deductible
Collision or All Perils	\$500 deductible
Comprehensive or Specified Perils	\$500 deductible

If broader coverage is requested, other than which is provided above, please submit full details for consideration.

Rates for Residual Market Risks

The basic rates shall be the manual rate.

NO RESIDUAL MARKET RISKS SHALL BE RATED AT **DRIVING RECORD 5 OR BETTER.**

Vehicle Appraisal & Inspection Requirements & Guidelines

Introduction

Vehicle appraisals or inspections may be required for specific risks as deemed necessary by the Company.

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Criteria for when Vehicle Inspections are Required

Vehicle inspections are required for any vehicle:

- With unrepaired damage;
- That has been modified and/or customized, or where the value has been increased by \$2,500 or more;
- Equipped with performance enhancing accessories for speed or racing;
- That is more than ten (10) model years old where a safety standard less than thirty (36) days old is not provided; or
- In the process of restoration.
- At the discretion of the Company

NOTE:

- The rules stipulated above are in addition to other guidelines in effect, such as inspection requirements for miscellaneous vehicles (e.g., Antique or Classic cars).
- A Company may request a vehicle inspection when deemed appropriate and necessary under Statutory Condition 8.

Criteria for when Vehicle Appraisals are Required

Vehicle appraisals are required for vehicles over 25 years old or at the discretion of the Company. They are also required for certain classes of Miscellaneous vehicles when physical damage is requested. See the [Miscellaneous Vehicles Section](#) for details.

Appraisals are not required for

- Utility Trailers
- Commercial Trailers

Details of Acceptable Inspection Reports

A vehicle inspection report must be provided at the time of application or request for policy change.

The Company will only accept inspections completed by a party that is deemed to have experience to be capable of providing an accurate inspection report.

The report must use the approved form and contain photographs of the vehicle.

Reports older than thirty (30) days from the time coverage is effective will not be accepted.

Outcome if Inspection Not Provided

When a vehicle inspection report is not submitted with the request for coverage, the Agent/Broker must indicate what arrangements have been put in place for the completion of an inspection.

If the Company does not receive the vehicle inspection report within fifteen (15) days from the date coverage took effect, a notice will be sent via registered mail, advising of non-compliance and loss or damage coverages will be deleted. If the report is received within 30 days of the date requested (and the results are acceptable, as per below), loss or damage coverages will be added back onto the vehicle.

In addition, notice will be sent via registered mail, to the lienholder advising them of the deletion of coverage but protecting their interest as required under the [OPCF 23A](#).

If the policy has been in effect for sixty (60) days or less and either the Company has not received a vehicle inspection report within thirty (30) days from the date requested or the insured notifies the

Company that a vehicle inspection report will not be provided, a registered notice of cancellation will be sent to the client and the lienholder if applicable.

Outcome if Inspection Reveals Concerns

The Company may, at their discretion, issue a registered notice of cancellation if the vehicle inspection reveals:

- Unrepaired damage;
- Vehicle customization;
- Vehicle modifications;
- Performance enhancing accessories;

Unsatisfied safety standards which may affect the safe operation of the vehicle (either in the vehicle inspection or safety inspection).

Rating Territory

Introduction

The rating territory is assigned based on where the vehicle is generally used.

For private passenger and miscellaneous classes, the main residence address where the vehicle is garaged nightly is used, unless the vehicle is primarily used and garaged elsewhere.

The following chart describes how to establish the rating territory:

If the vehicle is primarily used...	then the territory assigned will be...
Local to the residence address	The territory of the main residence garage address.
Elsewhere in the province	The territory of the alternate address where primarily used and garaged
Out of province*	Territory 1 for the time period, thirty (30) consecutive days or longer (maximum six (6) months), the vehicle is operated within Canada.
Out of country*	Territory 1 for the time period, thirty (30) consecutive days or longer (maximum of six (6) months), the vehicle is operated within continental United States.

NOTE:

If the vehicle will remain out of province/country permanently, the law requires it be plated in the new jurisdiction.

Any vehicle that is operated outside of Ontario is to be insured using Territory 1 rates for the length of time it is outside the garaged territory.

Commercial and Farm Classes:

When a vehicle is regularly operated from one rating territory to (or through) another territory, premiums will be calculated using the highest rated territory in which the vehicle will be operated.

No risk with usage outside of Ontario of more than 5,000 km or twenty percent (20%) of the total annual kilometers (or garaged out of province for more than twenty percent (20%) of the time) will be written.

Any vehicle that is operated outside of Ontario is to be insured using Territory 1 rates for the length of time it is outside the garaged territory.

The percentage of usage is based on distance travelled (km) outside of Ontario on an individual vehicle basis and/or the total distance travelled outside of Ontario for all vehicles cannot exceed twenty percent (20%) or 5,000 kms.

Outside of Ontario includes:

- Out of province of Ontario but within Canada, and/or

- Out of country, within continental U.S.A.

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Territory 1 - Metropolitan Toronto District

M1B	M2M	M4L	M5N	M6S
M1C	M2N	M4M	M5P	M7A
M1E	M2P	M4N	M5R	M7R
M1G	M2R	M4P	M5S	M7Y
M1H	M3A	M4R	M5T	M8V
M1J	M3B	M4S	M5V	M8W
M1K	M3C	M4T	M5W	M8X
M1L	M3H	M4V	M5X	M8Y
M1M	M3J	M4W	M6A	M8Z
M1N	M3K	M4X	M6B	M9A
M1P	M3L	M4Y	M6C	M9B
M1R	M3M	M5A	M6E	M9C
M1S	M3N	M5B	M6G	M9L
M1T	M4A	M5C	M6H	M9M
M1V	M4B	M5E	M6J	M9N
M1W	M4C	M5G	M6K	M9P
M1X	M4E	M5H	M6L	M9R
M2H	M4G	M5J	M6M	M9V
M2J	M4H	M5K	M6N	M9W
M2K	M4J	M5L	M6P	Z0Z0Z0
M2L	M4K	M5M	M6R	

Territory 1a - Markham, Richmond Hill, and Vaughan-Peel District

L0H1G0	L4K	L5C	L5S	L6S
L0J1C0	L4L	L5E	L5T	L6T

L0P1N0
L3P
L3R
L3S
L3T
L4B
L4C
L4H
L4J

L4S
L4T
L4V
L4W
L4X
L4Y
L4Z
L5A
L5B

L5G
L5H
L5J
L5K
L5L
L5M
L5N
L5P
L5R

L5V
L5W
L6A
L6B
L6C
L6E
L6G
L6P
L6R

L6V
L6W
L6X
L6Y
L6Z
L7A

Territory 2 - City of Hamilton

L8H
L8K

L8L
L8M

All L8N except
L8N 2Z7

L8P
L8R

Territory 2a - Halton District

NOB1P0
NOB1T0
LOP1B0
LOP1E0
LOP1H0

LOP1J0
LOP1K0
LOR1K0
L6H
L6J

L6K
L6L
L6M
L7G
L7J

L7L
L7M
L7N
L7P
L7R

L7S
L7T
L9E
L9T

Territory 2b - Hamilton Wentworth District

LOR1C0
LOR1H0
LOR1H1
LOR1H2

LOR1W0
LOR2H0
LOR2H1
LOR2H2

LOR2H6
LOR2H7
LOR2H8
LOR2H9

L8E
L8G
L8J
L8N 2Z7

L8W
L9A
L9B
L9C

LOR1H3
LOR1P0
LOR1V0

LOR2H3
LOR2H4
LOR2H5

LOR2M0
L3M
L8B

L8S
L8T
L8V

L9G
L9H
L9K

Territory 3 - Oshawa, Aurora, Newmarket, and Orangeville Districts

LOB1A0
LOB1J0
LOC1A0
LOC1B0
LOC1E0
LOC1G0
LOE1A0
LOG1E0
LOG1N0
LOG1T0

LOH1A0
LOH1H0
LOH1J0
LOH1M0
LON1A0
LON1E0
L1E
L1G
L1H
L1J

L1K
L1L
L1M
L1N
L1P
L1R
L1S
L1T
L1V
L1W

L1X
L1Y
L1Z
L3X
L3Y
L4A
L4E
L4G
L7B
L7C

L7E
L7K
L9L
L9P
L9W
LOG1J0

Territory 4 - Ottawa District

K1A
K1B
K1C
K1E
K1G
K1H
K1J
K1K

K1L
K1M
K1N
K1P
K1R
K1S
K1T
K1V

K1W
K1X
K1Y
K1Z
K2A
K2B
K2C
K2E

K2G
K2H
K2J
K2K
K2L
K2M
K2P
K2R

K2T
K2V
K2W
K4A

Territory 5 - Lake Erie District

NOE1CO	NOE1ZO	NOL1PO	NOP1AO	NOP1XO
NOE1GO	NOE2AO	NOL1XO	NOP1CO	NOP1YO
NOE1HO	NOJ1EO	NOL2CO	NOP1EO	NOP2AO
NOE1MO	NOJ1HO	NOL2EO	NOP1GO	NOP2CO
NOE1PO	NOJ1TO	NOL2GO	NOP1HO	NOP2KO
NOE1SO	NOJ1YO	NOL2HO	NOP1KO	N4B
NOE1TO	NOJ1ZO	NOL2JO	NOP1NO	N5H
NOE1VO	NOL1BO	NOL2KO	NOP1RO	N5L
NOE1WO	NOL1HO	NOL2LO	NOP1TO	
NOE1XO	NOL1JO	NOL2MO	NOP1VO	
NOE1YO	NOL1KO	NOL2PO	NOP1WO	

Territory 5a - St. Thomas

N5P	N5R
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Territory 5b - Chatham-Kent

NOP1M0	N7L	N7M
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Territory 5c - East Essex and West Kent District

NOP1JO	NOP2GO	NOP2PO	NOR1NO	N8A
NOP1LO	NOP2JO	NOR1BO	NOR1RO	N8H
NOP1SO	NOP2LO	NOR1GO	NOR1SO	N9Y
NOP1ZO	NOP2MO	NOR1MO	NOR1VO	

Territory 5d - East Norfolk and Haldimand District

NOA1C0
NOA1E0
NOA1G0
NOA1H0
NOA1J0

NOA1K0
NOA1L0
NOA1N0
NOA1N1
NOA1N2

NOA1N3
NOA1N4
NOA1N5
NOA1N6
NOA1N7

NOA1N8
NOA1N9
NOA1P0
NOA1R0
NOA1S0

N1A
N3W
N3Y

Territory 6 - Lake Simcoe District

LOC1C0
LOC1H0
LOC1L0
LOE1E0
LOE1L0
LOE1N0
LOE1P0
LOE1R0
LOE1S0
LOE1T0
LOG1A0
LOG1B0
LOG1L0
LOG1M0
LOG1R0
LOG1V0
LOG1W0
L0K1A0
L0K1B0

L0K1C0
L0K1E0
L0K1G0
L0K1L0
L0K1N0
L0K1R0
L0K1S0
L0K1W0
L0K2A0
L0K2B0
L0K2C0
L0K2E0
L0K2E1
L0K2G0
L0K2G1
L0L1C0
L0L1K0
L0L1L0
L0L1N0

L0L1P0
L0L1P1
L0L1R0
L0L1T0
L0L1V0
L0L1W0
L0L1X0
L0L1X1
L0L1Y0
L0L1Y2
L0L1Y3
L0L2E0
L0L2J0
L0L2K0
L0L2L0
L0L2N0
L0L2N2
L0L2T0
L0L2X0

L0M1B0
L0M1B1
L0M1B2
L0M1B3
L0M1B4
L0M1B5
L0M1B6
L0M1C0
L0M1G0
L0M1H0
L0M1J0
L0M1K0
L0M1L0
L0M1M0
L0M1N0
L0M1P0
L0M1S0
L0M1T0
L0M1T2

L0N1P0
L3V
L3Z
L4M
L4N
L4P
L4R
L9J
L9M
L9N
L9R
L9S
L9X
L9Y
L9Z
POE1E0
POE1G0
POE1N0

Territory 6a - Grey Bruce District

LON1G0	NOC1E0	NOG2H0	NOH1N0	NOH2E0
LON1H0	NOC1G0	NOG2J0	NOH1P0	NOH2G0
LON1J0	NOC1H0	NOG2M0	NOH1R0	NOH2K0
LON1M0	NOC1J0	NOG2N0	NOH1S0	NOH2L0
LON1R0	NOC1K0	NOG2R0	NOH1V0	NOH2M0
LON1S2	NOC1L0	NOG2S0	NOH1W0	NOH2N0
LON1S3	NOC1M0	NOG2T0	NOH1X0	NOH2P0
LON1S4	NOG1C0	NOG2V0	NOH1Z0	NOH2R0
LON1S5	NOG1J0	NOH0A0	NOH2C0	NOH2S0
LON1S6	NOG1K0	NOH1A0	NOH2C1	NOH2T0
LON1S7	NOG1L0	NOH1B0	NOH2C2	NOH2V0
LON1S8	NOG1N0	NOH1C0	NOH2C3	N2Z
LON1S9	NOG1R0	NOH1E0	NOH2C4	N4K
L9V	NOG1S0	NOH1G0	NOH2C5	N4L
NOC1A0	NOG1W0	NOH1J0	NOH2C6	N4N
NOC1B0	NOG2A0	NOH1K0	NOH2C7	LON1S0
NOC1C0	NOG2B0	NOH1L0	NOH2C8	LON1S1

Territory 6b - Parry Sound, Muskoka, and Haliburton District

KOL1M1	KOM2S0	POA1Y0	POC1J0	POH1S0
KOL2Y0	POA1A0	POA1Z0	POC1M0	POH1W0
KOL3C0	POA1C0	POB1A0	POG1A0	POH1Y0
KOM1J0	POA1E0	POB1E0	POG1B0	POH1Z0
KOM1J1	POA1G0	POB1G0	POG1C0	POH2A0
KOM1J2	POA1H0	POB1J0	POG1G0	POH2L0

KOM1M0
KOM1R0
KOM1S0
KOM1X0
KOM2A1
KOM2K0

POA1J0
POA1L0
POA1M0
POA1P0
POA1R0
POA1X0

POB1K0
POB1L0
POB1M0
POB1P0
POC1A0
POC1H0

POG1J0
POG1K0
POH1A0
POH1J0
POH1N0
POH1P0

POH2R0
P1H
P1L
P1P
P2A

Territory 7 - Lindsay, Trenton, Belleville, North Frontenac, and Kawartha Lakes District

KOH1C0
KOH1J0
KOH1K0
KOH1L0
KOH1P0
KOH1Z0
KOH2C0
KOH2G0
KOH2J0
KOH2M0
KOH2R0
KOK0A0
KOK1A0
KOK1B0
KOK1E0
KOK1G0
KOK1J0

KOK1K0
KOK1L0
KOK1T0
KOK1V0
KOK1Y0
KOK2B0
KOK2J0
KOK2V0
KOK2Y0
KOK3A0
KOK3H0
KOK3J0
KOK3L0
KOK3V0
KOK3W0
KOL1A0
KOL1C0

KOL1G0
KOL1J0
KOL1M0
KOL1P0
KOL1S0
KOL1V0
KOL1W0
KOL1X0
KOL2A0
KOL2J0
KOL2K0
KOL2L0
KOL2M0
KOL2R0
KOL2S0
KOL3E0
KOL3G0

KOM1A0
KOM1B0
KOM1C0
KOM1E0
KOM1G0
KOM1K0
KOM1L0
KOM1N0
KOM2A0
KOM2B0
KOM2C0
KOM2J0
KOM2L0
KOM2L1
KOM2M0
KOM2T0
K8N

K8P
K8R
K8V
K9V
LOA1A0
LOA1C0
LOA1E0
LOA1J0
LOA1K0
LOB1B0
LOB1E0
LOB1K0
LOB1L0
LOB1M0
L1B
L1C

Territory 7a - Northumberland and Peterborough Districts

KOK1C0
KOK1H0
KOK1M0
KOK1R0
KOK1S0
KOK2C0
KOK2E0
KOK2G0
KOK2H0

KOK2K0
KOK2M0
KOK2X0
KOK3C0
KOK3E0
KOK3K0
KOK3M0
KOL1B0
KOL1E0

KOL1H0
KOL1L0
KOL1R0
KOL1T0
KOL1Y0
KOL1Z0
KOL2B0
KOL2C0
KOL2G0

KOL2H0
KOL2V0
KOL2W0
KOL2X0
KOL2Z0
KOL3A0
KOL3B0
K9A
K9H

K9J
K9K
K9L
LOA1B0
LOA1G0
L1A

Territory 7b - Frontenac and Addington Districts

KOH1B0
KOH1G0
KOH1H0
KOH1M0
KOH1S0
KOH1T0
KOH1V0
KOH1W0
KOH1X0

KOH1Y0
KOH2E0
KOH2H0
KOH2K0
KOH2L0
KOH2P0
KOH2S0
KOH2T0
KOH2V0

KOH2W0
KOH2Y0
KOK1N0
KOK1P0
KOK1W0
KOK1X0
KOK1Z0
KOK2A0
KOK2L0

KOK2N0
KOK2P0
KOK2S0
KOK2T0
KOK2W0
KOK2Z0
KOK3G0
KOK3N0
K7K

K7L
K7M
K7N
K7P
K7R

Territory 8 - Cornwall District

KOA1E0
KOA1M0
KOA1N0
KOA1R0

KOA3W0
KOA4A0
KOB1A0
KOB1B0

KOB1M0
KOB1N0
KOB1P0
KOB1R0

KOC1L0
KOC1M0
KOC1N0
KOC1P0

KOC2A0
KOC2B0
KOC2C0
KOC2E0

KOA1W0
KOA1W1
KOA2A0
KOA2M0
KOA3C0
KOA3K0
KOA3N0

KOB1C0
KOB1E0
KOB1G0
KOB1H0
KOB1J0
KOB1K0
KOB1L0

KOC1A0
KOC1B0
KOC1C0
KOC1E0
KOC1G0
KOC1J0
KOC1K0

KOC1R0
KOC1S0
KOC1T0
KOC1V0
KOC1W0
KOC1Y0
KOC1Z0

KOC2J0
K4K
K4R
K6A
K6H
K6J
K6K

Territory 9 - Northeastern Ontario, Sault Ste. Marie, and Manitoulin Island District

KOJ1E0
KOJ2C0
KOJ2M0
POH1C0
POH1E0
POH1G0
POH1L0
POH1M0
POH1R0
POH1T0
POH1V0
POH2C0
POH2E0
POH2H0
POH2J0
POH2K0
POH2M0
POH2N0

POK1G0
POK1J0
POK1K0
POK1L0
POK1M0
POK1N0
POK1P0
POK1R0
POK1S0
POK1T0
POK1V0
POK1W0
POK1X0
POL1A0
POL1B0
POL1C0
POL1E0
POL1G0

POL2P0
POM1A0
POM1B0
POM1C0
POM1E0
POM1H0
POM1J0
POM1K0
POM1L0
POM1M0
POM1N0
POM1P0
POM1R0
POM1S0
POM1T0
POM1W0
POM1X0
POM1Z0

POM3E0
POM3G0
POM3H0
PON1A0
PON1C0
PON1E0
PON1G0
PON1H0
PON1J0
PON1K0
POP1A0
POP1B0
POP1E0
POP1G0
POP1H0
POP1J0
POP1K0
POP1M0

POR1B0
POR1C0
POR1E0
POR1G0
POR1H0
POR1J0
POR1K0
POR1L0
POS1A0
POS1B0
POS1C0
POS1E0
POS1G0
POS1H0
POS1J0
POS1K0
P2B
P2N

POJ1A0	POL1H0	POM2A0	POP1N0	P3A
POJ1B0	POL1K0	POM2C0	POP1P0	P3B
POJ1C0	POL1L0	POM2G0	POP1R0	P3C
POJ1E0	POL1M0	POM2H0	POP1S0	P3E
POJ1G0	POL1N0	POM2J0	POP1T0	P3G
POJ1H0	POL1P0	POM2K0	POP1V0	P3L
POJ1J0	POL1R0	POM2L0	POP1W0	P3N
POJ1K0	POL1S0	POM2M0	POP1X0	P3P
POJ1L0	POL1T0	POM2N0	POP1Y0	P3Y
POJ1M0	POL1V0	POM2N1	POP1Z0	P4N
POJ1N0	POL1W0	POM2P0	POP2A0	P4P
POJ1P0	POL1Y0	POM2R0	POP2B0	P4R
POJ1R0	POL1Z0	POM2S0	POP2C0	P5A
POJ1S0	POL2B0	POM2W0	POP2E0	P5E
POK1A0	POL2C0	POM2X0	POP2G0	P5N
POK1B0	POL2E0	POM2Y0	POP2H0	P6A
POK1C0	POL2G0	POM2Z0	POP2J0	P6B
POK1E0	POL2H0	POM3C0	POR1A0	P6C

Territory 10 - Thunder Bay District, and North Bay District

POH1B0	P1A	P7A	P7E	P7K
POH1H0	P1B	P7B	P7G	P7L
POH1K0	P1C	P7C	P7J	

Territory 11 - Northwestern Ontario

POT1A0	POT2E0	POV1E0	POV2K0	POW1K0
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POT1B0	POT2G0	POV1G0	POV2L0	POW1L0
POT1C0	POT2H0	POV1J0	POV2M0	POW1M0
POT1C1	POT2J0	POV1L0	POV2P0	POW1N0
POT1G0	POT2K0	POV1M0	POV2S0	POX1B0
POT1J0	POT2L0	POV1N0	POV2V0	POX1C0
POT1K0	POT2M0	POV1P0	POV2W0	POX1E0
POT1L0	POT2N0	POV1S0	POV2X0	POX1H0
POT1M0	POT2P0	POV1T0	POV2Y0	POX1J0
POT1N0	POT2R0	POV1V0	POV2Z0	POX1K0
POT1P0	POT2S0	POV1W0	POV3A0	POX1L0
POT1R0	POT2T0	POV1X0	POV3B0	POX1M0
POT1T0	POT2V0	POV1Y0	POV3C0	POX1N0
POT1V0	POT2W0	POV1Z0	POV3E0	POX1P0
POT1W0	POT2Y0	POV2A0	POV3G0	POX1S0
POT1X0	POT3A0	POV2B0	POV3H0	POY1A0
POT1Y0	POT3B0	POV2C0	POW1A0	P8N
POT1Z0	POT3C0	POV2E0	POW1C0	P8T
POT2A0	POT3E0	POV2G0	POW1E0	P9A
POT2B0	POV1B0	POV2H0	POW1H0	P9N
POT2C0	POV1C0	POV2J0	POW1J0	

Territory 12 - Niagara Falls District

LOS1B0	LOS1S1	LOS1P0	L2G
LOS1N0	LOS1J0	L2A	L2H
LOS1S0	LOS1L0	L2E	L2J

Territory 13 - Windsor District

NOR1A0
NOR1A7
NOR1C0
NOR1J0
NOR1K0

NOR1L0
N8M
N8N
N8P
N8R

N8S
N8T
N8V
N8W
N8X

N8Y
N9A
N9B
N9C
N9E

N9G
N9H
N9J
N9K
N9V

Territory 14 – Guelph District

LON1N0
NOB1B0
NOB1C0

NOB1H0
NOB1Z0
NOB2B0

NOB2C0
NOB2K0
NOB2J0

N1C
N1E
N1G

N1H
N1K
N1L

Territory 14a – Brantford

LOR1A0
LOR1J0
LOR1R0

LOR1T0
LOR1X0
LOR2B0

NOB1L0
N3P
N3R

N3S
N3T

Territory 14b - Kitchener – Waterloo

NOB1K0
NOB1M0
N2A
N2B

N2C
N2E
N2G
N2H

N2J
N2K
N2L
N2M

N2N
N2T
N2V
NOB1N0

NOB2L0
NOB2V0

Territory 14c - Cambridge and South Kitchener

LOR1Z0
N1P

N1R
N1S

N1T
N2P

N2R
N3C

N3E
N3H

Territory 14d - North Dumfries and North Brant Districts

NOB1E0	NOB1W0	NOE1N0	N3L	N3V
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Territory 15 - St. Catherines - Lincoln District

LOR1B0	LOR1B6	LOR1M0	LOR2J0	L2S
LOR1B1	LOR1B7	LOR1S0	LOR3B0	L2T
LOR1B2	LOR1B8	LOR1Y0	L2M	L2V
LOR1B3	LOR1B9	LOR2A0	L2N	L2W
LOR1B4	LOR1E0	LOR2C0	L2P	L3J
LOR1B5	LOR1G0	LOR2E0	L2R	

Territory 15a - Welland and Fonthill

LOS1A0	LOS1E2	LOS1E6	LOS1M0	L3B
LOS1C0	LOS1E3	LOS1E7	LOS1R0	L3C
LOS1E0	LOS1E4	LOS1J1	LOS1T0	L3K
LOS1E1	LOS1E5	LOS1K0	LOS1V0	

Territory 16 - London District

NOM1C0	NOM3S0	N5W	N6C	N6M
NOM2A0	N5V	N5Z	N6E	N6N

Territory 16a - City of London West

N5X	N6A	N6G	N6J	N6L
N5Y	N6B	N6H	N6K	N6P

Territory 17 - Sarnia District

NON1C0	NON1H0	N7S	N7V	N7X
NON1G0	NON1M0	N7T	N7W	

Territory 18 - Lake Huron District

NOA1M0	NOG1T0	NOK1A0	NOL1M0	NOM1W0
NOB1A0	NOG1V0	NOK1B0	NOL1N0	NOM1X0
NOB1J0	NOG1X0	NOK1C0	NOL1R0	NOM1Y0
NOB1S0	NOG1Y0	NOK1E0	NOL1T0	NOM2B0
NOB1V0	NOG1Z0	NOK1G0	NOL1V0	NOM2C0
NOB1X0	NOG2E0	NOK1H0	NOL1W0	NOM2E0
NOB1Y0	NOG2K0	NOK1J0	NOL1Y0	NOM2G0
NOB2A0	NOG2L0	NOK1K0	NOL1Z0	NOM2H0
NOB2E0	NOG2L1	NOK1L0	NOL2B0	NOM2J0
NOB2H0	NOG2L2	NOK1M0	NOL2N0	NOM2K0
NOB2H1	NOG2L3	NOK1N0	NOM1A0	NOM2L0
NOB2M0	NOG2L4	NOK1P0	NOM1B0	NOM2M0
NOB2M1	NOG2P0	NOK1R0	NOM1E0	NOM2N0
NOB2N0	NOG2W0	NOK1S0	NOM1G0	NOM2P0
NOB2P0	NOG2X0	NOK1T0	NOM1H0	NOM2R0
NOB2R0	NOJ1A0	NOK1V0	NOM1J0	NOM2T0
NOB2S0	NOJ1B0	NOK1W0	NOM1K0	NON1A0
NOB2T0	NOJ1C0	NOK1X0	NOM1M0	NON1J3
NOE1A0	NOJ1G0	NOK1Y0	NOM1N0	NON1N0
NOE1B0	NOJ1J0	NOK1Z0	NOM1P0	N1M
NOE1E0	NOJ1L0	NOK2A0	NOM1R0	N3A

NOE1K0
NOE1L0
NOE1R0
NOG1A0
NOG1B0
NOG1E0
NOG1G0
NOG1H0
NOG1M0
NOG1P0

NOJ1M0
NOJ1N0
NOJ1P0
NOJ1P1
NOJ1P2
NOJ1R0
NOJ1S0
NOJ1V0
NOJ1W0
NOJ1X0

NOL1A0
NOL1C0
NOL1E0
NOL1G0
NOL1G1
NOL1G2
NOL1G3
NOL1G4
NOL1G5
NOL1G6

NOM1S0
NOM1S1
NOM1S2
NOM1S3
NOM1S4
NOM1S5
NOM1S6
NOM1S7
NOM1T0
NOM1V0

N3B
N4G
N4W
N4X
N5C
N7G

Territory 18a – Stratford

N4Z

N5A

Territory 18b – Woodstock

N4S

N4T

N4V

Territory 18c – Goderich

NOM1L0

N7A

Territory 18d - Lambton District

NOM2S0
NON1B0
NON1E0
NON1J0

NON1J1
NON1J2
NON1J4
NON1J5

NON1J6
NON1J7
NON1K0
NON1P0

NON1R0
NON1T0
NOP2B0
NOP2H0

NOP2R0

Territory 19 - Southeastern Counties District, and Lanark - Upper Ottawa District

KOA1A0	KOC1X0	KOC1X0	KOJ1S0	K7S
KOA1B0	KOC2G0	KOC2G0	KOJ1T0	K7V
KOA1G0	KOC2H0	KOC2H0	KOJ1V0	K8A
KOA1K0	KOC2K0	KOC2K0	KOJ1W0	K8B
KOA1L0	KOC2L0	KOC2L0	KOJ1X0	K8H
KOA1P0	KOE1A0	KOE1A0	KOJ1Y0	
KOA1T0	KOE1B0	KOE1B0	KOJ2A0	
KOA1V0	KOE1C0	KOE1C0	KOJ2B0	
KOA1X0	KOE1E0	KOE1E0	KOJ2E0	
KOA2E0	KOE1G0	KOE1G0	KOJ2G0	
KOA2G0	KOE1H0	KOE1H0	KOJ2H0	
KOA2H0	KOE1J0	KOE1J0	KOJ2J0	
KOA2P0	KOE1K0	KOE1K0	KOJ2K0	
KOA2R0	KOE1L0	KOE1L0	KOJ2L0	
KOA2T0	KOE1M0	KOE1M0	KOJ2N0	
KOA2W0	KOE1N0	KOE1N0	KOJ2R0	
KOA2X0	KOE1P0	KOE1P0	K2S	
KOA2Y0	KOE1R0	KOE1R0	K4B	
KOA2Z0	KOE1S0	KOE1S0	K4C	
KOA3E0	KOE1T0	KOE1T0	K4M	
KOA3H0	KOE1T1	KOE1T1	K4P	
KOA3J0	KOE1V0	KOE1V0	K6T	
KOA3L0	KOE1W0	KOE1W0	K6V	
KOA3M0	KOE1X0	KOE1X0	K7A	
KOA3P0	KOE1Y0	KOE1Y0	K7C	
KOC1H0	KOG1A0	KOG1A0	K7G	

KOC1T1

KOG1B0

KOG1B0

K7H

Operators' Accident and Conviction Record

Introduction

An operator's accident record and conviction record are the most important factors predicting the likelihood of future claims. Accidents and convictions are taken into consideration when establishing driving record and discount eligibility and may be subject to additional rate by surcharge or rating differentials.

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Accidents Affecting Eligibility and Rating

The following chart outlines how accidents affect eligibility and rating:

Type of Accident	Eligibility, Coverage, Deductible	Risk Point Calculation	Rating
Not-At-Fault	<input checked="" type="checkbox"/>		
25% or Less At-Fault	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
At-Fault	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

NOTE:

- Accidents occurring on or after June 1, 2016, where the degree of fault is twenty-five percent (25%) or less, cannot be used for rating purposes. The accident can continue to be used for risk point calculation.
- Insurance companies are prohibited from considering minor accidents in deciding whether to issue, renew, or cancel a contract or in determining the premium to charge, unless in the previous three (3) years, the vehicle was involved in more than one minor accident where the operator was at fault.

Time Period for Accidents

Accidents are considered within the preceding six (6) years for rating purposes.

Time Period for Convictions

Convictions are considered within the preceding three (3) years. This period is based on the provincial ministries maintaining conviction history for the same time. Impaired driving convictions for alcohol, drug or other reasons will be considered within the preceding six (6) years. These can be identified on the MVR (Motor Vehicle Record) report.

Time Period for Fraud

Fraud is considered during the one hundred and twenty (120) months immediately preceding the commencement of the policy period where the applicant or any person who is a regular or frequent operator of the vehicle has been found by a court of competent jurisdiction in either criminal or civil proceedings to have committed a fraud in any way connected to automobile insurance.

Criminal Code / Serious Convictions

Criminal Code or Serious Convictions are any offences under:

1. The Criminal Code of Canada,
2. An Act governing highway traffic,
3. Any other applicable Act, for any offence substantially the same whether committed within or outside Canada, or
4. Where the conviction appears on a driver record abstract and is identified as a Criminal Code Conviction.

If a conviction is not listed here but is identified on the driver's record as a criminal code (C.C.C.) it will be rated as a Criminal Code / Serious Conviction.

The following is a list of Criminal Code or Serious Convictions:

- Careless driving

- Class G1/G2//M1/M2 and G (age 21 and under) drive with alcohol in blood
- Class G1/G2/M1/M2 fail/refuse breath sample
- Criminal negligence committed in the operation or use of a motor vehicle
- Dangerous driving
- Driver under 22 years of age with alcohol in blood
- Driving while license under suspension
- Driving without an interlock device where its installation is a requirement for license reinstatement
- Driving without due care and attention
- Driving without insurance
- Failure or refusal to submit to a breath or blood test
- Failure to pass a breath or blood test
- Failure to stop/remain at the scene of an accident
- Fraud
- Impaired driving
- Manslaughter committed in the operation or use of a motor vehicle
- Operate motor vehicle – no insurance CAIA
- Racing
- Speeding 50km/h or more over the limit

Major Convictions

Major Convictions are any offences under:

- any Act governing highway traffic,
- the Compulsory Automobile Insurance Act (CAIA)
- any other applicable Act for any offence substantially the same committed within or outside Canada.

If a conviction is not listed here, it is not filed as a Major conviction.

The following is a list of Major Convictions:

- Distracted Driving (other than hand-held communications device)
- Fail to obey school crossing stop sign
- Fail to report damage to highway property
- Failing, in the event of an accident, to give name and license number to the police or any other person entitled to such information
- Failing to report an accident
- Failure to stop on request of or obey directions of a police officer
- False statement re insurance MVACA
- Improper passing of a school bus
- Improper passing/speeding in a school or playground zone
- Make false statement CAIA

- No insurance CAIA
- Ontario Graduated License violations
 - Class G1 accompanying driver has excess blood alcohol
 - Class G1 accompanying driver fails or refuses to provide a breath or blood test
 - Class G1 drive on prohibited highway
 - Class G1 drive with front seat passenger
 - Class G1 driver unaccompanied by a qualified driver
 - Class G1/G2 drive with excess passengers
 - Class G1/M1 drive at unlawful hour
 - Class M1 drive motorcycle on prohibited highway
 - Class M1 drive motorcycle with passenger
 - Permit novice drive in contravention of cond/rest
- Produce false evidence CAIA
- Produced false insurance MVACA
- Shall not drive holding or using a hand-held communication device
- Stunting
- Vehicle Owner without insurance (CAIA)

Minor Convictions

Minor Convictions are any moving violations or other offences under an Act governing highway traffic whether committed within or outside Canada. The [Ontario Court](#) of Justice [lists](#) the offences and [set fines](#).

If a conviction is not listed under the Criminal Code/Serious or Major categories, or is identified as a Criminal Code conviction, it is considered a Minor Conviction until such time as filed otherwise.

The following is a list of the most common Minor convictions. It is not all inclusive.

- Backing up – unsafe/illegal/improper – any type
- Brakes – none/inadequate/improper – any type
- Crowding driver’s seat
- Door opening – illegal/obstructing traffic – any type
- Driving imprudently
- Driving off roadway (including shoulder/sidewalk/median) – any type
- Emergency vehicle – operating with no regard for safety
- Fail or refuse to surrender license CAIA
- Fail to carry insurance card CAIA
- Fail to disclose particulars CAIA
- Fail to have insurance card CAIA
- Fail to make written report
- Fail to notify police
- Fail to produce evidence of insurance CAIA

- Flagman – disobeying
- Following too closely (including tailgating)
- Headlights/parking lights – improper/lack of use – any type
- Lack of control of vehicle – any type
- Motor assisted bicycle – carrying passengers
- Motorcycle – failure to wear helmet
- Motorcycle – operating with only an instruction permit
- Passing infraction – any type except school bus or school/playground zone
- Pedestrian crossing violation – any type
- Radar warning device in motor vehicle – if illegal in province/territory
- Railway crossing - any type
- Safety zone violation – any type
- Seatbelt – any type
- Signaling offences – any type
- Slow driving – endangering others – any type
- Smokescreen device on vehicle
- Speeding – any type, except when listed as major or criminal code/serious
- Squealing tires
- Stopping – illegal/improper – any type
- Tires – defective/worn – any type
- Towing – prohibited/unsafe – any type
- Traffic signals/regulation lights – any type
- Traffic signs – disobeying any legal sign except parking regulations
- Trailer – improper attachments/improper towing
- Turns – illegal/improper – any type
- Unlicensed driver – any type including improper license class
- Unsafe move
- Unsafe vehicle – any type
- Wrong side of road/wrong way – any type
- Yield, failing to – any type including failing to yield to a public bus

Discounts

Introduction

This section provides eligibility criteria for the available discounts.

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genNow! Discount

This discount applies to children of parents insured with a Member Mutual.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	20%
Conditions	Applies to a vehicle principally operated by a driver under the age of twenty-five (25) years where the parents are insured with the Company and continue to have a policy in good standing. NOTE: genNow! Discount has priority and cannot be applied in combination with MVD. If operator restrictions result in ineligibility, then MVD may be considered.
Operator Restrictions	The operator may not have <u>any</u> record of: <ul style="list-style-type: none"> • At-fault accident, • Minor, major, or serious/criminal conviction, or • License suspension or expiry.
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision, and the Collision portion of All Perils
Ineligible Coverages	Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Eligible Vehicle Types	Private Passenger Vehicles only
Ineligible Vehicle Types	Miscellaneous Vehicles (including Antique or Classic) Commercial Vehicles
Eligible Classes	Private Passenger Classes: 08, 09, 10, 11, 12, 13, 18 and 19
Ineligible Classes	Private Passenger Classes: 05, 06, 01, 02, 03, 07 or with the Special Farmers Discount Miscellaneous Classes Commercial Classes
Eligible Driving Records	Driving Records 0 – 6
Ineligible Driving Records	Driving Records 10, 20 and 30

Graduated License Discount

This discount applies to drivers progressing through the graduated licensing program.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	10%
Conditions	<p>Applies to a vehicle where the principal or occasional operator is a new driver successfully progressing through the graduated licensing program on first attempt, applicable for:</p> <ul style="list-style-type: none"> • First year at Level G2 • First year at Level G <p>The discount will be removed on renewal, except it will remain for an additional term if the operator obtained G license within two (2) years of the G1 date and has a Driver Training Certificate.</p> <p>Graduated Licensing Discount does not apply to previously experienced drivers, (e.g., new residents to Ontario), regardless of whether they are going through the MTO graduated licensing program.</p>
Operator Restrictions	<p>The operator may not have <u>any</u> record of:</p> <ul style="list-style-type: none"> • At-fault accident, • Minor, major, or serious/criminal conviction, or • License suspension or expiry.
Eligible Coverages	<p>Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision, and the Collision portion of All Perils coverage.</p>
Ineligible Coverages	<p>Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)</p>
Eligible Vehicle Types	Private Passenger Vehicles only
Ineligible Vehicle Types	<p>Miscellaneous Vehicles (including Antique or Classic) Commercial Vehicles</p>
Eligible Classes	Private Passenger Classes: 01, 02, 03, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18 and 19
Ineligible Classes	<p>Private Passenger Classes with the Special Farmers Discount Miscellaneous Classes Commercial Classes</p>
Eligible Driving Records	Driving Records 1 – 6
Ineligible Driving Records	Driving Records 0, 10, 20 and 30

Long Term Policyholder Discount

This discount applies to loyal Mutual Policyholders with a commercial or miscellaneous vehicle. The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	The percentage for this discount varies based on the number of years automobile insurance has been with the Company.						
	<table border="1"> <thead> <tr> <th>If the commercial or miscellaneous vehicle has been insured for...</th> <th>Then the discount is...</th> </tr> </thead> <tbody> <tr> <td>3 – 6 consecutive years</td> <td>5%</td> </tr> <tr> <td>7 or more consecutive years</td> <td>10%</td> </tr> </tbody> </table>	If the commercial or miscellaneous vehicle has been insured for...	Then the discount is...	3 – 6 consecutive years	5%	7 or more consecutive years	10%
	If the commercial or miscellaneous vehicle has been insured for...	Then the discount is...					
3 – 6 consecutive years	5%						
7 or more consecutive years	10%						
Conditions	<p>Applies to: Commercial or miscellaneous vehicles insured consecutively for time specified, providing:</p> <ul style="list-style-type: none"> • Policy has not been cancelled for non-payment in the last seven (7) years for ten percent (10%) discount, or three (3) years for five percent (5%) discount. • Miscellaneous vehicles: qualify only when there is a private passenger vehicle present that is insured by the Company, and is principally operated by the insured, their spouse, or their children, providing: <ul style="list-style-type: none"> • The principal operator lives in the same household • Vehicle is owned or leased by the insured, their spouse, or children • Vehicle must carry road coverages (TPL, AB, DCPD) <p>NOTE: Children under parents' policy will continue to qualify when they obtain their own policy, providing their policy is written within four (4) weeks of being listed under parents.</p>						
Operator Restrictions	<p>The operator may not have:</p> <ul style="list-style-type: none"> • More than one (1) ratable at-fault accident in the past five (5) years, • Three (3) or more minors, a major or serious/criminal conviction record in the past three (3) years. 						
Eligible Coverages	<p>Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage All Perils, Collision, Comprehensive and Specified Perils</p>						
Ineligible Coverages	<p>Optional Increased Accident Benefits All Endorsements (OPCF's and FMCF's)</p>						
Eligible Vehicle Types	<p>Classic Vehicles, All-Terrain & Off-Road Vehicles, Mopeds, Motorcycles, Motorized Snow Vehicles, Motorhomes, Trailers, and Camper Units Commercial Vehicles</p>						

Ineligible Vehicle Types	Private Passenger Vehicles Antiques
Eligible Classes	Miscellaneous using Private Passenger classes: 01, 02, 03, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18, 19, including rated with the Special Farmers Discount Miscellaneous Classes: 21, 22, 23, 24, 25, 26, 31, 50, 66 Commercial Classes including Funeral Directors and Farm Buses
Ineligible Classes	Private Passenger Classes Miscellaneous Classes: 67
Eligible Driving Records	Miscellaneous using Private Passenger Driving Records (classics and motorhomes): 5, 6, 10, 20 and 30 All other Miscellaneous 0 – 3 Commercial Driving Records 5, 6
Ineligible Driving Records	Driving Records 0, 1, 2, 3, 4 for Classic Vehicles and Motorhomes Driving Records 0, 1, 2, 3, 4 for Commercial

Mature Driver Discount

This discount applies to drivers between the ages of fifty (50) – seventy-five (75) years old. The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	The percentage for this discount varies based on age:	
	If P.O. is...	Then the discount is...
	50-54	5%
	55-59	10%
	60-69	15%
	70	13%
	71	11%
	72	9%
	73	7%
	74	5%
	75	3%
76+	0%	
Conditions	Applies to Principal Operators who have reached age fifty (50) years old or more. It does not apply to named insureds if the Principal Operator is younger than fifty (50) years old.	
Operator Restrictions	The operator may not have any record of: <ul style="list-style-type: none"> At-fault accident(s) warranting surcharge, Three (3) or more minors, a major or serious/criminal code conviction record in the past three (3) years. 	
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage All Perils, Collision, Comprehensive and Specified Perils	
Ineligible Coverages	Optional Increased Accident Benefits All Endorsements (OPCF's and FMCF's)	
Eligible Vehicle Types	Private Passenger Vehicles	
Ineligible Vehicle Types	Miscellaneous Vehicles Commercial Vehicles	
Eligible Classes	Private Passenger Classes 01, 02, 03, 07	
Ineligible Classes	Private Passenger Classes 05, 06, 08, 09, 10, 11, 12, 13, 18, 19 and rated with the Special Farmers Discount Miscellaneous Classes Commercial Classes	
Eligible Driving Records	Driving Records 5, 6, 10, 20 or 30	
Ineligible Driving Records	Driving Records 0, 1, 2, 3, 4	

Multi-Vehicle Discount (MVD)

This discount applies to households with multiple vehicles.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	10%
Conditions	<p>Applies when two (2) or more private passenger or light commercial vehicles are insured by this Company, and are principally operated by an insured, their spouse, or their children, providing:</p> <ul style="list-style-type: none"> • All principal operators live in the same household, • All vehicles are owned or leased by the insured, their spouse, or children, • Vehicles must carry road coverages (TPL, AB, DCPD), • Only the private passenger vehicle qualifies for the discount <p>NOTE:</p> <ul style="list-style-type: none"> • MVD is ineligible if genNow! Discount applies. • MVD is eligible immediately upon cohabitation when two people enter into a common-law relationship.
Operator Restrictions	<p>The Operator may not have any record of:</p> <ul style="list-style-type: none"> • At-fault accident(s) warranting surcharge, • Three (3) or more minors, a major or serious/criminal code conviction record in the past three (3) years.
Eligible Coverages	<p>Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision, and the Collision portion of All Perils coverage.</p>
Ineligible Coverages	<p>Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)</p>
Eligible Vehicle Types	Private Passenger Vehicles only
Ineligible Vehicle Types	<p>Miscellaneous Vehicles, including Antique or Classic Commercial Vehicles</p>
Eligible Classes	Private Passenger Classes: 01, 02, 03, 07, 08, 09, 10, 11, 12, 13, 18 or 19
Ineligible Classes	<p>Private Passenger Classes: 05, 06 or rated with the Special Farmers Discount All Miscellaneous Classes All Commercial Classes</p>
Eligible Driving Records	All Driving Records
Ineligible Driving Records	None.

Multi-Vehicle Support Discount

This discount applies to households with a miscellaneous vehicle in addition to a farm, residential, or automobile policy.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	30%
Conditions	Applies to miscellaneous vehicles of an insured, where the Named Insured has: <ul style="list-style-type: none"> • A farm or residential property policy with this Company in good standing, or • A private passenger automobile with at least one (1) vehicle carrying mandatory road coverage, and • All policies are at the same address.
Operator Restrictions	The Operator may not have any record of: <ul style="list-style-type: none"> • At-fault accident(s) warranting surcharge, • Three (3) or more minors, a major or serious/criminal conviction record in the past three (3) years.
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage All Perils, Collision, Comprehensive and Specified Perils
Ineligible Coverages	Optional Increased Accident Benefits All Endorsements (OPCF's and FMCF's)
Eligible Vehicle Types	Antique, Classic, All Terrain, Off-Road, Motorcycles and Motorized Snow Vehicles.
Ineligible Vehicle Types	Private Passenger Automobiles, Motorhomes, Trailers, Camper Units and Commercial Vehicles
Eligible Classes	Miscellaneous Classes: 21, 22, 23, 24, 25, 26, 50, 67 Private Passenger Classes used for Misc.: 01, 02, 03
Ineligible Classes	Private Passenger Classes: 05, 06, 10, 11, 12, 13, or rated with the Special Farmers Discount Miscellaneous Classes: 31, 66 Commercial Classes
Eligible Driving Records	All Driving Records
Ineligible Driving Records	None.

Partial Commute Discount

This discount applies for short or partial commuting distance.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	5%
Conditions	Applies to a vehicle rated in any territory except Territory 1, used to commute to school or work, providing: <ul style="list-style-type: none"> • The distance is five (5) km or less one-way, or • The commute is three (3) days or less per week.
Operator Restrictions	The operator may not have any record of: <ul style="list-style-type: none"> • At-fault accident(s) warranting surcharge, • Three (3) or more minors, a major or serious/criminal code conviction record in the past three (3) years.
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision, and the Collision portion of All Perils
Ineligible Coverages	Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Eligible Vehicle Types	Private Passenger Vehicles only.
Ineligible Vehicle Types	All Miscellaneous Vehicles All Commercial Vehicles
Eligible Classes	Private Passenger Class 02, 03 including subject to Long Distance Surcharge
Ineligible Classes	All other Private Passenger Classes: 01, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18, 19, and rated with the Special Farmers Discount Miscellaneous Classes Commercial Classes
Eligible Driving Records	All Driving Records
Ineligible Driving Records	None.

Property Insured Discount

This discount applies to policyholders with multiple policies covering property in addition to the automobile policy. The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	15% Personal / 10% Commercial or MISC.
Conditions	Where the Named Insured has a: <ul style="list-style-type: none"> • Commercial or farm property policy with this Company, the discount applies to commercial vehicles, • Residential or farm property policy with this Company, the discount applies to personal vehicles, providing: <ul style="list-style-type: none"> ○ All vehicles are owned or leased by the insured, their spouse, their parents, or their children, ○ All operators live in the same insured household, ○ Residential policy is the primary residence of a Homeowner's, Farm Owner's, Condominium, or Tenant's Package in good standing
Operator Restrictions	The operator may not have any record of: <ul style="list-style-type: none"> • At-fault accident(s) warranting surcharge • Three (3) or more minors, a major or serious/ criminal code conviction record in the past three (3) years.
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision, and the Collision portion of All Perils
Ineligible Coverages	Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Eligible Vehicle Types	Private Passenger Vehicles Motorhomes, Trailers, and Camper Units Light Commercial
Ineligible Vehicle Types	Antique or Classic Vehicles, ATV's, Motorcycles, Mopeds, or Motorized Snow Vehicles Commercial Vehicles other than Light Commercial
Eligible Classes	All Private Passenger Classes: 01, 02, 03, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18 and 19, including rated with the Special Farmers Discount Miscellaneous Class 66 Commercial Classes 35, 36, and 43
Ineligible Classes	Miscellaneous Classes 21, 22, 23, 24, 25, 26, 31, 50, and 67 Commercial Classes: 33, 34, 42, 44, 45, 46, 52, 61, 62, 75, and 79

Eligible Driving Records	All Driving Records
Ineligible Driving Records	None.

Retiree Discount

This discount applies to retired drivers.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	10%
Conditions	<p>Applies to a vehicle where the Principal Operator:</p> <ul style="list-style-type: none"> • Is retired and <ul style="list-style-type: none"> ○ Does not earn or receive income from any office or employment; ○ Is not engaged in any professional occupation; ○ Is not operating a business; ○ Has not been employed for twenty-six (26) weeks or more in the last fifty-two (52) weeks, AND • Is age sixty-five (65) or older, or in receipt of a pension under the Canada Pension Plan or the Quebec Pension Plan; or in receipt of a pension registered under the <i>Income Tax Act, Canada</i>.
Operator Restrictions	There are no restrictions.
Eligible Coverages	Standard Accident Benefits
Ineligible Coverages	Third Party Liability (BI & PD) Increased Optional Accident Benefits Uninsured Automobile Direct Compensation Property Damage All Perils, Collision, Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Eligible Vehicle Types	Private Passenger Vehicles and Motorhomes
Ineligible Vehicle Types	Antique and Classic Vehicles, All Terrain, Motorcycles, Mopeds, Motorized Snow Vehicles, Trailers, & Camper Units All Commercial Vehicles.
Eligible Classes	Private Passenger classes 01, 02, and 03 Miscellaneous class 66
Ineligible Classes	Private Passenger classes: 05, 06, 07, 08, 09, 10, 11, 12, 13, 18, 19 and rated with the Special Farmers Discount Miscellaneous classes 21, 22, 23, 24, 25, 26, 31, 50, and 67 Commercial Classes.
Eligible Driving Records	All Driving Records
Ineligible Driving Records	None.

Special Farmers Discount

If the named insured is a farmer and the vehicle is not operated for any occupation other than farming, Special Farmers rates apply. The following chart explains all conditions that must be met:

Discount Percentage	Deduct 35% for: <ul style="list-style-type: none"> • Third Party Liability (BI&PD), • Accident Benefits, • Uninsured Automobile, • Direct Compensation – Property Damage • Collision, and the Collision portion of All Perils 	Deduct 30% for: <ul style="list-style-type: none"> • Comprehensive/Specified Perils
Conditions	<p>The Special Farmers rate applies to farmers, excluding farm labour, sharecroppers, part-time workers, or retired farmers.</p> <p>NOTE: If a Farmer owns a light truck and no private passenger automobile, the truck shall be rated as a private passenger automobile, or a Class 33; whichever rate is higher. If a Farmer owns a light truck in addition to a private passenger vehicle and both are insured with this Company, the farm truck shall be rated as a Class 33 (provided the risk qualifies).</p>	
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Specified Perils, Comprehensive Collision, and the Collision portion of All Perils	
Ineligible Coverages	Optional Increased Accident Benefits All Endorsements (OPCF's and FMCF's)	
Eligible Vehicle Types	Private Passenger Vehicles and Light Commercial Vehicles	
Ineligible Vehicle Types	Miscellaneous Vehicles Heavy Commercial Vehicles	
Eligible Classes	Private Passenger Classes: 03, 08, 09, 12, 13 and 19 if annual mileage is 16,000km or less	
Ineligible Classes	Private Passenger Classes: <ul style="list-style-type: none"> • 03, 08, 09, 12, 13 and 19 if annual mileage is greater than 16,000km • 01, 02, 05, 06, 07, 10, 11 and 18. Miscellaneous Classes Commercial Classes	
Eligible Driving Records	All driving records	

Ineligible Driving Records	None.
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Student Away from Home Discount

This discount applies to students attending a school away from home.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	The percentage for this discount varies based on the distance the student is away from home.	
	If the student is...	Then the discount is...
	< than 150 km from home	35%
	150 km or > from home	60%
Conditions	Applies to a vehicle where the Occasional Operator does not have year-round access, providing: <ul style="list-style-type: none"> The Operator attends a school and resides away from the home, and The vehicle does not accompany them. 	
Operator Restrictions	The Operator may not have any record of: <ul style="list-style-type: none"> At-fault accident(s) warranting surcharge, Three (3) or more minors, a major or serious/criminal code conviction record in the past three (3) years. 	
Eligible Coverages	Third Party Liability (BI & PD), Accident Benefits, Uninsured Automobile, Direct Compensation Property Damage, Collision, and the Collision portion of All Perils	
Ineligible Coverages	Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)	
Eligible Vehicle Types	Private Passenger Vehicles only.	
Ineligible Vehicle Types	Miscellaneous Vehicles Commercial Vehicles	
Eligible Classes	Private Passenger Occasional Operator Classes: 05, 06	
Ineligible Classes	Private Passenger Principal Operator Classes: 01, 02, 03, 07, 08, 09, 10, 11, 12, 13, 18 and 19. Miscellaneous Classes Commercial Classes	
Eligible Driving Records	All Driving Records	
Ineligible Driving Records	None.	

Trailmaster Discount

This discount applies to motorized snow vehicle(s) operated by experienced drivers.


The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	15%
Conditions	Applies to motorized snow vehicles with a signed declaration FMDF01 acknowledging the OPCF 32 is not required: <ul style="list-style-type: none"> • Applicant has owned a motorized snow vehicle for past five years consecutively, • All Operators are forty (40) years of age or older, • No accidents or claims in the past six (6) years for any Operator.
Operator Restrictions	The Operator may not have any record of: <ul style="list-style-type: none"> • At-fault accidents warranting surcharge, • Three (3) or more minors, a major or serious/criminal code conviction record in the past three (3) years.
Eligible Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision and the Collision portion of All Perils
Ineligible Coverages	Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Eligible Vehicle Types	Motorized Snow Vehicles
Ineligible Vehicle Types	All Private Passenger Vehicles All Commercial Vehicles Antiques, Classics, All-Terrain Vehicles, Off-Road Vehicles, Motorcycles, Mopeds, Motorhomes, Trailers, and Camper Units
Eligible Classes	Miscellaneous Class 50
Ineligible Classes	Private Passenger Classes: 01, 02, 03, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18, 19 or rated with the Special Farmers Discount Miscellaneous Classes: 21, 22, 23, 24, 25, 26, 31, 66, 67 Commercial Classes
Eligible Driving Records	Driving Records 3 or higher
Ineligible Driving Records	Driving records 0, 1, 2

Winter Tire Discount

This discount applies to vehicles with winter tires.

The following chart describes the discount and explains all conditions that must be met:

Discount Percentage	2.5%
Conditions	<p>Applies to a vehicle equipped with four (4) winter tires installed during the winter season (November – April).</p> <p>The tires must bear the Transport Canada approved “winter tire” designation.</p>  <p>A copy of purchase receipt may be required to validate winter tire specification, and/or a copy of service receipt may be required on an annual basis to validate seasonal installation.</p>
Operator Restrictions	There are no restrictions.
Eligible Coverages	Third Party Liability (BI & PD), Accident Benefits, Uninsured Automobile, Direct Compensation Property Damage, Collision, and the collision portion of All Perils coverage.
Ineligible Coverages	Optional Increased Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF’s and FMCF’s)
Eligible Vehicle Types	Private Passenger Vehicles only.
Ineligible Vehicle Types	All Miscellaneous Vehicles All Commercial Vehicles
Eligible Classes	Private Passenger Classes, including rated with the Special Farmers Discount: 01, 02, 03, 07, 08, 09, 10, 11, 12, 13, 18 and 19
Ineligible Classes	Private Passenger Classes 05 and 06 Miscellaneous Classes Commercial Classes
Eligible Driving Records	All Driving Records
Ineligible Driving Records	There are no restrictions.

Surcharges

Introduction

This section outlines when surcharges apply.

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Accident Surcharge

This surcharge applies to vehicles with more than one (1) at-fault accident. The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	The percentage for this surcharge varies based on the number of at-fault accidents.	
	Number of At-Fault Accidents*	Surcharge
	2	20%
	3	30%
	Each Additional	15%
Conditions	<p>Applies to a vehicle, or one it has been substituted for, that has more than one at-fault accident within the past thirty-six (36) months.</p> <p>If the driver with the accident surcharge is rated as the Principal Operator of more than one vehicle, apply the surcharge to the highest rated vehicle on the policy.</p> <p>*An accident that was protected under Protection Plus Endorsement (FMCF01) is not considered.</p>	
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision and the Collision portion of All Perils	
Non-applicable Coverages	Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)	
Applicable Vehicle Types	Private Passenger Vehicles Commercial Vehicles Miscellaneous Vehicles: Classics, Antique, Motorized Snow Vehicles, All-Terrain Vehicles, Off-Road Vehicles, Motorcycles, Motorhomes, Trailers, and Camper Units	
Non-applicable Vehicle Types	There are no non-applicable vehicle types.	
Applicable Classes	All Private Passenger Classes, including those used for Miscellaneous Classes All Commercial Classes Miscellaneous Classes: 21, 22, 23, 24, 25, 26, 31, 50, 66, 67	
Non-applicable Classes	There are no non-applicable classes.	
Applicable Driving Records	All Driving Records	
Non-applicable Driving Records	None	

Commercial Miscellaneous Surcharge

This surcharge applies to miscellaneous vehicles with a commercial exposure.

The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	25%
Conditions	Applies to any miscellaneous vehicle that is being used as part of a business or commercial operation.
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Comprehensive and Specified Perils Collision All Perils
Non-applicable Coverages	Optional Accident Benefits All Endorsements (OPCF's and FMCF's)
Applicable Vehicle Types	Miscellaneous Vehicles: Motorized Snow Vehicles, All-Terrain Vehicles, Utility-Terrain Vehicles, Side by Side Vehicles, Off-Road Vehicles
Non-applicable Vehicle Types	Private Passenger Vehicles Commercial Vehicles Miscellaneous Vehicle: Classics, Antique, Motorcycles, Motorhomes, Trailers, and Camper Units
Applicable Classes	Miscellaneous Classes: 24, 25, 26, 50
Non-applicable Classes	All Private Passenger Classes All Commercial Classes Miscellaneous Classes: 21, 22, 23, 31, 66, 67
Applicable Driving Records	All Driving Records
Non-applicable Driving Records	None

Conviction Surcharge

This surcharge applies to operators with a conviction record.

The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	The percentage for this surcharge varies based on the class of business, type, and number of convictions.		
	A conviction of...	...will be surcharged...	...and each subsequent will be surcharged...
	Criminal / Serious	100% on first	+100%
	Major	50% on first	+50%
	Minor (Misc. & IRCA)	25% on third	+20%
Conditions	<p>The surcharge applies to a driver's rate if they have been convicted of minor, major, or serious/criminal code convictions in the preceding thirty-six (36) months.</p> <p>If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered one (1) conviction.</p> <p>If more than one Compulsory Automobile Insurance Act (CAIA) or Motor Vehicle Accident Claim Act (MVACA) conviction relates to the same occurrence, only the one (1) that develops the highest surcharge shall be used.</p> <p>If the driver with the conviction surcharge is rated as the Principal Operator of more than one (1) vehicle, apply the surcharge to the highest rated vehicle.</p>		
Applicable Coverages	<p>Third Party Liability (BI & PD)</p> <p>Accident Benefits</p> <p>Uninsured Automobile</p> <p>Direct Compensation Property Damage</p> <p>Collision and the collision portion of All Perils</p>		
Non-applicable Coverages	<p>Optional Accident Benefits</p> <p>Comprehensive and Specified Perils</p> <p>All Endorsements (OPCF's and FMCF's)</p>		
Applicable Vehicle Types	<p>Private Passenger Vehicles</p> <p>Commercial Vehicles</p> <p>Miscellaneous Vehicles, except Antique</p>		
Non-applicable Vehicle Types	<p>Miscellaneous Vehicles: Antique</p>		
Applicable Classes	<p>All Private Passenger Classes, including used for Miscellaneous</p> <p>All Commercial Classes</p> <p>Miscellaneous Classes: 21, 22, 23, 24, 25, 26, 31, 50, 66</p>		

Non-applicable Classes	Miscellaneous Classes: 67
Applicable Driving Records	All Driving Records
Non-applicable Driving Records	None

Gravel, Sand, Stone, or Earth Surcharge

This surcharge applies to the commercial class that hauls gravel, sand, stone, or earth:

Surcharge Percentage	100%
Conditions	Applies to the commercial class that hauls gravel, sand, stone, or earth.
Applicable Coverages	Collision or All Perils (Collision portion only)
Non-applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Applicable Vehicle Types	Light and Heavy Commercial Vehicles Trailers
Non-applicable Vehicle Types	Private Passenger Automobiles Miscellaneous Vehicles (except trailers)
Applicable Classes	All Commercial classes
Non-applicable Classes	All Private Passenger Classes All Miscellaneous Classes
Applicable Driving Records	All Driving Records
Non-applicable Driving Records	None

Incidental Radius Surcharge

The surcharge is to recognize the increased exposure from operations infrequently or incidentally extending beyond the standard allowed radius of operations. This surcharge is not intended to be a substitute for the risk classification system, so operation extending beyond specified frequency or radius must be rated to higher applicable rate class. The Company reserves the right to require the vehicle be rated at the appropriate class and not apply this surcharge, at its discretion.

This Incidental Radius Surcharge will apply to any vehicle occasionally or incidentally operating beyond the standard radius (30km for class 33/34, 80km otherwise) for class 33-47 risks, (excluding truckmen classes). The Incidental Radius Surcharge will not apply if it would result in a higher premium than going to a higher rated class.

Surcharge Percentage	Permitted Radius	Incidental Radius	# Of Trips per year	Radius Surcharge						
	Up to 30kms*	Up to 80km	Max 12	10%						
	Up to 30kms*	81-160km	Max 12	25%						
	Up to 30kms*	161km or more	N/A	N/A						
	Up to 80km	Up to 160km	Max 12	10%						
	Up to 80km	161km or more	Max 12	25%						
	<p>*Up to 30km Permitted Radius is applicable to Classes 33/34 Canadian Incidental Radius Surcharge Table**</p> <p>Incidental Operations into the United States of America</p> <table border="1"> <thead> <tr> <th>Days/Year operating in the US</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>1-12</td> <td>10%</td> </tr> <tr> <td>13-24</td> <td>25%</td> </tr> </tbody> </table> <p>**Maximum distance into the US is 80kms or 50 miles</p> <p>NOTE:</p> <ul style="list-style-type: none"> Above is applicable on a single vehicle basis or overall operational basis. Risks operating beyond the maximum standard radius and not included above should be rated as "Truckmen Class". On a single vehicle if both the US & Canadian Radius Surcharge applies, then apply only the higher rated surcharge. If the premium with the lower rating class is higher than going to a higher rating class, the higher rating class can be used. 					Days/Year operating in the US	Applicable Surcharge	1-12	10%	13-24
Days/Year operating in the US	Applicable Surcharge									
1-12	10%									
13-24	25%									
Conditions	<p>Refer to IRCA Special Rating Rule #5 – Radius of operation 80 kms. Vehicles rated as Heavy that are regularly used beyond a radius of 80 kms must be classified as Truckmen and rated accordingly. Such "regular" use shall be defined as more than twelve (12) trips per annum (6 trips on a 6month policy) beyond the indicated radius.</p> <p>Refer to the <u>Standard Radius of Operation</u> definition</p>									

	NOTE: If the <u>Seasonal Delivery Surcharge</u> is applicable, apply only the Seasonal Delivery Surcharge and not the Incidental Radius Surcharge.
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision and All Perils (Collision portion only)
Non-applicable Coverages	Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Applicable Vehicle Types	Commercial Vehicles
Non-applicable Vehicle Types	Private Passenger Vehicles Miscellaneous Vehicles
Applicable Classes	Commercial Classes: 33-47
Non-applicable Classes	All Private Passenger Classes and rated with the Special Farmers Discount All Miscellaneous Classes Heavy Commercial Classes: 52, 61, 62
Applicable Driving Records	All Driving Records
Non-applicable Driving Records	None

Livestock Surcharge

This surcharge applies to those commercial classes that own livestock:

Surcharge Percentage	40%
Conditions	Applies to the commercial class that hauls owned livestock within a four hundred (400) km radius from the risk location.
Applicable Coverages	Collision or All Perils (Collision portion only)
Non-applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Applicable Vehicle Types	Light and Heavy Commercial Vehicles Trailers
Non-applicable Vehicle Types	Private Passenger Automobiles Miscellaneous Vehicles (except trailers)
Applicable Classes	All Commercial classes
Non-applicable Classes	All Private Passenger Classes All Miscellaneous Classes
Applicable Driving Records	All Driving Records
Non-applicable Driving Records	None

Long Distance Commute Surcharge

This surcharge applies to vehicles used for longer commutes.

The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	The percentage for this surcharge varies based on the distance the Principal Operator commutes one way to work or school:	
	If the commute is...	Then the surcharge is...
	> 49kms up to 75kms	5%
	> 76 kms	10%
Conditions	Applies to a vehicle used to commute to school or work, providing: <ul style="list-style-type: none"> The distance is forty-nine (49) km or greater (one way). 	
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision, and the Collision portion of All Perils	
Non-applicable Coverages	Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)	
Applicable Vehicle Types	Private Passenger Vehicles Trailers and Camper Units	
Non-applicable Vehicle Types	Commercial and Recreational Vehicles	
Applicable Classes	Private Passenger and Miscellaneous using Private Passenger Classes: 03, 08, 09, 10, 11, 12, 13, 18, and 19	
Non-applicable Classes	Private Passenger Classes: 01, 02, 07 and rated with the Special Farmers Discount All Miscellaneous Classes All Commercial Classes	
Applicable Driving Records	All Driving Records	
Non-applicable Driving Records	None	

Motorcycle Type Surcharge

This surcharge applies to certain motorcycle manufacturers and/or models.

The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	The percentage for this surcharge varies based on the coverage and manufacturer.		
		Harley Davidson	Manufacturer Models Listed in the Restricted Motorcycle/Off-Road Vehicle List
	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile	15%	N/A
	Direct Compensation Property Damage Collision / All Perils Comprehensive / Specified Perils	20%	80%
Conditions	No conditions.		
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage All Perils and Collision Comprehensive and Specified Perils		
Non-applicable Coverages	Optional Accident Benefits All Endorsements (OPCF's and FMCF's)		
Applicable Vehicle Types	Motorcycles		
Non-applicable Vehicle Types	Private Passenger Vehicles Commercial Vehicles Miscellaneous Vehicles: Antique, Classic, All-Terrain Vehicles, Off-Road Vehicles, Mopeds, Motorhomes, Trailers, and Camper Units		
Applicable Classes	Miscellaneous: 21, 22, 23		
Non-applicable Classes	All Private Passenger Classes All Commercial Classes Miscellaneous Classes: 24, 25, 26, 31, 50, 66, 67		
Applicable Driving Records	All Driving Records		
Non-applicable Driving Records	None		

Seasonal Delivery Surcharge

Seasonal Deliveries are those that occur during specific times of the year according to the nature of the farming operation. Otherwise, vehicles are largely immobile and used exclusively on farm property with limited public road exposure for the rest of the year. Rather than rate the primary farm use vehicle(s) with full Produce or Livestock class rates, a surcharge will be applied.

Surcharge Percentage	The percentage for this surcharge varies based on rating class.	
	Class 33	Class 34
	50%	100%
Conditions	<ul style="list-style-type: none"> • Applicable to Classes 33 & 34 (including trailers), • No more than twelve (12) trips/deliveries per year, • No more than 2,500 km in total delivery kms per year, and • Produce or Livestock must be owned. 	
Applicable Coverages	Third Party Liability (BI & PD)	
Non-applicable Coverages	Accident Benefits Uninsured Automobile Optional Accident Benefits Direct Compensation Property Damage All Perils and Collision Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)	
Applicable Vehicle Types	Private Passenger Automobiles Commercial Vehicles	
Non-applicable Vehicle Types	Antiques, Classics, Motorized Snow Vehicles, Motorcycles, Motorhomes, Trailers, and Camper Units	
Applicable Classes	Commercial classes: 33 and 34	
Non-applicable Classes	All Private Passenger Classes All Commercial Classes other than 33 and 34 All Miscellaneous Classes	
Applicable Driving Records	All Driving Records	
Non-applicable Driving Records	None	

Sport Bike Surcharge

This surcharge applies to motorcycles on the Sport Bike List.

The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	The percentage for this surcharge varies based on the operator's age and driving record.							
	Age	Driving Record						
		0	1	2	3	4	5	6
	16-18	246%	246%	246%	224%	224%	224%	224%
	19-20	224%	224%	224%	202%	202%	202%	202%
	21-22	188%	188%	188%	166%	166%	166%	166%
	23-24	166%	166%	166%	145%	145%	145%	145%
	25-29	138%	138%	138%	116%	116%	116%	116%
	30-34	115%	115%	115%	95%	95%	95%	95%
35+	75%	75%	75%	52%	52%	52%	52%	
Conditions	Applies to any motorcycle listed on the Sport Bike List.							
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage All Perils and Collision							
Non-applicable Coverages	Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)							
Applicable Vehicle Types	Motorcycles							
Non-applicable Vehicle Types	Private Passenger Vehicles Commercial Vehicles Antiques, Classics, All-Terrain & Off-Road Vehicles, Motorized Snow Vehicles, Motorhomes, Trailers, and Camper Units							
Applicable Classes	Miscellaneous Classes: 21, 22, 23							
Non-applicable Classes	All Private Passenger Classes All Commercial Classes Miscellaneous Classes: 24, 25, 26, 31, 50, 67							
Applicable Driving Records	All Driving Records							
Non-applicable Driving Records	None							

Three Wheel ATV Surcharge

This surcharge applies to three (3)-wheeled All Terrain and Off-Road Vehicles.

The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	30%
Conditions	Applies to an All-Terrain or Off-Road Vehicle with only three (3) wheels.
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision and collision portion of All Perils
Non-applicable Coverages	Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)
Applicable Vehicle Types	All-Terrain and Off-Road Vehicles
Non-applicable Vehicle Types	Private Passenger Vehicles Commercial Vehicles Antiques, Classics, Motorized Snow Vehicles, Motorcycles, Motorhomes, Trailers, and Camper Units
Applicable Classes	Miscellaneous classes: 24, 25, 26
Non-applicable Classes	All Private Passenger Classes All Commercial Classes Miscellaneous Classes: 21, 22, 23, 31, 50, 66, 67
Applicable Driving Records	All Driving Records
Non-applicable Driving Records	None

Underage Operator Surcharge

This surcharge applies to operators of commercial vehicles. The following chart describes the surcharge and explains all conditions that apply:

Surcharge Percentage	The percentage for this surcharge varies based on the type of operator, their age, and gender:			
		Age	Male	Female or Neutral
	Principal Operator	16-20	160%	80%
		21-24	90%	45%
	Occasional Operator	16-20	50%	25%
21-24		30%	15%	
Conditions	<p>Refer to IRCA Special Rating Rule #4 – the Company reserves the right to apply PPA Underage class if premium is higher. In all other cases, this surcharge will apply to any commercial vehicle operated by driver(s) under the age of twenty-five (25) years old. Only one (1) surcharge applies per vehicle or per driver:</p> <ul style="list-style-type: none"> • If Operator drives more than one (1) commercial vehicle, apply the surcharge to the highest rated vehicle, • If multiple Operators under one (1) commercial vehicle, apply the highest generated surcharge, • If multiple Operators and multiple commercial vehicles, apply the highest generated surcharge to the highest rated vehicle in descending order. 			
Applicable Coverages	Third Party Liability (BI & PD) Accident Benefits Uninsured Automobile Direct Compensation Property Damage Collision and the collision portion of All Perils			
Non-applicable Coverages	Optional Accident Benefits Comprehensive and Specified Perils All Endorsements (OPCF's and FMCF's)			
Applicable Vehicle Types	Light and Heavy Commercial Vehicles			
Non-applicable Vehicle Types	Private Passenger and Miscellaneous Vehicles			
Applicable Classes	Light Commercial Classes: 33, 35, 36, 43 Heavy Commercial Classes: 34, 42, 44, 45, 46, 52, 61,62			
Non-applicable Classes	All Private Passenger Classes and rated with the Special Farmers Discount All Miscellaneous Classes			
Applicable Driving Records	All Driving Records			
Non-applicable Driving Records	None			

Private Passenger Automobiles

Introduction

This section describes general underwriting rules and guidelines for the Private Passenger Automobile Classes.

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Motor Vehicle Record and Insurance Record must be obtained

A motor vehicle record (MVR) must be obtained:

- On all Operators when a policy first comes into effect (new business),
- On any Operator involved in an accident at the next renewal,
- On any Operator at the Company or underwriter discretion.

An Auto Plus report, or equivalent verification of prior insurance history, must be obtained on all Operators at new business or when a new Operator is added to the policy.

Multiple Vehicle and Multiple Operators

Where there are an equal number of vehicles and Operators in the same household, each Operator must be assigned as a Principal Operator to a vehicle.

The following chart describes how to designate Principal Operators when there are multiple vehicles and/or drivers:

Number of Vehicles	Number of Operators	Designate Principal Operator
One (1)	Two (2) or more	The Operator that generates the most premium.
Two (2) or more	Equals or exceeds the number of vehicles	Each vehicle must have a different Operator assigned.

The class and driving record for a Principal Operator will be determined:

- In combination with Secondary Operator(s), and
- Independently from any Occasional Operator(s).

NOTE:

If there are Operator(s) under age twenty-five (25), vehicle(s) must be written at the appropriate underage principal class (08, 09, 10, 11, 12, 13, 18 or 19 rates). Class 05/06 rates will only be accommodated if it can be clearly established the underage operator does not have primary access to the vehicle(s) and is only an Occasional Operator (e.g., student who does not drive to school under any circumstances).

The Company reserves the right to charge premium based on the highest exposure.

Multiple Occasional Operators

The following chart describes how to rate multiple occasional operators:

If there...	then...
Is a single vehicle	Charge only one underage class, either 05 or 06, whichever generates the highest premium.
More vehicles than Occasional Operators	The highest rated Occasional Operator should be assigned to the highest rated vehicle, until all Occasional Operators have been assigned to a vehicle.

More Occasional Operators than vehicles	The highest rated Occasional Operator should be assigned to the highest rated vehicle, until all vehicles have had an Occasional Operators assigned. Remaining Occasional operators should be assigned as secondary operators.
---	--

Operators in Graduated License Program

Any driver in the graduated licensing program must be disclosed. The date of obtaining the G1, G2 and G license will be required to ensure rated appropriately and to establish the correct driving record and discount. A photocopy of the G license should be forwarded to the Company.

A G1 licensed driver will not be rated as an occasional or secondary operator until passing their first road test and obtaining G2 level. Regardless of rating, a G1 licensed driver operating an insured vehicle or residing in the household must be reported to the Company by the agent/broker or insured.

The following chart describes how to rate a graduated license driver:

If the driver holds a class...	and is...	then...
G1	Occasional/Secondary Operator without accident record	Not ratable
	Occasional/Secondary Operator with accident record	Factor accident(s) into driving record of Principal Operator
	Registered owner of vehicle	Rate as the Principal Operator*
G2 or G	Principal, Occasional, or Secondary operator	Rate as of the date they passed the basic road test for G2 license.

*An exception can be made if there is another licensed driver in the household who is not a Principal Operator on any other vehicle. Please refer to the Company.

PPA Rating Classes

Introduction

Rating classification is based on the operators and how the vehicle is used.

The factors that go into Rating class include:

- Number and type of operators (Principal, Secondary and Occasional),
- Age, gender, and civil status of each Operator,
- Use of the vehicle.

Rating Class is to be used in conjunction with driving records for premium determination.

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Quick Reference Guide: Rating Classification Considerations

The following chart provides a quick method of determining the rating classification. Answer the following questions in order, the first yes answer is the correct rating class.

If the Principal operator is...	...then the Class is...
Female or neutral gender age 21 to 24	19
Female or neutral gender age 21 or younger	18
Single male age 23 or 24	13
Single male age 21 or 22	12
Single male age 19 or 20	11
Single male age 16, 17 or 18	10
Married male age 21 to 24, living with spouse	09
Married male under 21 years of age, living with spouse	08
If the vehicle is used...	...then the Class is...
For business > 5000km annual usage	07
For commute > 24km one-way or Annual mileage > 30,000km or Two or more drivers or For partial ($\leq 25\%$) business usage up to a maximum of 5000km annually.	03
For commuting 24km one-way or less, or Annual mileage > 16,000km	02
For strictly pleasure use	01
If occasional operators under 25 of age...	...then add Class...
Female or neutral gender	05
Male gender	06

Class 01

Principal Operator is twenty-five (25) years of age or older

- No more than one (1) Secondary Operator
- No more than two (2) Occasional Operators, who must be separately rated as class 05 or 06
- All Principal and Secondary Operators must have a valid operator's license for the past three (3) years
- Strictly pleasure use, excluding commuting to and from work or school
- Average and anticipated mileage 16,000 km or less per annum.

Class 02

Principal Operator is twenty-five (25) years of age or older

- No more than one (1) Secondary Operator per vehicle
- No more than two (2) Occasional Operators, who must be separately rated as class 05 or 06
- Pleasure use, including commuting to and from work or school no more than twenty-four (24) km one way
- Business use excluded, except for cleric
- Average and anticipated mileage not exceeding 30,000 km per annum.

Class 03

Principal Operator is twenty-five (25) years of age or older

- Occasional Operator(s) must be separately rated as class 05 or class 06
- Pleasure use, including commuting to and from work or school
- Business use excluded, except for cleric or partial business usage of $\leq 25\%$, up to a maximum of 5,000 km annually.

Class 05

Occasional Operator under twenty-five (25) years of age

- Identified on driver's license as either gender female "F" or neutral "X"
- Principal Operator must be rated Class 01, 02, 03, 07.

Class 06

Occasional Operator under twenty-five (25) years of age

- Identified on driver's license as gender male "M"
- Principal Operator is rated Class 01, 02, 03, 07

Class 07

Principal Operator is twenty-five (25) years of age or older

- Occasional Operator(s) must be separately rated class 05 or class 06
- Business and pleasure use.

Class 08

Underage Principal Operator

- Identified on driver's license as gender male "M"
- Under twenty-one (21) years of age
- Residing with his spouse.

Class 09

Underage Principal Operator

- Identified on driver's license as gender male "M"
- Twenty-one (21), twenty-two (22), twenty-three (23), or twenty-four (24) years of age
- Residing with his spouse.

Class 10

Underage Principal Operator

- Identified on driver's license as gender male "M"
- Sixteen (16), seventeen (17) or eighteen (18) years of age.

Class 11

Underage Principal Operator

- Identified on driver's license as gender male "M"
- Nineteen (19) or twenty (20) years of age.

Class 12

Underage Principal Operator

- Identified on driver's license as gender male "M"
- Twenty-one (21) or twenty-two (22) years of age.

Class 13

Underage Principal Operator

- Identified on driver's license as gender male "M"
- Twenty-three (23) or twenty-four (24) years of age.

Class 18

Underage Principal Operator

- Identified on driver's license as either gender female "F" or neutral "X"
- Under twenty-one (21) years of age
- No spouse under twenty-five (25) years of age if identified on driver's license as gender male "M".

Class 19

Underage Principal Operator

- Identified on driver's license as either gender female "F" or neutral "X"
- Twenty-one (21), twenty-two (22), twenty-three (23) or twenty-four (24) years of age
- No spouse under twenty-five (25) years of age if identified on driver's license as gender male "M".

PPA Driving Records

Introduction

Driving Record is based on each drivers' number of years licensed and accident history for the period immediately preceding the effective date of application or renewal. The factors that go into driving record include:

- Number of years licensed,
- Number of years accident free, and
- Any period(s) of any license lapse or suspension.

Driving Record is to be used in conjunction with rating class for premium determination.

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Principal and Occasional Operators are independent

Driver Class 05 and 06 will be dealt with independently of the principal class to establish driving record.

Years Licensed – evidence of

The Applicant and/or Principal Operator will be credited with the driving record for which they have provided evidence of being licensed.

Acceptable evidence includes, but is not limited to:

- Copy of Driver's Abstract that would indicate the number of years licensed is equal to or greater than the driving record for which the applicant is applying if from outside Ontario; or
- Prior insurance carrier information as evidence of being licensed.

Years Licensed – New Residents

Newcomers to Ontario will be rated in accordance with the class of license assigned by the Ontario Ministry of Transportation.

- Full Class G licensed drivers will be eligible for a maximum Driving Record 3 if acceptable evidence of having prior insurance is provided.
- Class G2 licensed drivers will be eligible for a maximum Driving Record 1, if acceptable evidence of having prior insurance is provided.
- Class G1 licensed drivers will be eligible for a maximum Driving Record 0.

Newcomers from other provinces or the U.S.A. may be eligible up to Driving Record 30 if they produce a current letter of experience and/or current claims history report providing acceptable evidence of having been licensed, insured, and claims free. The following will not be considered:

- Learner's permit,
- International Driver's Permit, or
- License restricted to operating a motorcycle, motor scooter, motorette, or motorized snow vehicle only.

Number of Years Licensed – All Drivers

All drivers, including those progressing through the graduated licensing program will earn a driving record based on their accumulated number of years licensed experience.

If a new driver is accident free, has not been suspended or let their license lapse, and is not subject to a conviction surcharge, the driver is entitled to extra credit as follows:

- G1 experience will be recognized up to a maximum of one (1) year, regardless of length of time at that level.
- G2 level drivers with Driver Training Certification (DTC) that can provide evidence of successfully completing a certified driver education course (i.e., copy of driver's license history) are given a Driving Record 3*. Drivers at a Driving Record 3* after completing driver training will only progress to a Driving Record 4* when they are four (4) years licensed (and meet all other eligibility for a Driving Record 4*).

NOTE:

- Drivers can only progress one (1) Driving Record level per policy term unless they are progressing due to completion of DTC.

The following chart describes how to calculate number of years licensed for driving record of operators:

If driver license class is...	Then number of years licensed for driving record is...
First Attempt under Graduated License (including requalification)	
G1	0
G2	The sum of: <ul style="list-style-type: none"> • G1 period (max one (1) year) • G2 period
G	The sum of: <ul style="list-style-type: none"> • G1 period (max one (1) year) • G2 period • G period.
Subsequent Attempt(s) under Graduated License, or after expiry or lapse	
G1	0
G2 / G	Lowest # of years since date of: <ul style="list-style-type: none"> • G2 license was last obtained, • At-fault accident, • License reinstatement to a maximum of: <ul style="list-style-type: none"> ○ 1 if due to driving without insurance, misrepresentation, or driving convictions where suspension is twelve (12) months or longer, or ○ 3 if driving convictions where suspension is less than twelve (12) months.

Accident Rating in Driving Record

When establishing driving record, an at-fault accident arising out of the ownership, use or operation of a vehicle will be considered if it occurred within the six (6)-year period immediately preceding the date of application or renewal. Refer to [Accident – At-Fault](#) in the Definitions section of the manual.

An at-fault accident will affect the driving record for all coverages, e.g., a single-vehicle accident where only collision damage was paid out will still affect the rating for all other coverages such as Third Party Liability.

An at-fault accident which is minor will not affect the driving record, unless in the previous three (3) years, the operator/vehicle was involved in more than one (1).

Not-at-fault accidents are not considered.

Client(s) who purchase the Protection Plus Endorsement (FMCF01) are eligible to have their first at fault accident after the inception of the policy waived (not used to determine eligibility or rating). Refer to the [Protection Plus Endorsement \(FMCF01\)](#) for eligibility.

Accident Reallocation

Where an accident is being applied against a vehicle showing on a policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, accidents shall be re-assigned on the following basis:

- To a remaining vehicle with active mandatory coverage (i.e., not deleted or suspended), or
- To the vehicle that produces the highest premium where there is more than one (1) remaining vehicle, or
- Effective the date coverage on the original vehicle was deleted or suspended.

Conviction Rating in Driving Record

When establishing a driving record, a conviction will be considered if it:

- a. Occurred within the three (3) year period immediately preceding the date of application or renewal,
- b. A conviction can be minor, major, or criminal/serious code and would be subject to risk point calculation.

A conviction will affect the driving record for all coverages.

Client(s) who purchase the Minor Conviction Protection Endorsement (FMCF03) are eligible to have their first minor conviction after the inception of the policy waived (not used to determine eligibility or rating). Refer to the [Minor Conviction Protection Endorsement \(FMCF03\)](#) for eligibility.

All references to convictions in driving record means convictions not forgiven/protected under the Minor Conviction Protection Endorsement (FMCF03).

Previous Insurance History

To be eligible for the applicable driving record, all applicants must provide the full name, policy number and expiry date of the previous insurance carrier.

Where applicable, an auto plus report will be ordered to confirm the prior insurance experience and claims history. However, if the applicant cannot provide the prior policy information or an auto plus report is unavailable, any of the following may be considered satisfactory evidence of insurance:

- An original letter from a Fleet Insurer or the Company that was insured by the Fleet policy,
- An original letter from the Military or Self-Insurer,
- An original letter from a Government Insurer, or
- Any other evidence deemed satisfactory by the Underwriting Department.

Lapse in Insurance

A lapse in insurance coverage will not affect rating or risk classification unless the lapse occurred within the last six (6) years and;

1. The insured person was convicted of driving without insurance during the lapse;
2. The lapse resulted from a policy cancellation for non-payment of premium;
3. The lapse resulted from a license suspension because of a driving conviction;
4. The lapse resulted from the insured misrepresenting an accident(s) or conviction(s), which would have resulted in a higher premium.

Item #	Length of Lapse	Driving Record
2	Any lapse	5
3	Less than twelve (12) months	
	<ul style="list-style-type: none"> • Subject to Conviction Surcharge • Not subject to Conviction Surcharge 	3 4
	Twelve (12) months or more	1
1, 4	Any lapse	1

Administrative Driver's License Suspension

Administrative driver's license suspensions are documented driver's license suspensions for administrative or medical reasons. They are not connected to a driving offence conviction. They cannot be used in establishing the driving record.

NOTE:

Any alcohol or impaired-related suspension, including administrative suspensions, will be counted towards eligibility but not in rating. Driving Record is considered a rating item, so these are not included in establishing Driving Record.

Driving Record 30*

The following conditions must be met to qualify:

- a. The Principal Operator has held a valid operator's license for the preceding thirty (30) consecutive years without a license suspension
- b. The Principal Operator has been a named insured or a listed driver on an automobile insurance policy
- c. All Other Operators have held a valid license for ten (10) consecutive years without a license suspension
- d. No Applicant or Operator, in the past three (3) years, has had a policy cancelled for non-payment
- e. No Operator is subject to accident or conviction surcharge
- f. The risk is not considered a residual market risk
- g. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)
- h. No Operator, in the past six (6) years, may have been more than twenty five percent (25%) at fault in an accident against any vehicle

Upon Renewal, Driving Record 30* can be retained with the following revised criteria for item g.:

- g. No Operator in the past three (3) years may have more than two (2) convictions, and the combined total number of convictions for all operators cannot exceed two (2)

Any At-Fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	30*	6*
2 nd loss	6*	0* (may be declined)
3 rd loss	5* (may be declined)	meets decline rule
4 th loss	0* (meets decline rule)	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (All Operators)	With FMCF03	Without FMCF03
1 st Conviction	30*	30*
2 nd Conviction	30*	30*
3 rd Conviction	30*	4* (or 3* if there is a Conviction Surcharge being applied)
4 th Conviction	4* (or 3* if there is a Conviction Surcharge being applied)	4* (or 3* if there is a Conviction Surcharge being applied)

Driving Record 20*

The following conditions must be met to qualify:

- a. The Principal Operator has held a valid operator's license for the preceding twenty (20) consecutive years without a license suspension
- b. The Principal Operator has been a named insured or a listed driver on an automobile insurance policy
- c. All Other Operators have held a valid license for ten (10) consecutive years without a license suspension

- d. No Applicant or Operator, in the past three (3) years, has had a policy cancelled for non-payment
- e. No Operator is subject to accident or conviction surcharge
- f. The risk is not considered a residual market risk
- g. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)
- h. No Operator, in the past six (6) years, may have been more than twenty five percent (25%) at fault in an accident against any vehicle

Upon Renewal, Driving Record 20* can be retained with the following revised criteria for item g.:

- g. No Operator in the past three (3) years may have more than two (2) convictions, and the combined total number of convictions for all operators cannot exceed two (2)

Any At-Fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	20*	6*
2 nd loss	6*	0* (may be declined)
3 rd loss	5* (may be declined)	meets decline rule
4 th loss	0* (meets decline rule)	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (All Operators)	With FMCF03	Without FMCF03
1 st Conviction	20*	20*
2 nd Conviction	20*	20*
3 rd Conviction	20*	4* (or 3* if there is a Conviction Surcharge being applied)
4 th Conviction	4* (or 3* if there is a Conviction Surcharge being applied)	4* (or 3* if there is a Conviction Surcharge being applied)

Driving Record 10*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid license for the preceding ten (10) consecutive years without a license suspension
- b. The Principal Operator has been a named insured or a listed driver on an automobile insurance policy
- c. No Applicant or Operator, in the past three (3) years, has had a policy cancelled for non-payment
- d. No Operator is subject to accident or conviction surcharge
- e. The risk is not considered a residual market risk
- f. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)
- g. No Operator, in the past six (6) years, may have been more than twenty five percent (25%) at fault in an accident against any vehicle

Upon Renewal, Driving Record 10* can be retained with the following revised criteria for item f.:

- f. No Operator in the past three (3) years may have more than two (2) convictions, and the combined total number of convictions for all operators cannot exceed two (2)

Any at-fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	10*	6*
2 nd loss	6*	0* (may be declined)
3 rd loss	5* (may be declined)	meets decline rule
4 th loss	0* (meets decline rule)	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (All Operators)	With FMCF03	Without FMCF03
1 st Conviction	10*	10*
2 nd Conviction	10*	10*
3 rd Conviction	10*	4* (or 3* if there is a Conviction Surcharge being applied)
4 th Conviction	4* (or 3* if there is a Conviction Surcharge being applied)	4* (or 3* if there is a Conviction Surcharge being applied)

Driving Record 6*

The following conditions must be met to qualify:

- The Principal and Secondary Operators have held a valid license for the preceding six (6) consecutive years without a license suspension
- The Principal Operator has been a named insured or a listed driver on an automobile insurance policy
- No Applicant or Operator, in the past three (3) years, has had a policy cancelled for non-payment
- No Operator is subject to accident or conviction surcharge
- The risk is not considered a residual market risk
- No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)
- No Operator, in the past six (6) years, may have been more than twenty five percent (25%) at fault in an accident against any private passenger vehicle

Upon Renewal, Driving Record 6* can be retained with the following revised criteria for item f.:

- No Operator in the past three (3) years may have more than two (2) convictions, and the combined total number of convictions for all Operators cannot exceed two (2)

Any at-fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	6*	5*
2 nd loss	5*	0* (may be declined)
3 rd loss	0* (may be declined)	meets decline rule
4 th loss	meets decline rule	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (All Operators)	With FMCF03	Without FMCF03
1 st Conviction	6*	6*
2 nd Conviction	6*	6*
3 rd Conviction	6*	4* (or 3* if there is a Conviction Surcharge being applied)
4 th Conviction	4* (or 3* if there is a Conviction Surcharge being applied)	4* (or 3* if there is a Conviction Surcharge being applied)

Driving Record 5*

The following conditions must be met to qualify:

- a. The Principal Operator has held a valid license for the preceding five (5) consecutive years without a license suspension
- b. The Principal Operator has been a named insured or a listed driver on an automobile insurance policy
- c. No Operator is subject to accident or conviction surcharge
- d. The risk is not considered a residual market risk
- e. No Operator in the past three (3) years may have more than two (2) convictions
- f. No Operator in the past five (5) years may have been more than twenty five percent (25%) at fault in an accident against any private passenger vehicle

Driving Record 4*

The following conditions must be met to qualify:

- a. The Principal Operator has held a valid license for four (4) consecutive years within the preceding six (6) years
- b. The Principal Operator has been a named insured or a listed driver on an automobile insurance policy
- c. No Operator is subject to accident or conviction surcharge
- d. No Operator in the past four (4) years may have been more than twenty five percent (25%) at fault in an accident against any private passenger vehicle

Driving Record 3*

The following conditions must be met to qualify:

- a. The Named Insured and/or Principal Operator has held a valid operator's license for three (3) consecutive years within the preceding six (6) years
- b. No Operator in the past three (3) years may have been more than twenty five percent (25%) at fault in an accident against any private passenger vehicle

Driving Record 2*

The following conditions must be met to qualify:

- a. The Named Insured and/or Principal Operator has held a valid operator's license for two (2) consecutive years within the preceding six (6) years
- b. No Operator in the past two (2) years may have been more than twenty five percent (25%) at fault in an accident against any private passenger vehicle

Driving Record 1*

The following conditions must be met to qualify:

- a. The Named Insured and/or Principal Operator has held a valid operator's license for one (1) consecutive year within the preceding six (6) years
- b. No Operator in the past one (1) year may have been more than twenty five percent (25%) at fault in an accident against any private passenger vehicle

Driving Record 0*

The following condition must be met to qualify:

- a. The Operator(s) must hold a valid operator's license.

Commercial

Introduction

This section contains the rules, guidelines, and rates applicable to insurance with respect to Commercial Automobiles.

The underwriting guidelines are to be used in conjunction with [Commercial Rating Classes](#), and [Driving Records](#).

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Commercial Vehicle Operators Registration (CVOR)

Commercial vehicle operators in Ontario must have a valid Commercial Vehicle Operators Registration (CVOR) certificate and carry a copy. Information on the CVOR program is available on the Ontario Ministry of Transportation (MTO) website at: <http://www.mto.gov.on.ca>.

Refer to [Rules for Declining to Issue, Terminating or Refusing to Renew a Contract](#) and [Rules for Refusing to Provide or Continue Coverage](#) to determine risk acceptability.

Hauling for Others

Risks involving hauling for others cannot be written unless:

- Incidental to the applicant's farm operation, or
- The exclusive use of the vehicle is to transport farm products from the farm gate.

These risks will be endorsed limiting the goods transported to farm products.

High Risk Exposures

There are several risks which we feel have excessive loss potential, and others for which rates are not readily available and which we feel should be handled by those companies specializing in the particular class.

We feel that it is in the Applicants' and the Agent's/Broker's best interest to route such risks to the markets presently available to handle them.

Examples would be long haul trucking, courier services and risks requiring special filings with various government bodies.

Previous Commercial Insurance History

All applicants and drivers must provide the full name, policy number and expiry date of the previous insurance carrier for the prior three (3) years for the operation of a heavy commercial vehicle of the same type, weight, and class of use.

Where applicable, an Auto Plus report will be ordered to confirm the prior insurance experience and claims history. However, if the applicant cannot provide the prior policy information or an Auto Plus report is unavailable, any of the following may be considered satisfactory evidence of insurance:

- An original letter from a Fleet Insurer or the Company that was insured by the fleet policy,
- An original letter from the Military or Self-Insurer
- An original letter from a Government Insurer, or
- Any other evidence deemed satisfactory by the Underwriting Department.

Special Rating Rules

1.	All commercial type automobiles used for pleasure purposes only with a Gross Vehicle Weight of 4,500 kgs or less. Rate and Code as "Private Passenger".
2.	Deductibles: For minimum deductibles on commercial vehicles, please Refer to the Minimum Deductible Table in the 'Rules for Refusing to Provide or Continue Coverage' section of the manual.
3.	Farm Trucks – Retail/Wholesale Delivery – Many farmers have seasonal or occasional wholesale or retail delivery, (harvest/planting season), which normally would result in amending the class from

	<p>Farm Class 33 or 34 to Class 43, 45 or 46 (or other Classes) either for the full term or during the policy term.</p> <p>Seasonal Delivery – Deliveries that occur during specific times of the year according to the nature of the farming operation. Otherwise, vehicles are largely immobile and used exclusively on farm property with limited public road exposure for the rest of the year. Rather than rate the primary farm use vehicle(s) with full Produce or Livestock class rates, a surcharge will be applied. Refer to Seasonal Delivery Surcharge in the Surcharges section of the manual.</p> <p>NOTE: Section 4.2 of OPCF 27 excludes ‘commercial deliveries’; however, when the Seasonal Delivery Surcharge is applied to a class 33 vehicle carrying the OPCF 27, commercial deliveries’ is included.</p>
4.	Classes 33, 35, and 36 – Young Principal Operator. A vehicle that apparently qualifies for class 33, 35, or 36 but which is principally operated by a driver under the age of twenty-five (25) is to be rated as a private passenger vehicle if the rates are higher than the commercial vehicles rates. However, this provision will not apply if the Company also insures a private passenger vehicle that has the same Principal Operator as the commercial vehicle.
5.	Radius of operations over eighty (80) kms. Vehicles rated as Heavy that are regularly used beyond a radius of eighty (80) kms must be classified as Truckmen and rated accordingly. Such “regular” use shall be defined as more than twelve (12) trips per annum beyond the indicated radius. Refer to the Incidental Radius Surcharge .
6.	Exclusive Contract – A Truckman’s (Class 46) vehicles that are operated under contract exclusively for one party (excluding mail or milk transport) may be classified as owned and operated by that party if the vehicles are used within a radius of forty (40) kms.
7.	Tractors used to haul semi-trailers are rated as “H” for load capacity.
8.	Tractor without trailer. When a tractor is insured it is presumed that it will be used with one or more trailers. Accordingly, the trailer Third Party Liability premiums indicated (see “ trailers ”) must be charged even if no specific trailer is insured.
9.	Public Vehicle and Public Commercial Vehicle Certificate – Filing of public vehicle, public commercial vehicle or other motor carrier type filings in various provinces requires that the insuring company give at least thirty (30) days notice of cancellation or non-renewal of the insurance coverage. Because of this, any intent to not renew a contract or to cancel a contract mid-term should be given to the Company at least thirty-five (35) days in advance of the effective date of the cancellation so that this notice can be given. Thus, the insured will not be charged for a period of time when, in fact, they had no need for a contract.

IRCA Rating Classes

Introduction

Rating classification is based on the operators and how the vehicle is used.

The factors that go into rating class include:

- Number and type of operators (Principal, Secondary and Occasional),
- Age, gender, and civil status of each operator,
- Use of the vehicle.

Rating class is to be used in conjunction with driving records for premium determination.

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Artisan

Artisan designation applies to light commercial class vehicle (max 4,500 kg GVWR) used by skilled tradesmen such as carpenters, plumbers, electricians, etc. The artisan class reflects the limited use of the vehicle to transport tools-of-the-trade and small amounts of materials. An artisan vehicle is used solely for driving to and from a job site within the [Standard Radius of Operation](#), once at the job site the vehicle remains generally immobile during business hours except for the occasional errand and not used for any retail or wholesale delivery or any other business capacity.

A vehicle used to go to more than two locations (jobs/jobsites) in a day is not to be rated Class 35.

There is no pleasure use allowed. If there is any pleasure use, rating Class 36 will apply.

Vehicles that do not meet all the above criteria, is used more frequently for service calls, or has a higher exposure to loss should be rated otherwise (e.g., 36, 43, 44, or 45) and do not qualify for Class 35.

Where there is an underage operator on a light commercial vehicle, charge private passenger premiums for the highest rated automobile operated.

[Dual Purpose](#) – When a vehicle is used for commercial and pleasure use, PPV rates will be used if they are higher than the applicable commercial rates.

Delivery – Retail

Retail delivery is the class for delivery of goods directly to the final user/consumer.

Automobiles classified as 33, 34 and 35 should exclude retail delivery on the Certificate of Insurance.

Refer to [Standard Radius of Operation](#) definition and [Incidental Radius Surcharge](#).

Delivery – Wholesale

Wholesale delivery is the class for delivery of goods to retailers who are not the final user or consumer.

Automobiles classified as 33, 34, and 35 should exclude wholesale delivery on the Certificate of Insurance.

Refer to [Standard Radius of Operation](#) definition and [Incidental Radius Surcharge](#).

Farming

Commercial Farm Vehicles (class 33 and 34) apply only to vehicles used commuting from farm to farm, with limited public road exposure. The maximum driving radius from the risk location to surrounding farms owned or rented by the insured is thirty (30) kms. If there is travel outside this radius the [Seasonal Delivery Surcharge](#) could potentially be added (if the risk falls within the conditions of the surcharge). Class 33 and 34 may only be used if the annual mileage is 16,000 km or less.

There must be no retail or wholesale delivery of produce or animals to market; otherwise, regular commercial rates apply (i.e., Market Gardener, Feed Mill, Livestock, etc.). The vehicle must not be used for hauling for others.

Farm rates are low in order to reflect the minimal public road exposure anticipated. They are applicable only where the farm truck and private passenger automobiles are insured by the same Member Company, or where the truck is over 4500 kgs; otherwise, rate in the [Private Passenger Section](#).

Where there is a primary underage operator on a light commercial vehicle, charge private passenger premiums for the highest rated automobile operated. Refer to [Special Rating Rule #4](#).

Any risk that does not meet all the above criteria must not be classified as a Farm truck.

[Dual Purpose](#) – When a vehicle is used for farm and pleasure use, PPV rates will be used if they are higher than the applicable commercial rates.

Fishermen

Commercial Fishermen vehicle (class 33 and 34) applies only to vehicles used by full-time fisherman with no other gainful occupation, with limited public road exposure. The vehicle is generally parked, and immobile during the fishing operations. In order to use the Class 33 or 34, the fishermen must be on the vessel for a minimum of three (3) consecutive nights and a minimum of one hundred and twenty (120) nights per year. Class 33 and 34 may only be used if the annual mileage is 16,000 km or less.

There must be no retail or wholesale delivery or hauling for others.

Fishermen rates are low in order to reflect the minimal public road exposure anticipated. They are applicable only where the Light Commercial Truck and Private Passenger Automobile are insured by the same Member Company, or where the truck is over 4,500 kgs; otherwise, rate in the [Private Passenger Section](#).

Where there is an underage operator on a light commercial vehicle, charge private passenger premiums for the highest rated automobile operated.

Any risk that does not meet all the above criteria must not be classified as Fishermen.

[Dual Purpose](#) – When a vehicle is used for fisherman and pleasure use, PPV rates will be used if they are higher than the applicable commercial rates.

Funeral Director

Funeral Directors utilize different vehicles to provide cremation, burial, and funeral services.

1. Vans are used to transport the remains from hospital to funeral home. They may also be used for other general purposes connected to the operation (e.g., moving flowers between locations).
2. Hearse (coach) vehicles are used in the funeral procession to carry the deceased.
3. Private Passenger vehicles are used to shuttle loved ones between church, funeral parlor, and burial site.

The following lists vehicle restrictions that will not be written:

- a) Vehicles used for commercial purposes other than that of funeral services identified above,
- b) Vehicles rented or leased to others,
- c) Vehicles with passenger carrying capacity exceeding seven (7) people, in addition to the driver.

The [OPCF 6F Public Passenger Vehicles](#) – Combined Limit is included in the premiums for Private Passenger type Funeral Directors' Automobiles.

The OPCF 6F will be attached to the Certificate of Automobile insurance and immediately below the name of the endorsement will be inserted:

“Use of the insured vehicle as a Funeral Directors' Vehicle for transporting clients.”

Multiple Use (Dual Purpose)

When a vehicle is used for two or more types of business, premiums will be calculated using the highest applicable rating class.

When a light vehicle is used for commercial and pleasure use, private passenger rates will be used if they are higher than the applicable commercial rates.

This rule will be waived if we also insure the driver's private passenger rated vehicle.

Rating Classes

The following table identifies common commercial operations and assigns the rating class depending on if the vehicle is used for delivery.

Classes marked with a single asterisk (*) – see “[Rates & Rating Algorithm](#)”.

Classes marked with double asterisk (**) are to be referred to the Company prior to coverage being bound.

‘No Delivery’ includes a maximum two (2) service locations per day.

For Retail Delivery and Wholesale Delivery, see definition of ‘[Standard Radius of Operations](#)’, and ‘[Incidental Radius Surcharge](#)’.

Rating Classes Chart

Type of Use	Class Code					
	No Delivery (max 2 service locations/day)		Retail Delivery		Wholesale Delivery	
	L	H	L	H	L	H
**All Commercial Automobiles not specifically classified	36	44	43	45	36	44
Ambulances	Not Insurable					
Armoured Cars	Not Insurable					
Artisan	35	-	-	-	-	-
Bakeries and Distributors		-	-	44	45	44
Brewers & Distributors	-	-	45	45	45	45
Building Products	-	-	46	46	46	46
Butchers		-	43	43	52	52
**Caterers	-	-	43	45	43	45
Canteen Services (i.e., Coffee Trucks, Food Trucks, Chip Wagons)	Not Insurable					
Cement Block, Building Blocks & Brick	Not Insurable					
Cement Mixers (Mix-in Transit)	Not Insurable					
Chemical Products	Not Insurable					
Chip Wagons	Not Insurable					
**Cleaners & Dyers	-	-	44	45	44	45
Coal & Wood Dealers	-	-	44	44	44	44
Contractors - Excluding transportation of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum Products, Sand, Stone, Earth, Asphalt Refer to Artisan and Delivery Class notes	35	44	-	-	-	-
Courier Service	Not Insurable					
Cranes (Licensed Mobile)	Not Insurable					
Dairies & Distributors	-	-	44	45	44	45
**Delivery (Not Specifically Classified)	-	-	43	45	36	44
Explosive Manufacturers & Distributors	Not Insurable					
Express Companies	Not Insurable					
** Farm Buses - Used exclusively by the farmer for the transportation of his/her employees	See Farm Buses					
Farm Trucks (See Definition of " Farmers ")	33	34	-	-	-	-
Feed Mill	-	-	43	45	43	46
Fire Department Automobiles	Not Insurable					
Fishermen (See Definition of Fishermen)	33	34	-	-	-	-
Fish & Sea Food Distributors	-	-	43	45	46	46
Florist (See Definition of Artisan)	35	45	43	45	43	45
Fruit Dealers	-	-	-	-	46	46
Fuel Dealers (Coal & Wood)	-	-	44	44	44	44
Fuel Dealers (Petroleum Products)	Not Insurable					
** Funeral Directors Automobile						
- Service Van	35	-	-	-	-	-
- Hearse	75	-	-	-	-	-
- Private Passenger (pre-GLM algorithm)	07	-	-	-	-	-
Furniture Manufacturers & Distributors	Not Insurable					

Type of Use	Class Code					
	No Delivery (max 2 service locations/day)		Retail Delivery		Wholesale Delivery	
	L	H	L	H	L	H
Garbage Trucks	Not Insurable					
Gardeners & Horticulturists (See Definition of Artisan)	35	45	43	45	43	45
Gasoline Trucks	Not Insurable					
** Gravel, Sand, Stone, or Earth *	-	42	-	42	-	42
Greenhouse Operators (See Definition of Artisan)	35	45	43	45	43	45
Grocers	-	-	43	45	46	46
Hardware	-	-	43	45	43	45
Horticulturists (See Definition of Artisan)	35	45	43	45	43	45
Ice Cream Manufacturers, Distributors	Not Insurable					
**Ice Dealers	-	-	44	45	44	45
Interurban Trucks (See Truckmen)	-	-	-	-	-	-
Landscape Gardeners (See Definition of Artisan)	35	45	43	45	43	45
Laundries	Not Insurable					
**Livestock*						
Hauling Own Livestock only						
- within a radius of 160 kms	-	-	46	46	46	46
- within 161 - 400 km radius	-	-	62	62	62	62
Hauling Livestock for Others – (See Truckmen)						
Logging, Pulpwood, Woodchips	Not Insurable					
Lumber Dealers	Not Insurable					
Mail Trucks	Not Insurable					
Market Gardeners (See Definition of Artisan)	35	45	43	45	43	45
Meals - Home Delivery (Chinese Food, Pizza, etc.)	Not Insurable					
**Meat Packers	-	-	-	-	52	52
Messenger Service	Not Insurable					
Newspaper Delivery	Not Insurable					
Nurserymen (See Definition of Artisan)	35	45	43	45	43	45
Oil Drilling, Exploration & Seismograph	Not Insurable					
Parcel Delivery	Not Insurable					
Petroleum Products	Not Insurable					
Police Department Automobiles	Not Insurable					
Poultry Dealers	-	-	43	45	46	46
Produce Dealers	-	-	43	45	46	46
Public Service Automobiles	Not Insurable					
Radioactive Materials	Not Insurable					
Radio, T.V., Sales & Services	43	45	43	45	36	44
Road Construction & Maintenance, Graders, Snow Blowers and Ploughs, Street Sweepers, Tar Spreaders and like equipment specially designed and used for road construction and maintenance	Not Insurable					
Scrap (Paper, Rags or Metal)	Not Insurable					
Sewer Cleaning Equipment including Septic Tanks	Not Insurable					
Snow Vehicles	See Motorized Snow Vehicle Section					
Soft Drink Manufacturers & Distributors	Not Insurable					
Steel Manufacturers & Distributors	Not Insurable					
T.V., or Radio Sales & Service	43	45	43	45	36	44

Type of Use	Class Code					
	No Delivery (max 2 service locations/day)		Retail Delivery		Wholesale Delivery	
	L	H	L	H	L	H
Tow Trucks	<p style="text-align: center;">Not Insurable*</p> <p>*Except tow trucks written as part of garage auto liability policies and only while the related OAP 4 policy continues to be insured by this insurer. Class 43 applies.</p>					
**Truckmen - Not Specifically Classified						
Such Automobiles, other than those which carry mail or milk, operated under contract exclusively for one contractor, may be classed as if owned and operated by the contractor - 40 km radius restriction should apply in the policy.						
Operating within a 40 km Radius	-	-	46	46	46	46
Operating within an 80 km Radius*	-	-	52	52	52	52
Operating within a 160 km Radius*	-	-	61	61	61	61
Operating within 161 - 400 km Radius*	-	-	62	62	62	62
Operating within 401-750 km Radius*	Apply to the Company					
Operating over 750 km Radius*	Apply to the Company					
Operating outside Canada	Not Insurable					
Valet Service	Not Insurable					
Vegetable Dealers	-	-	43	45	46	46
Wrecking Contractors Trucks	Not Insurable					

IRCA Driving Records

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<u>Accident Rating in Driving Record</u>	190
<u>Allocation of At-fault Accidents</u>	190
<u>Clear Record</u>	190
<u>Administrative Driver’s License Suspension</u>	190
<u>Driving Record 6*</u>	191
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<u>Driving Record 0*</u>	193

Automobiles each develop own driving record

Each commercial automobile develops its own driving record.

Where an automobile is substituted for another, the newly substituted automobile assumes the driving record of the replaced automobile.

Where an additional automobile is acquired which is not a substitute for another, the newly acquired automobile should develop its own driving record.

Accident Rating in Driving Record

When establishing driving record, an at-fault accident arising out of the ownership, use or operation of a vehicle will be considered if it:

- a. Occurred within the six (6) year period immediately preceding the date of application or renewal
- b. Resulted in Third Party Liability (Bodily Injury or Property Damage), Accident Benefits, Direct Compensation – Property Damage, All Perils or Collision loss, meaning
 - a. An amount has been paid or would have been paid but for the existence of the Direct Compensation Property Damage Section of the [OAP 1](#); or
 - b. An amount is held as a loss reserve by an insurance company; or
 - c. A civil suit is pending against the Insured or Applicant.

At-fault accidents will affect the driving record for all coverages, e.g., a single-vehicle accident where only collision damage was paid out, will still affect the rating for all other coverages such as Third Party Liability.

Not-at-fault accidents are not considered.

Allocation of At-fault Accidents

Where an at-fault accident is being applied against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at-fault accident shall be re-assigned on the following basis effective the date coverage on the original vehicle was deleted or suspended:

- To a remaining vehicle with active mandatory coverage (i.e., not deleted or suspended)
- To the vehicle that produces the highest premium where there is more than one remaining vehicle.

Clear Record

Clear Driving Record is defined as:

- No accident involving the automobile or any automobile for which it has been substituted,
- Driver has operated a vehicle corresponding to the commercial class or one for which it has been substituted.

Administrative Driver's License Suspension

Administrative driver's license suspensions are documented driver's license suspensions for administrative or medical reasons. They are not connected to a driving offence conviction. They cannot be used in establishing the driving record.

NOTE:

Any alcohol or impaired-related suspension, including administrative suspensions, will be counted towards eligibility but not in rating. Driving Record is considered a rating item, so these are not included in establishing Driving Record.

Driving Record 6*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid operator's license for twenty (20) consecutive years and has held a license corresponding to the commercial class for the preceding six (6) years without a license suspension
- b. The Principal and Secondary Operators have operated a vehicle corresponding to the commercial class for the last six (6) years
- c. No Operator, in the past three (3) years, has had a policy cancelled for non-payment
- d. No Operator is subject to accident or conviction surcharge
- e. The risk is not considered a residual market risk
- f. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)
- g. No at-fault accident in the past six (6) years, against any Operator or vehicle corresponding to the commercial class

Upon Renewal, Driving Record 6* can be retained with the following revised criteria for item f.:

- f. No Operator, in the past three (3) years, may have more than two (2) convictions and the combined total number of convictions for all Operators cannot exceed two (2)

Any At-Fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	6*	5*
2 nd loss	5*	0* (refer to eligibility requirements)
3 rd loss	0* (refer to eligibility requirements)	meets decline rule
4 th loss	meets decline rule	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (all operators)	With FMCF03	Without FMCF03
1 st Conviction	6*	6*
2 nd Conviction	6*	6*
3 rd Conviction	6*	2*
4 th Conviction	2*	2*

Driving Record 5*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid operator's license for twenty (20) consecutive years and has held a license corresponding to the commercial class for the preceding five (5) years without a license suspension
- b. The Principal and Secondary Operators have operated a vehicle corresponding to the commercial class for the last five (5) years
- c. No Operator is considered Residual Market Risk
- d. No Operator, in the past three (3) years, has had a policy cancelled for non-payment
- e. No Operator is subject to accident or conviction surcharge
- f. The risk is not considered a residual market risk
- g. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)

- h. No at-fault accident in the past five (5) years, against any Operator or vehicle corresponding to the commercial class

Upon Renewal, Driving Record 5* can be retained with the following revised criteria for item g.:

- g. No operator, in the past three (3) years, may have more than two (2) convictions and the combined total number of convictions for all Operators cannot exceed two (2)

Any At-Fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	5*	0*
2 nd loss	0*	0* (refer to eligibility requirements)
3 rd loss	0* (refer to eligibility requirements)	meets decline rule
4 th loss	meets decline rule	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (all operators)	With FMCF03	Without FMCF03
1 st Conviction	5*	5*
2 nd Conviction	5*	5*
3 rd Conviction	5*	2*
4 th Conviction	2*	2*

Driving Record 4*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid operator’s license corresponding to the commercial class for the preceding four (4) years without a license suspension
- b. The Principal and Secondary Operators have operated a vehicle corresponding to the commercial class for the last four (4) years
- c. No Operator is considered Residual Market Risk
- d. No Operator, in the past three (3) years, has had a policy cancelled for non-payment
- e. No Operator is subject to accident or conviction surcharge
- f. No Operator, in the past three (3) years, may have more than two (2) convictions and the combined total number of convictions for all Operators cannot exceed three (3)
- g. No at-fault accident in the past four (4) years, against any Operator or vehicle corresponding to the commercial class

Upon Renewal, Driving Record 4* can be retained with the following revised criteria:

Any At-Fault accident(s) will affect the renewal driving record as shown in the chart below:

At-Fault Loss	With FMCF01	Without FMCF01
1 st Loss	4*	0*
2 nd loss	0*	0* (refer to eligibility requirements)
3 rd loss	0* (refer to eligibility requirements)	meets decline rule
4 th loss	meets decline rule	meets decline rule

Any conviction(s) will affect the renewal driving record as shown in the chart below:

Conviction (all operators)	With FMCF03	Without FMCF03
1 st Conviction	4*	4*
2 nd Conviction	4*	4*
3 rd Conviction	4*	2*)
4 th Conviction	2*	2*

Driving Record 3*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid operator's license corresponding to the commercial class for the preceding three (3) years
- b. The Principal and Secondary Operators have operated a vehicle corresponding to the commercial class for the last three (3) years
- c. No Operator is subject to accident or conviction surcharge
- d. No Operator, in the past three (3) years, may have more than two (2) conviction and the combined total number of convictions for all Operators cannot exceed three (3)
- e. No at-fault accident in the past three (3) years, against any Operator or vehicle corresponding to the commercial class

Driving Record 2*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid operator's license corresponding to the commercial class for the last two (2) years
- b. The Principal and Secondary Operators have operated a vehicle corresponding to the commercial class for the last two (2) years
- c. No at-fault accident in the past two (2) years, against any Operator or vehicle corresponding to the commercial class

Driving Record 1*

The following conditions must be met to qualify:

- a. The Principal and Secondary Operators have held a valid operator's license corresponding to the commercial class for the preceding one (1) year
- b. The Principal and Secondary Operators have operated a vehicle corresponding to the commercial class for the last one (1) year
- c. No at-fault accident in the past one (1) year, against any Operator or vehicle corresponding to the commercial class

Driving Record 0*

The following conditions must be met to qualify:

- a. The Operator(s) must hold a valid operator's license corresponding to the commercial class

Farm Bus

Introduction

Applicants must meet all binding criteria as outlined in the [General Rules Section](#) of this manual.

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OPCF 6F Public Passenger Vehicles	195

Eligibility

In order to qualify for coverage, the bus must be owned or leased and operated by the farmer or farm corporation for the sole purpose of transporting the employees of the farmer or farm corporation.

Rating

For Rate determination, charge the percentage indicated of the base class rates for BI, PD Tort, AB, UA, DC-PD and Physical Damage.

Seating Capacity	Stat. Class	Base Class	BI, PD-TORT, AB, UA, DC-PD	COVERAGE PASSENGER (HAZARD)		ACCIDENT BENEFITS								PHYS. DAMG
						DRIVING RECORD								
						BI	PD	6	5	4	3	2	1	
1-12	79	44	100%	\$70	\$8	\$19 \$5	\$23 \$5	\$27 \$6	\$30 \$6	\$38 \$7	\$43 \$8	\$53 \$10	Flat Rate + Per Seat	100%
13-29	79	44	100%	\$117	\$12	\$74 \$3	\$81 \$3	\$92 \$3	\$102 \$3	\$128 \$4	\$14 4 \$4	\$17 8 \$5	Flat Rate + Per Seat	100%
30 & OVER	79	44	100%	\$183	\$16	\$108 \$2	\$118 \$2	\$134 \$2	\$149 \$2	\$187 \$2	\$21 2 \$2	\$26 2 \$3	Flat Rate + Per Seat	100%

Seating Capacity

Seating Capacity is defined as the number of persons, including the driver which can be carried/seated in the insured vehicle.

OPCF 6F Public Passenger Vehicles

The [OPCF 6F Public Passenger Vehicles](#) – Combined Limit is the Limit as selected under the BI, P.D.-Tort (Road Hazard) section of the policy.

The OPCF 6F will be attached to the Certificate of Automobile Insurance and immediately below the name of the endorsement will be inserted:

“Use of the insured vehicle as a private farm bus to transport farm employees.”

Trailers - Commercial

Introduction

Applicants must meet all binding criteria as outlined in the [General Rules Section](#) of this manual.

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All Perils, Collision, Comprehensive, Specified Perils	198
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Trailer

Calculation of trailer rates: Once rate group is determined, rates are calculated using the [Commercial Rate Pages](#).

Trailer Deductibles and value Limits: refer to Deductibles and vehicle value Limits applicable to Commercial Vehicles.

Tractor

A Tractor is rated as “Heavy” Commercial Automobile and classed according to the use of the vehicle or radius of operation.

Uses of Trailers

Cargo	Those which DO supplement the load carrying capacity of the towing vehicle.
Non-Cargo	Those which DO NOT supplement the load carrying capacity of the towing vehicle. These are units that have a special purpose and function such as a generator trailer.

Third Party Liability

Bodily Injury, P.D.-Tort, and Uninsured Automobile premiums are determined in accordance with the following schedule.

The percentage charged applies to the premium of the highest rated automobile which may tow the trailer.

Trailer	Premium Rate	Minimum Premium (Combined BI, P.D. – Tort & UA)
NON-CARGO	10%	\$15
CARGO		
Semi-trailers attached to a tractor by means of a kingpin or fifth wheel	10%	\$25
Other than Semi-trailers	25%	\$25
Farm Trailers	25%	\$25
Horse Trailer		
Designed for two (2) horses or less	10%	\$25
Designed for three (3) – six (6) horses	25%	\$25

NOTE:

All others refer to the Company.

Direct Compensation – Property Damage

Follows the class of the towing vehicle and rate group of the trailer.
Deductible factors same as towing vehicle factors shown.

Accident Benefits

No charge.

All Perils, Collision, Comprehensive, Specified Perils

Use Rating Group Table II.

Horse Trailer & Private Passenger Classified Vehicle

If a horse trailer is towed by a private passenger classified vehicle, rate as if towed by Commercial Class 33 for all coverages.

Number of Trailer exceed Automobiles

Where the number of trailers other than "Pup" trailers, exceed the number of applicable automobiles on a policy, charge:

- a. Full trailer premium for the number of highest rated trailers equivalent to the number of applicable automobiles insured, and
- b. Fifty percent (50%) of the rate applicable to each remaining trailer for Third Party Liability (BI&PD) and Uninsured Automobile.

Miscellaneous

Introduction

This Section contains the rules and guidelines applicable to miscellaneous vehicle classes.

The Company may not write all miscellaneous classes contained within. A fully completed application may be required and the Company reserves the right to issue a separate policy.

Accident Rating in Driving Record

When establishing driving record, any at-fault accident arising out of the ownership, use or operation of a vehicle will be considered if it:

- a. Occurred within the six (6) year period immediately preceding the date of application or renewal,
- b. Resulted in Third Party Liability (Bodily Injury or Property Damage), Accident Benefits, Direct Compensation – Property Damage, All Perils or Collision loss, meaning:
 - An amount has been paid or would have been paid but for the existence of the Direct Compensation Property Damage Section of the [OAP 1](#); or
 - An amount is held as a loss reserve by an insurance company; or
 - A civil suit is pending against the Insured or Applicant.

Not-at-fault accidents are not considered.

At-fault accidents for a deleted vehicle will be reallocated to the remaining vehicle that produces the highest premium.

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Antique and Classic Vehicles

Antique/Classic Rating Classes

Antique	Antique vehicles are Class 67.
Classic	Classic vehicles use Private Passenger criteria for Rating Classes. Please refer to Private Passenger Section for additional information.

Antique/Classic Driving Records

Antique	Antique vehicles use Driving Record 6.
Classic	Classic vehicles use Private Passenger criteria for Driving Records 0 – 30. Please refer to Private Passenger Section for additional information.

Antique/Classic Endorsements

Physical Damage Coverage

The following endorsements apply when physical damage coverage is provided:

Endorsements	Qualifications				
OPCF 19; Limiting the Amount Paid for Loss or Damage Coverage	This endorsement is required. The following chart specifies how it must be applied: <table border="1"><tr><td>If the vehicle is...</td><td>The endorsement will be applied based on the value established by...</td></tr><tr><td>Older Vehicle</td><td>Appraisal (within last three (3) years)</td></tr></table>	If the vehicle is...	The endorsement will be applied based on the value established by...	Older Vehicle	Appraisal (within last three (3) years)
If the vehicle is...	The endorsement will be applied based on the value established by...				
Older Vehicle	Appraisal (within last three (3) years)				
OPCF 19A; Agreed Value of Automobile	This endorsement is available. The following conditions must be met and maintained: <ul style="list-style-type: none">A current appraisal must be completed at the inception of coverage, andAn appraisal must be completed every three (3) years for coverage to continue. NOTE: If the appraisal requirements are not met, OPCF 19 may be applied, or Physical Damage coverage will be deleted.				

Motorized Snow Vehicles

Snow Vehicle Rating Classes

Class 50 Motorized Snow Vehicles with an engine displacement of 200 cc to 950 cc (based on a two (2)-stroke engine).

NOTE: Motorized Snow Vehicle rates are based on two (2)-stroke engines. Eligible vehicles have an engine displacement of 200 cc to 950 cc.

Vehicle Engine Size Motorized Snow Vehicle rates are based on two (2)-stroke engines.
To convert from a four (4)-stroke engine to a two (2)-stroke engine, divide the cc number by 1.75.
For example: 1,000 cc 4-stroke engine, divide by 1.75 (1000/1.75)
= 571 cc two (2)-stroke vehicle.

Snow Vehicle Driving Records

Driving Record 3

No unlicensed operators. All Operators have:

- Held a valid class G2 license or higher for the preceding three (3) years
- Not been involved in an at-fault accident in the preceding three (3) years
- No more than two (2) convictions in the preceding three (3) years; nor can the total convictions for all Operators exceed three (3)

Driving Record 2

No unlicensed Operators. All Operators have:

- Held a valid class G2 license or higher for the preceding two (2) years
- Not been involved in an at-fault accident in the preceding two (2) years

Driving Record 1

No unlicensed Operators. All Operators have:

- Held a valid class G2 license or higher for the preceding one (1) year
- Not been involved in an at-fault accident for the preceding one (1) year

Driving Record 0

All Operators who

- Do not qualify for any of the above driving records.

NOTE:

In household situations where there are multiple motorized snow vehicles and multiple drivers, assuming that only one of the multiple drivers qualifies for a Driving Record 0, the other drivers can be assigned a higher Driving Record in accordance with the Driving Record definitions found above.

Snow Vehicle Endorsements

[OPCF 32 Use of Recreational Vehicle by Unlicensed Operator](#)

Use of Recreational Vehicle by Unlicensed Operator is included in the rates except when the Trailmaster Discount is being applied.

[Physical Damage Coverage](#)

The following endorsements apply when physical damage coverage is provided:

Endorsements	Qualifications						
OPCF 19; Limiting the Amount Paid for Loss or Damage Coverage	This endorsement is required. The following chart specifies how it must be applied: <table border="1" data-bbox="532 604 1312 800"><thead><tr><th data-bbox="532 604 764 695">If the vehicle is...</th><th data-bbox="764 604 1312 695">The endorsement will be applied based on the value established by...</th></tr></thead><tbody><tr><td data-bbox="532 695 764 747">New Purchase</td><td data-bbox="764 695 1312 747">Bill of Sale</td></tr><tr><td data-bbox="532 747 764 800">Older Vehicle</td><td data-bbox="764 747 1312 800">Appraisal (within last three (3) years)</td></tr></tbody></table>	If the vehicle is...	The endorsement will be applied based on the value established by...	New Purchase	Bill of Sale	Older Vehicle	Appraisal (within last three (3) years)
If the vehicle is...	The endorsement will be applied based on the value established by...						
New Purchase	Bill of Sale						
Older Vehicle	Appraisal (within last three (3) years)						
OPCF 40 Fire Deductible	Required for All Perils, Comprehensive or Specified Perils coverage.						

All-Terrain, Side by Side, Utility-Terrain Vehicle, & Off-Road Vehicles

ATV, Side by Side, UTV & Off-Road Rating Class.

Class 24 All Motorcycles, Dirt Bikes, and Off-Road Vehicles*under 250 cc registered as “Off Road Vehicles”.

Class 25 Vehicles not capable of speeds exceeding forty (40) kph.

Class 26 All other vehicles, includes All-Terrain Vehicles, Side by Side, and Utility-Terrain Vehicles.

NOTE: Dune buggies will be underwritten using private passenger rates and rules.
Eligible vehicles have an engine displacement of 200 cc to 950 cc. Off-Road Vehicle rates are based on two (2)-stroke engines.
Motorcycles with engine size 250 cc or greater will be underwritten using motorcycle rates and rules.
*Off-Road Vehicles include Dirt Bikes, but not All Terrain Vehicles (ATV). Please refer to Definitions section.

Vehicle Engine Size Off-Road Vehicle* rates are based on two (2) -stroke engines.
To convert from a four (4)-stroke engine to a two (2)-stroke engine, divide the cc number by 1.75.
For example: 1,000 cc four (4)-stroke engine, divide by 1.75 (1000/1.75)
= 571 cc two (2)-stroke Vehicle.
*Off-Road vehicles include Dirt Bikes, but not All Terrain Vehicles (ATV). Please refer to Definitions section. **All-Terrain Vehicles are not subject to engine size conversion indicated above.**

Restricted Motorcycle/Off-Road Vehicle List Please refer to the [Restricted](#) Motorcycle/Off-Road Vehicle [List](#) for vehicles that are not written.
Existing business for which we are already providing insurance coverage will be permitted, subject to the [Motorcycle Type Surcharge](#), so long as the risk has qualified through the

- Risk Point Chart,
- General Underwriting Rules, and
- Underwriting Guidelines.

ATV, Side by Side, UTV & Off-Road Driving Records

Driving Record 3

No unlicensed operator. All Operators have:

- Held a valid class G2 license or higher for the preceding three (3) years
- Not been involved in an at-fault accident in the preceding three (3) years
- No more than two (2) convictions in the preceding three (3) years; nor can the total convictions for all Operators exceed three (3)

Driving Record 2

No unlicensed Operator. All Operators have:

- Held a valid class G2 license or higher for the preceding two (2) years
- Not been involved in an at-fault accident in the preceding two (2) years

Driving Record 1

No unlicensed Operator. All Operators have:

- Held a valid Class G2 license or higher for the preceding one (1) year
- Not been involved in an at-fault accident in the preceding one (1) year

Driving Record 0

Any Operators who do not qualify for any of the above driving records.

NOTE:

In household situations where there are multiple all-terrain or off-road vehicles and multiple drivers. Assuming that only one (1) of the multiple drivers qualifies for a Driving Record 0*, the other drivers can be assigned a higher Driving Record in accordance with the Driving Record definitions found above.

ATV, Side by Side, UTV & Off-Road Endorsements

OPCF 9 Marine Use Excluded

For vehicles capable of travelling in the water, the [OPCF 9](#) is mandatory and included in rates.

For Marine use coverage, refer risk to the Company with full details

OPCF 32 Use of Recreational Vehicle by Unlicensed Operator

Use of Recreational Vehicle by Unlicensed Operator is included in the rates.

Physical Damage Coverage

The following endorsements apply when physical damage coverage is provided:

Endorsements	Qualifications						
OPCF 19; Limiting the Amount Paid for Loss or Damage Coverage	This endorsement is required. The following chart specifies how it must be applied: <table border="1" data-bbox="571 1507 1286 1724"> <thead> <tr> <th data-bbox="571 1507 799 1604">If the vehicle is...</th> <th data-bbox="799 1507 1286 1604">the endorsement will be applied based on the value established by...</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1604 799 1661">New Purchase</td> <td data-bbox="799 1604 1286 1661">Bill of Sale</td> </tr> <tr> <td data-bbox="571 1661 799 1724">Older Vehicle</td> <td data-bbox="799 1661 1286 1724">Appraisal (within last three (3) years)</td> </tr> </tbody> </table>	If the vehicle is...	the endorsement will be applied based on the value established by...	New Purchase	Bill of Sale	Older Vehicle	Appraisal (within last three (3) years)
If the vehicle is...	the endorsement will be applied based on the value established by...						
New Purchase	Bill of Sale						
Older Vehicle	Appraisal (within last three (3) years)						
OPCF 40 Fire Deductible	Required for All Perils, Comprehensive or Specified Perils coverage.						

Motorcycles

Referral to the Company

Motorcycles unlicensed for road use are prohibited from public roads and highways. Their use is limited to private property only.

Restricted Motorcycle/Off-Road Vehicle List

Please refer to the [Restricted Motorcycle/Off-Road Vehicle List](#) for Motorcycles that are not written as New Business or added vehicles.

Existing business for which we are already providing insurance coverage will be permitted, subject to [Motorcycle Type Surcharge](#), so long as the risk has qualified through the

- Risk Point Chart,
- General Underwriting Rules, and
- Motorcycle Underwriting Guidelines.

Sport Bike List

Please refer to the [Sport Bike List](#) for motorcycles that are surcharged based on age and driving record.

Underwriting Discretion

The [Restricted Motorcycle/Off-Road Vehicle List](#) and the [Sport Bike List](#) are subject to change without notice.

Any Motorcycle with similar characteristics and/or specifications as ones listed may be subject to the Restricted Motorcycle/Off-Road Vehicle or Sport Bike underwriting stance, at the discretion of the Company.

Motorcycle Rating Classes

Class 21	Motorcycles used for pleasure touring purposes.
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Class 22	Motorcycles used for pleasure other than touring purposes.
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Class 23	Motorcycles used for commuting purposes.
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Class 31	Mopeds
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Motorcycle Driving Records

Operators in Graduated License Program

Any driver in the graduated licensing program must be disclosed. The date of obtaining the M1, M2 and M license will be required to ensure rated appropriately and to establish the correct driving record. A photocopy of the M license should be forwarded to the Company.

Given the passenger capacity for motorcycles is often restricted to one, new drivers cannot gain experience accompanied by another driver. The graduated licensing program reflects this

distinction. An M1 licensed driver will be rated upon passing their written test and obtaining M1 level.

The following chart describes how to rate a graduated license driver:

If the driver holds a class...	then...
M1, M2 or M	Rate as of the date they passed their M1 license.

Number of Years Licensed – All Drivers

All Drivers, including those progressing through the graduated licensing program will earn a driving record based on their accumulated number of years licensed experience.

If a new driver is accident free, has not been suspended or let their license lapse, and is not subject to a conviction surcharge, the driver is entitled to extra credit as follows:

- Motorcycle Training Course (MTC) will be recognized as equivalent to one (1) year driving experience with evidence the driver has successfully completed a Canada Safety Council Motorcycle training program (i.e., copy of course completion).

The following chart describes how to calculate number of years licensed for driving record of operators:

If driver license class is...	Then number of years licensed for driving record is...
M1*	0
M2	The sum of: <ul style="list-style-type: none"> • M1 period (max ninety (90) days) • M2 period, or MTC credit, whichever is higher.
M	The sum of: <ul style="list-style-type: none"> • M1 period (max ninety (90) days) • M2 period • M period or MTC credit, whichever is higher.
If the operator's license lapsed, expired, is 2 nd attempt or unclean record under Graduated Licensing	Lowest number of years since date of: <ul style="list-style-type: none"> • M2 license was last obtained • At-fault accident • License reinstatement to a maximum of: <ul style="list-style-type: none"> ○ 1 if due to driving without insurance, misrepresentation, or driving convictions where suspension is twelve (12) months or longer, or ○ 3 if driving convictions where suspension is less than twelve (12) months

*Refer to Rules for Declining to Issue, Terminating or Refusing to Renew a Contract.

Accident & Driving Records

Accidents occurring on or after June 1st, 2016, where the degree of fault is twenty-five percent (25%) or less cannot be used for rating purposes.

The accident can continue to be used for risk point calculation.

Motorcycle Safety Course

One (1) year of driving experience equivalent will be permitted upon the successful completion of a Canada Safety Council Motorcycle training program, or other program approved by the Ministry of Transportation.

For additional information please visit the following Ministry of Transportation of Ontario webpage: <http://www.mto.gov.on.ca/english/dandv/driver/gradu/motocourse.shtml>

Driving Record 6*

The following conditions must be met to qualify:

- a. All Operator(s) have held a valid operator's license class M for the preceding six (6) years without a license suspension
- b. All Operator(s) have been a named insured or a listed driver on a motorcycle policy
- c. No at-fault accident in the past six (6) years, against any Operator or vehicle corresponding to the motorcycle class
- d. No Operator, in the past three (3) years, has had a policy cancelled for non-payment
- e. No Operator is subject, or has been subject in the preceding twelve (12) months, to an accident or conviction surcharge
- f. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2)

At Renewal, Driving Record 6* can be retained with the following criteria:

- f. No Operator, in the past three (3) years, may have more than two (2) convictions and the combined total number of convictions for all Operators cannot exceed two (2).

Driving Record 5*

The following conditions must be met to qualify:

- a. All Operator(s) have held a valid operator's license class M for the preceding five (5) years without a license suspension;
- b. All Operator(s) have been a named insured or a listed driver on a motorcycle policy;
- c. No at-fault accident in the past five (5) years, against any Operator or vehicle corresponding to the motorcycle class;
- d. No Operator, in the past three (3) years, has had a policy cancelled for non-payment;
- e. No Operator is subject to an accident or conviction surcharge;
- f. No Operator, in the past three (3) years, may have more than one (1) conviction and the combined total number of convictions for all Operators cannot exceed two (2).

At Renewal, Driving Record 5* can be retained with the following criteria:

- f. No Operator, in the past three (3) years, may have more than two (2) convictions and the combined total number of convictions for all Operators cannot exceed two (2).

Driving Record 4*

The following conditions must be met to qualify:

- a. All Operator(s) have held a valid operator's license class M for the preceding four (4) years without a license suspension
- b. All Operator(s) have been a named insured or a listed driver on a motorcycle policy
- c. No at-fault accident in the past four (4) years, against any Operator or vehicle corresponding to the motorcycle class
- d. No Operator, in the past three (3) years, has had a policy cancelled for non-payment

- e. No Operator is subject to an accident or conviction surcharge
- f. No operator, in the past three (3) years, may have more than two (2) conviction and the combined total number of convictions for all Operators cannot exceed three (3)

Driving Record 3*

The following conditions must be met to qualify:

- a. All Operator(s) have held a valid operator’s license class M2 or M for the preceding three (3) years without license suspension
- b. All Operator(s) have been a named insured or a listed driver on a motorcycle policy
- c. No at-fault accident in the past three (3) years, against any Operator or vehicle corresponding to the motorcycle class

Driving Record 2*

The following conditions must be met to qualify:

- a. All Operator(s) have held a valid operator’s license class M2 or M for the preceding two (2) years without a license suspension
- b. No at-fault accident in the past two (2) years, against any Operator vehicle corresponding to the motorcycle class

Driving Record 1*

The following conditions must be met to qualify:

- a. All Operator(s) have held a valid operator’s license class M2 or M for the preceding
 - One (1) year without a license suspension, or
 - Less than one (1) year without a license suspension and have passed Motorcycle Safety Course
- b. No at-fault accident in the past one (1) year against any Operator or vehicle corresponding to the motorcycle class

Driving Record 0*

The following condition must be met to qualify:

- a. The operator(s) must hold a valid operator’s license corresponding to the motorcycle class (M1, M2 or M)

Motorcycle Endorsements

Physical Damage Coverage

The following endorsements apply when physical damage coverage is provided:

Endorsements	Qualifications						
OPCF 19; Limiting the Amount Paid for Loss or Damage Coverage	This endorsement is required. The following chart specifies how it must be applied: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="background-color: #cccccc;">If the vehicle is...</th> <th style="background-color: #cccccc;">The endorsement will be applied based on the value established by...</th> </tr> </thead> <tbody> <tr> <td>New Purchase</td> <td>Bill of Sale</td> </tr> <tr> <td>Older Vehicle</td> <td>Appraisal (within last three (3) years)</td> </tr> </tbody> </table>	If the vehicle is...	The endorsement will be applied based on the value established by...	New Purchase	Bill of Sale	Older Vehicle	Appraisal (within last three (3) years)
	If the vehicle is...	The endorsement will be applied based on the value established by...					
	New Purchase	Bill of Sale					
Older Vehicle	Appraisal (within last three (3) years)						
OPCF 40 Fire Deductible	Required for All Perils, Comprehensive or Specified Perils coverage.						

Restricted Motorcycle/Off-Road Vehicle List

In addition to the list below, all Replica Motorcycles are restricted, regardless of make or model.

MAKE	MODEL	VEHICLE CODE
AMERICAN DIRT BIKE	All models	
AMERICAN EAGLE	All models	
AMERICAN IRONHORSE	BANDIT	A607
	CHOPPER	A608
	CLASSIC YR	A604
	LEGEND	A609
	OUTLAW	A606
	RANGER	A611
	ROADSTER SR	A603
	SLAMMER ZR	A602
	STALKER	A605
	TEJAS	A610
	THUNDER XR	A601
AMERICAN KING V	All models	
AMERICAN PERFORMANCE	All models	
AMERICAN QUANTUM	All models	
APOLLO	All models	
APRILIA	280R	Z40A
	CAPO NORD	Z40N
	CAPONORD 1200 ABS	Z450
	CAPONORD 1200 RALLY ABS	Z457
	DORSODURO 750	Z422
	DORSODURO 750 ABS	Z438
	DORSODURO 900	Z456
	DORSODURO 1200	Z432
	ETV 1000 CAPO NORD	Z40P
	MANA 850	Z419
	MANA 850 GT ABS	Z429
	MINI RX50 ENTRY	Z403
	MXV 4.5	Z425
	RST 1000 FUTURA	Z40Q
	RSV MILLE	Z40F
	RSV MILLE R	Z40D
	RSV MILLE R FACTORY	Z40W

	RSV MILLE SP	Z40H
	RSV4 FACTORY	Z428
	RSV4 1100 FACTORY	Z40U
	RSV4 R	Z427
	RSV4 RF	Z453
	RXV 4.5	Z409
	RXV 5.5	Z410
	SHIVER 750	Z420
	SHIVER 900	Z455
	SL 1000 FALCO R	Z40R
	SXV 4.5	Z407
	SXV 5.5	Z408
	TRX 312	Z40L
	TUONO 1000	Z411
	TUONO V4 R	Z433
	TUONO V4 R ABS	Z440
ATK	All models	
AVENGER	All models	
BAJA	DIRT RUNNER	BM01
	50 DIRT RUNNER	BM01
	90 DIRT RUNNER	BM02
	125 DIRT RUNNER	BM04
	MINI 5.5	UNAVAILABLE
	MINI BAJA 165	BM03
	MINICROSS PRO-RACE 12-10/10-10/12-	UNAVAILABLE
BENELLI	SEI	BN03
	TNT 1130 SPORT	BN07
	TNT 1130	BN06
	TORNADO TRE	BN04
	TORNADO TRE RS	BN04
	TORNADO TRE 1130	BN05
BETA	125 RR	Z51K
	125 RR-S	Z51E
	200 RR	Z51R
	250 RR	Z50A
	250 X-TRAINER	Z51N
	300 RR	Z50B
	300 X-TRAINER	Z51B
	350 RR	Z50C

	350 RR-S	Z51F
	390 RR	Z50D
	390 RR-S	Z51G
	390 RS	Z50G
	400 RR	Z51P
	430 RR	Z50E
	430 RR-S	Z51H
	430 RS	Z50H
	450 RR	Z533
	450 RS	Z534
	480 RR	Z50F
	500 RR RACE EDITION	Z51L
	500 RR-S	Z51J
	500 RS	Z50J
	525 RR	Z531
	525 RS	Z530
	ALP (240 CC)	Z510
	ALP 4	Z536
	ALP 4T 125	Z537
	ALP 4T 200	Z538
	ALP 50	Z521
	EVO 80 JR	Z50K
	EVO 80 SR	Z50L
	EVO 125	Z50M
	EVO 125 SPORT	Z50U
	EVO 200	Z50N
	EVO 200 SPORT	Z50V
	EVO 250 2T	Z50P
	EVO 250 4T	Z50R
	EVO 250 SPORT 2T	Z50W
	EVO 250 SPORT 4T	Z50X
	EVO 250 SS 2T	Z51C
	EVO 300 2T	Z50S
	EVO 300 4T	Z50T
	EVO 300 SPORT 2T	Z50Y
	EVO 300 SPORT 4T	Z51A
	EVO 300 SS 2T	Z51D
	EVO 300 SS 4T	Z51M
	GARA	Z520

	M4 MOTARD	Z541
	MINITRIAL	UNAVAILABLE
	MINITRIAL 50	Z544
	MX	Z522
	R10 MINICROSS	Z542
	R12 MINICROSS	Z543
	REV 50	Z545
	REV 80	Z532
	REV 125	Z529
	REV 200	Z528
	REV 250	Z527
	REV 270	Z526
	REV 4T 250	Z525
	RKG	Z515
	RR 50 ENDURO	Z547
	RR 50 SUPERMOTARD	Z549
	RR 125 ENDURO	Z546
	RR 125 MOTARD	Z548
	RR 250 ENDURO	Z551
	RR 400 ENDURO	Z552
	SUPER TRIAL (50 CC)	Z514
	SYNT 125	Z523
	SYNT 260	Z512
	TECHNO 50	Z516
	TECHNO 125	Z513
	TECHNO 200	Z517
	TECHNO 250	Z511
	TECHNO 280	Z518
	TR32 TRAILS	Z519
	TR33 TRIALS (240 CC)	Z502
	TR34 TRIALS (260 CC)	Z504
	TR35 (125 CC)	Z507
	TR35 (240 CC)	Z508
	TR35 (260 CC)	Z509
	TR35 TRIALS (50 CC)	Z506
	TR50 TRIALS (50 CC)	Z501
	TREK KING (240 CC)	Z503
	TRIAL MINI (50 CC)	Z505
	ZERO (50 CC)	Z524

BIG BEAR	All models	
BIG BRUTES	All models	UNAVAILABLE
BIG DOG MOTORCYCLES	AERO SPORT	BD12
	BOXER	BD08
	BULLDOG	BD07
	COYOTE	BD11
	HUSKY	BD06
	MASTIFF	BD05
	PITBULL	BD04
	PRO GLIDE	BD10
	PRO SPORT	BD03
	VINTAGE	BD01
	WOLF	BD02
BIMOTA	All models	
BMW	F650	B125
	F650ST	B126
	F700GS	B178
	F750GS	B10A
	F800GS	B167
	F800GS ADVENTURE	B192
	F800GT	B191
	F800R	B172
	F800S	B148
	F800ST	B149
	F850GS	B10B
	F850GS ADVENTURE	B10G
	G310GS	B199
	G310R	B197
	G450X	B171
	G650GS	B174
	G650GS SERTA0	B177
	G650X CHALLENGE	B146
	G650X COUNTRY	B145
	G650X MOTO	B147
	HP2 ENDURO	B141
	K75S	B110
	K100RS	B103
	K1100RS ABS	B106
	K1300R	B168
	K1300S	B170
	R80GS	B128

	R80RT	B124
	R100GS	B114
	R100GS PARIS-DAKAR	B115
	R100RS	B117
	R100S	B156
	R850R	B151
	R1100GS SE ABS	B166
	R1100R	B121
	R1100R SE ABS	B159
	R1100RL	B160
	R1100RS	B116
	R1100RSL ABS	B161
	R1100RT	B118
	R1150GS ADVENTURE	B133
	R1150RS	B132
	R1200GS	B136
	R1200GS ADVENTURE	B142
	R1200R	B144
	R1200RS	B195
	R1250GS	B10F
	R1250GS ADVENTURE	B10H
	R1250R	B10M
	R1250RS	B10L
	R nineT RACER	B19B
	R nineT URBAN G/S	B19C
	S1000R	B194
	S1000RR	B173
	S1000XR	B196
BOOM TRIKES	All models	
BOSS HOSS	BOSS HOSS 350	BB01
	BOSS HOSS 502	BB02
BOURGET'S BIKE WORKS	All models	
BRAMMO	EMPULSE	BW01
	EMPULSE R	BW02
BUELL	All models	
CAMAPGNA	TREX	C601
	TREX 1400	C602
	TREX 1400R	C6002
	TREX 1400RR	C603
	TREX TR	C601
	V13R	C604

BULTACO	All models	
BUSHMASTER	All models	
CAN-AM	125MX	C90A
	175ASE	C90B
	200ASE	C90C
	240T	C90D
	250ASE	C90E
	250MX	C90F
	250RR	C90P
	300AT	C90G
	310T	C90H
	350ASE	C90J
	350T	C90K
	400ASE	C90R
	406ASE	C90L
	500ASE	C90M
	500MX	C90N
	RYKER 600 ACE	C901
	RYKER 900 ACE	C902
CHEETAH TRIKES	ALL MODELS	
CANNONDALE	All models	
CCM	All models	
CFMOTO	All models	
CLEVELAND CYCLEWERKS	All models	
CMI	All models	
COBRA KING	CM50/PW3	UNAVAILABLE
CONFEDERATE	All models	
COSMO	MINICROSS	CM03
COSMOS MUSCLE BIKES	All models	
CZ	All models	
DERBI	GPR-50	DB04
	SENDA R DRD	DB14
	SENDA R RACER	DB15
	SENDA R X TREME	DB16
	SENDA SM DRD	DB19
	SENDA SM RACER	DB20
	SENDA SM X TREME	DB21
DUCATI	All models	
EXILE	All models	
FANTIC	All models	

FLYRITE	All models	
GAS TRAIL	TXT 125-PRO	G920
	TXT 200-PRO/TXT 280-PRO	G907
GIOVANNI	All models	
GREENE COUNTY CHOPPERS	All models	
GUZZI	DAYTONA 1000	
HAVOC	All models	
HEADBANGER	All models	
HELLBOUND STEEL	BRIMSTONE	HP03
	FURY	HP04
	HELLION	HP02
	WICKED	HP01
HONDA	CBR 600	H260
	CBR 600F HURRICANE	H260
	CBR 600 F3	H260
	CBR 600 F4	H260
	CBR 600 F4I	H260
	CBR 600RR	H2E8
	CBR 600RRA	H2L2
	CBR 600SE	H260
	CBR 650FA	H2P4
	CBR 650RA	H21K
	CBR 900RR	F367
	CBR 929RE ERION	F4RR
	CBR 929RR	H2D0
	CBR 954RR FIREBLADE	H2D7
	CBR 1000	UNAVAILABLE
	CBR 1000F HURRICANE	H268
	CBR 1000RR	H2G1
	CBR 1000RRA	H2K9
	CBR 1100X SPORT	H2B6
	CBR 1100X	H2B6
	CBR1100XX SUPER BLACKBIRD	H2B6
	CBX550	H246
	CFR50F	H2F2
	CR60R	H20C
	CR80R	H20H
	CR 85R/CR85R EXPERT	H2E1
	CR125R	H20L
	CR250R	H20P

	CR280R	H20S
	CR450R	H290
	CR500R	H20T
	CRF50F	H2F2
	CRF 70F	H2F4
	CRF 80F	H2F3
	CRF 100F	H2F5
	CRF110F	H2M1
	CRF125F	H2N8
	CRF150F	H2E3
	CRF150R	H2H1
	CRF230F	H2E2
	CRF230L	H2H6
	CRF230M	H2J3
	CRF250F	H21J
	CRF250L	H2L7
	CRF250L RALLY	H2PH
	CRF250LA	H21E
	CRF250LA RALLY	H21D
	CRF250RX	H21H
	CRF250X	H2G5
	CRF250X	H2F8
	CRF450L	H21F
	CRF450R	H2D4
	CRF450RX	H2PF
	CRF450X	H2G3
	CRF1000AS AFRICA TWIN ADVENTURE SPORTS	H21B
	CRF1000LA AFRICA TWIN	H2PC
	CRF1100L AFRICA TWIN	H21T
	CRF1100L4 AFRICA TWIN AS ES	H21U
	CT70	H212
	CT110	H218
	CX650E	H273
	CX650TC TURBO	H277
	DN-01	H2J1
	EZ90 CUB	H20J
	GROM	H2N6
	GROM ABS	H21P
	MRT260 MONTESA COTA 4RT RACE REPLICA	H2PB
	MRT260 MONTESA COTA 4RT260	H2PA

	MRT300RR MONTESA COTA 300RR	H2PG
	NC700X	H2N5
	NC700XA	H2L5
	NC750XA	H2P2
	NR750	UNAVAILABLE
	NS50	H204
	NS400R	H239
	NSR50R	H2F7
	NT650 HAWK GT	H282
	NT700V	H2K7
	NT700VA	H2K8
	NX125	H20K
	NX250	H20M
	NX650	H2C5
	QR50	H20B
	RVT1000R	H2D1
	RVT1000R RC51	H2D1
	ST1100	H276
	ST1100A ABS	H279
	ST1300	H2D8
	TL200 REFLEX	H230
	TR200 FAT CAT	H20F
	VARADERO	H2H7
	VF1000 INTERCEPTOR	H2A5
	VF 1000	H2A6
	VF 1000R	H2A6
	VFR700	H2C4
	VFR1200FA	H2J4
	VFR1200XA	H2PD
	VTR250	H226
	VTR1000F FIRESTORM	H299
	VTR1000F SUPERHAWK	UNAVAILABLE
	X-ELEVEN	UNAVAILABLE
	XL80	H213
	XL100	H214
	XL125	H219
	XL185	H228
	XL200	H229
	XL250	H231
	XL350	H241
	XL500	H261

	XL600	H262
	XL600V TRANSALP	H263
	XR50R	H20Y
	XR70R	H20X
	XR80R	H20E
	XR100R	H20G
	XR200	H20Q
	XR250L	H232
	XR250R	H20D
	XR350	H20R
	XR400R	H20N
	XR500	H20U
	XR600R	H20V
	XR650L	H288
	XR650R	H20W
	Z50R	H20A
	Z125M MONKEY	H21M
	ZB50	H203
HUSABERG	All models	
HUSQVARNA	All models	
HYOSUNG	GD250R	HU19
	GT250 COMET	HU04
	GT250R	HU08
	GT650 COMET	HU05
	GT650S COMET	HU06
	GT650R	HU09
	RX125	HU11
INDIAN	FTR 1200	CD0B
	FTR 1200 S	CD0C
ITAL JET	350S SCOTT	TJ07
	350T PINNA	TJ08
	350T TRIALS	TJ02
	FASTBOY	TJ21
	JC5D AUTOMATIC	TJ03
	JCX VICTORY	TJ09
	M50 BUSTER	TJ10
	M5D AUTOMATIC	TJ04
	MM5B AUTOMATIC	TJ01
	PURSANG	TJ13
	VICTORY	TJ11
	XA COMP AIR	TJ05

JUNIOR MOTORCYCLES	All models	UNAVAILABLE
JAWA	884	LJ10
	CZ 125	LJ08
	CZ 180 ENDURO	LJ09
	CZ 250 MOTOCROSS	LJ06
	CZ 400 MOTOCROSS	LJ07
JOHNNY PAG	All models	
JUNIOR	All models	
KASEA	All models	
KATERRA	All models	
KAWASAKI	ALL NINJA MODELS	
	EN650 VULCAN S ABS	KADA
	ER-6N	KAB2
	ER-6N ABS	KAD7
	EX305 GPZ	KA05
	EX250 NINJA	KA06
	EX300 NINJA 300	KAD3
	EX300 NINJA 300 ABS	KAD4
	EX400 NINJA 400	KA0D
	EX400 NINJA 400 ABS	KA0G
	EX400 NINJA 400R	KAB8
	EX500 NINJA	KA08
	EX650 NINJA 650	KAC4
	EX650 NINJA 650 ABS	KAC9
	EX650 NINJA 650R	KA95
	GPZ 1000	UNAVAILABLE
	KD80	KA0F
	KDX50	KA85
	KDX80	KA0E
	KDX175	KA58
	KDX200	KA0C
	KDX220	KA0T
	KDX250	KA0A
	KDX420	KA80
	KDX450	KA65
	KE100	KA11
	KE125	KA10
	KE175	KA01
	KL250	KA18
	KL250 SUPER SHERPA	KA73
	KL600	KA13

	KL650	KA15
	KL650 TENGAI	KA16
	KLE300 VERSYS-X ABS	KADL
	KLE650 VERSYS	KA0X
	KLE650 VERSYS ABS	KAD5
	KLR650A	KA78
	KLX110	KA76
	KLX110L	KAC1
	KLX125/KLX125L	KA79
	KLX140	KAA9
	KLX140G	KADE
	KLX140L	KAB1
	KLX230	KA1G
	KLX230 ABS	KA1H
	KLX230R	KA1F
	KLX250	KA0R
	KLX250S	KA98
	KLX300	KA0S
	KLX400	KA84
	KLX400SR	KA91
	KLX450R	KAA1
	KLX650	KA0Q
	KLX650R	KA0B
	KLZ1000 VERSYS	KAC7
	KLZ1000 VERSYS ABS	KAD6
	KLZ1000 VERSYS ABS LT SE	KA1E
	KM100	KA64
	KX60	KA0P
	KX65	KA0W
	KX85	KA0N
	KX100	KA0U
	KX125	KA0K
	KX250	KAC8
	KX250F	KA0H
	KX420	KA81
	KX450F	KA94
	KX500	KA0M
	KZ550A SPORTS	KA46
	KZ550D GPZ	KA48
	KZ550F SPECTRE	KA49
	KZ700A SPORTS	KA55

	KZ750-R GPZ	KA93
	KZ1000 LAWSON REPLICA	KA52
	KZ1100R SS	KA44
	Z125 PRO	KADD
	Z400 ABS	KA1B
	Z650	KADK
	Z650 ABS	KADJ
	Z750	KA88
	Z800 ABS	KADC
	Z900	KADH
	Z900 ABS	KADG
	Z900RS	KA0J
	Z900RS CAFE	KA0L
	Z1000	KA83
	Z1000 ABS	KAD9
	Z1000R ABS	KADM
	ZG1000 CONCOURS	KA25
	ZG1400 CONCOURS	KAA6
	ZG1400 CONCOURS ABS	KAA7
	ZR1100	KA31
	ZR-7S	KA75
	ZRX 1100	KA68
	ZRX 1200	KA69
	ZX550 GPZ	KA35
	ZX750 GPZ	KA12
	ZX750 NINJA ZX-7	KA19
	ZX750 GPZ TURBO	KA14
	ZX900 GPZ	KA57
	ZX1000 NINJA H2 SX	KA0Y
	ZX1000 NINJA H2 SX SE	KA0Z
	ZX1100 GPZ	KA02
	ZX-10R NINJA ABS SE KECS	KA1A
	ZZ-R1100	UNAVAILABLE
	ZZ-R1200	KA74
	ZZ-R250 NINJA	KA87
KING COBRA	All models	
KONKER	All models	
KTM	All models	
KYMCO	K-PIPE 125	KY3D
	QUANNON 150	KY28
	SPADE 150	KY0A

LAVERDA	668 DIAMANTE	LV13
	668 GHOST	LV03
	668 GHOST STRIKE	LV07
	750 BLACK STRIKE CAFÉ RACER	LV08
	750 S	LV04
	750 S FORMULA	LV05
	750 STRIKE	LV06
	EXECUTIVE	LV09
	F650 SPORT	LV01
	RGA	LV11
	RGS	LV12
LEHMAN TRIKES	All models	UNAVAILABLE
LEM	LX	LE02
	R2	LE06
	R3	LE07
M-STAR	All models	
MAICO	All models	
MALAGUTI	All models	
MAXIM	All models	
MAXIMUM	All models	
MIDWEST	All models	
MISSION	All models	
MONTESA	All models	
MOTO GUZZI	All models	
MOTO MORINI	501 CAMEL	MR03
	350 K2	MR01
	500 SPECIAL SPORT	MR02
	DART	MA03
MOTOMARINA	JR	MA01
MOTORIZED FUN	All models	
MOTUS	All models	
MV AUGUSTA	F30R0	MV26
	F3675	MV24
	F4 RR	MV25
MZ (MUZ)	125 SM	Z712
	125 SX	Z709
	1000S	Z711
	1000S TOURING	Z717
	BAGHIRA	Z705
	BLACK PANTHER	Z715
	COUNTRY 500	Z702

	RT 125	Z710
	SAXON TOUR 500	Z707
	SAXON TOUR 500	Z707
	SKORPION	Z701
	SKORPION CUP	Z718
	SKORPION TRAVELLER	Z716
	TOUR 500	Z714
NASTY BOY	All models	
NORDIK	All models	
NORTON	DOMINATOR SS	NZ04
ORANGE COUNTY	All models	
OSSA	All models	
PANTERRA	All models	
PITSTER PRO	All models	
POLARIS	All models	
POLINI	RECREATIONAL	N/A
	X1 STANDARD / X3 STANDARD	N/A
	X1 WORKS / X# WORKS	N/A
PRO ONE VAPOR	All models	
PRO-X	All models	
QINGQI (XINGFU)	All models	
RED NECK	All models	
RED WING	All models	
REWACO	All models	
RIDLEY MOTORCYCLES	All models	UNAVAILABLE
ROKON	All models	
ROLLING THUNDER	All models	
ROYAL ENFIELD	HIMALAYAN	BFOA
RUCKER PERFORMANCE	All models	
SAGA	ENDURO 250	S404
SAXON	All models	
SCORPA	All models	
SHERCO	SHERCO 0.5	S201
	SHERCO 0.8	S202
	SHERCO 1.25	S203
SKYTEAM	All models	
STOKER CYCLE	All models	
SUCKER PUNCH SALLYS	All models	
SUPER SOCO	All models	
SUZUKI	BANDIT 600S	S192
	DL650 V-STROM	S1A8

	DL650A V-STROM	S1C3
	DL650AX V-STROM XA ABS	S1F8
	DL1000 V-STROM	S195
	DL1000A V-STROM ABS	S1F1
	DR100	S10E
	DR125	S10F
	DR125S	S156
	DR200S	S160
	DR250	S10K
	DR250S	S1C9
	DR350	S10L
	DR350S	S163
	DR500	S10M
	DR600	S165
	DR650S	S166
	DR750S DR BIG	S168
	DR800SL DR BIG	S169
	DR-Z50	S11C
	DR-Z70	S1D2
	DR-Z400E	S191
	DR-Z400S	S190
	DR-Z400SM	S1C8
	DS50	S10A
	DS80	S10B
	DS100	S10D
	DS185	S10G
	DS250	S10J
	DR-Z110	S1A4
	DR-Z125 / DR-Z125L	S197
	FS50X	S199
	GS500E	S113
	GS500F	S11B
	GS550M KATANA	S115
	GS650G	S122
	GS700E	S182
	GS750E SPORT	S128
	GS750S KATANA	S178
	GS1100E SPORT	S142
	GS1100S KATANA	S140
	GS1150E SPORT	S143
	GSF400 BANDIT	S109

	GSF600S	S123
	GSF650 BANDIT	S1B2
	GSF650SA BANDIT	S1C2
	GSF1200S BANDIT	S125
	GSF1200SA BANDIT	S1D4
	GSF1250S BANDIT	S1B9
	GSF1250SA BANDIT	S1C1
	GSX250R	S1FE
	GSX1100F KATANA	S144
	GSX1100G	S146
	GSX1250SE	S1F6
	GSX-650F	S1D5
	GSX-750F KANTANA	S129
	GSX 1250 ABS	S1E7
	GSX 1300R HAYABUSA (ALL)	S187
	GSX-R600	S173
	GSX-R600 KANTANA	S184
	GSX-R600Y ALSTARE	S175
	GSX-R600F KANTANA	S116
	GSX-R750	S131
	GSX-R750R	S130
	GSX-R750W	S132
	GSX-S750A	S1F5
	GSX-R1000	S193
	GSX-R1100	S145
	JR 50	S10N
	JR 80	S10Y
	PE175	S10P
	PE250	S10Q
	PE400	S10S
	RB50	S1E8
	RM60	S10T
	RM 65	S1A6
	RM80	S10U
	RM 85 / RM 85L	S198
	RM85L	S1D1
	RM100	S10V
	RM125	S10W
	RM250	S10X
	RM465	S10C
	RM500	S10H

	RMX250	S10R
	RMX450Z	S1E9
	RM-Z250	S1A7
	RM-Z450	S1B4
	RS175	S179
	RS250	S180
	SFV650 GLADIUS	S1E1
	SP100	S153
	SP125	S155
	SP200	S1A5
	SP250	S162
	SP500	S164
	SP600F	S1B1
	SV650A	S1B8
	SV650SF	S1E5
	SV650SF ABS	S1E6
	TLI000R	S186
	TLI000S	S187
	TS100	S174
	TS125	S154
	TS185	S158
	TS200R	S159
	TS250	S161
	VX800	S172
	XN85 TURBO	S124
THUG	All Models	
TITAN	COYOTE	T1A5
	GECKO	T1A4
	PHOENIX CUSTOM TSX	T1A8
	PHOENIX CUSTOM ZSX	T1A9
	PHOENIX TRM	T1A7
	ROADRUNNER	T1A3
	ROADRUNNER SPORT	T1A6
	SCORPION	T1A2
	SIDEWINDER	T1A1
TM (MOTOMAN)	All models	
TOMOS	MC36	TS13
	MC50 JUNIOR	TS14
	MC80	TS15
	TX50 MINI CYCLE	TS04
TRAC	All models	

TRAVERTSON	All models	
TRIUMPH	DAYTONA 600	MT27
	DAYTONA 650	MT30
	DAYTONA 675	MT34
	DAYTONA 675R	MT49
	DAYTONA 900	MT02
	DAYTONA 955(T595)	MT16
	DAYTONA 955I	MT16
	DAYTONA 1200	MT01
	DAYTONA CENTENARY	MT24
	DAYTONA SUPER III	MT03
	ROCKET 3 TFC	MT0K
	ROCKET III	MT29
	SCRAMBLER 1200 XC	MT0H
	SCRAMBLER 1200 XE	MT0G
	SPEED TRIPLE 765 R	MT6J
	SPEED TRIPLE 765 S	MT6H
	SPEED TRIPLE 1050 ABS	MT50
	SPEED TRIPLE R	MT53
	SPEED TRIPLE S	MT67
	SPRINT GT	MT42
	SPRINT ST	MT38
	SPRINT ST ABS	MT37
	STREET TRIPLE 675 R	MT40
	STREET TRIPLE 765 R	MT6J
	STREET TRIPLE 765 S	MT6H
	THRUXTON 1200	MT69
	THRUXTON 1200R	MT6A
	THRUXTON TFC	MT0J
	TIGER 800	MT45
	TIGER 800 ABS	MT46
	TIGER 800 XC	MT47
	TIGER 800 XC ABS	MT48
	TIGER 800 XCA ABS	MT66
	TIGER 800 XR ABS	MT62
	TIGER 800 XRT ABS	MT65
	TIGER 900	MT08
	TIGER 955I	MT21
	TIGER 1050	MT35
	TIGER 1050 ABS	MT36
	TIGER 1200 EXPLORER	MT52

	TIGER 1200 EXPLORER XC	MT55
	TIGER 1200 EXPLORER XCA	MT6D
	TIGER 1200 EXPLORER XR	MT6B
	TIGER 1200 EXPLORER XRT	MT6C
	TIGER 1200 XCA	MT0D
	TIGER 1200 XCx	MT0C
	TIGER 1200 XR	MT0A
	TIGER 1200 XRT	MT0B
	TRIDENT 750	MT10
	TRIDENT 900	MT11
	TRIDENT 900 SPRINT	MT12
	TROPHY 900	MT14
	TROPHY 1200	MT13
	TROPHY SE	MT54
ULTIMA	All Models	
ULTRA MOTORCYCLE	AVENGER	UL08
	CRUISER	UL01
	FAT POUNDER	UL10
	GROUND POUNDER	UL02
	JACKHAMMER	UL07
	LEGACY	UL06
	PATRIOT	UL05
	SLEDGEHAMMER	UL09
	TITANIUM SERIES 1	UL11
	WIDE ONE	UL04
	WIDE TWO	UL03
URAL	BAIKAL LE	TB0A
	BAVARIAN CLASSIC	TB06
	cT	TB21
	DECO CLASSIC	TB04
	GAUCHO RAMBLER	TB20
	GEAR-UP	TB11
	LUXURY CRUISER	TB13
	M70 RETRO	TB19
	PETROL CLASSIC	TB07
	RETRO	TB14
	SPORTSMAN	TB02
	TOURIST	TB01
	TROYKA	TB12
	UTILITY	TB16
	YAMAL LIMITED EDITION	TB18

VENGENGE	All Models	
VENTO	All Models	
VICTORY	EMPULSE TT	PS3B
VIPER	All Models	
VOLKSWAGEN	All Models	
VON DUTCH	All Models	
WEST COAST CHOPPERS	All Models	
WILD WEST	GUNSLINGER	WW03
	PEACEMAKER	WW01
	SANTA FE CRUISER	WW02
YAMAHA	BW80 BIG WHEEL	YA0D
	BW200E BIG WHEEL	YA0C
	BW350	YA0J
	DT50	YA39
	DT80	YA30
	DT100	YA17
	DT125	YA01
	DT175	YA62
	DT200	YA67
	FAZER 8	YAF1
	FJ-09	YAG6
	FJ600	YA57
	FJ1100	YA90
	FJ1200	YA70
	FJ1200 SPORT	YA23
	FJ1200A	YAD8
	FJR1300	YAB5
	FZ-07	YAG2
	FZ-07 ABS	YAGE
	FZ-09	YAF9
	FZ-09 ABS	YAGF
	FZ-10	YAGB
	FZ6R	YAE5
	FZ8	YAE9
	FZ600	YA29
	FZ700	YAA8
	GT80	YA0H
	GTS1000A	YA77
	IT125	YA0S
	IT175	YA0Z
	IT200	YA0Y

	IT250	YA0F
	IT465	YA1K
	IT490	YA0G
	MT-07	YA1V
	MT-09	YA1U
	MT-10	YA1T
	MX80	YA0M
	MX100	YA0V
	MX175	YA0P
	MXT850 NIKEN	YA2K
	MXT850 NIKEN GT	YA2J
	PW50	YA0Q
	PW80	YA0U
	RD350	YA89
	RD400	YA47
	RT100	YA0W
	RT180	YA1B
	RX50	YAA1
	RZ50	YAA1
	RZ350	YA44
	SRX250	YAA7
	SRX600 SPORT	YA28
	TDM850	YA73
	TDR250	YA55
	TRACER 900	YA1X
	TRACER 900 GT	YA2H
	TT225	YA0B
	TT250	YA0X
	TT350	YA0A
	TT600	YA0L
	TTE50E	YAC5
	TTR50E	YAC5
	TTR90	YA2E
	TTR110E	YA2G
	TTR125	YA2D
	TTR225	YA1S
	TTR230	YAC1
	TTR250	YA1R
	TTR 125LT	N/A
	TT-R125L / TT-R125LE /	YA2D
	TT-R225	YA1S

	TT-R90E	YA2E
	TW200	YA37
	TY250	YA0N
	TY250Z	YA1D
	TY350	YA0E
	WILD CHILD	UNAVAILABLE
	WR200R	YA1A
	WR250R	YAD9
	WR250X	YAE1
	WR250Z	YA1E
	WR400F	YA2B
	WR450F	YAB6
	WR500Z	YAA9
	XJ550R SECA	YA87
	XJ600S	YA74
	XJ650L TURBO	YA11
	XJ650R SECA	YA12
	XJ650RC SECA	YA08
	XJ900R SECA	YA36
	XSR700	YAGJ
	XSR900	YAGA
	XT125	YA09
	XT200	YA10
	XT225 SEROW	YA71
	XT250	YA69
	XT350	YA56
	XT500	YA85
	XT550	YA52
	XT600	YA61
	XT1200Z SUPER TENERE	YAF3
	XTZ750	YA65
	XZ550R VISION	YA03
	YSR50	YA45
	YSR80	YA63
	YZ50	YA0R
	YZ60	YA1H
	YZ65	YA1Y
	YZ80	YA1C
	YZ85	YAB4
	YZ100	YA1L
	YZ125	YA1G

	YZ125X	YA2L
	YZ250	YA1F
	YZ250F	YAF5
	YZ250FX	YAG5
	YZ250 WR	YA0T
	YZ250X	YAG8
	YZ400F	YA2C
	YZ426F	YA3C
	YZ450F	YAB2
	YZ450FX	YAG9
	YZ465	YA1J
	YZ490	YA0K
	YZF 1000R	YA16
	YZF 600R	YA80
	YZF 600R2	YA33
	YZF 750R	YA78
	YZF 750SP	YA79
	YZF R1	YA1M
	YZF R6 (ALL MODELS)	YA1Q
	YZF R6S	YA1Q
	YZF600R2	YA33
	YZFR1 (ALL MODELS)	YA1M
	YZF R3	YAG3
	YZF R3 ABS	YAGD
ZERO	All Models	

Motorcycle Sport Bike List

MAKE	MODEL	VEHICLE CODE
APRILIA	PEGASO 650	Z40G
	RS 50	Z40E
	RS 125	Z40J
	RS 250	Z40B
	RSV 1000 R NERA	Z40X
	RSV MILLE	Z40F
	RSV MILLE 1000R	UNAVAILABLE
	RSV MILLE R	Z40W
	RSV MILLE SP	Z40H
	RSV MILLE TUONO	Z40T
	RSV MILLE TUONO R	Z40S
	RSV4 FACTORY ABS	Z437

	RSV4 R ABS	Z436
	RSV4 RF	Z453
	RSV4 RR	Z454
	SL 1000 FALCO	Z40C
	TUONO 1000 R	Z412
	TUONO 1000 R FACTORY	Z413
	TUONO V4 1100 FACTORY	Z451
	TUONO V4 1100 RR	Z452
BENELLI	TNT 1130 CAFÉ RACER	BN08
BMW	F800S	UNAVAILABLE
	HP2 MEGAMOTO	B164
	HP2 SPORT	B165
	HP4	B190
	K1	B101
	K1200RS	B127
	K1200RSL	B127
	K1200R	B140
	K1200R SPORT	B158
	K1200S	B137
	R1100GS	B120
	R1100S	B130
	R1150R ROCKSTER	UNAVAILABLE
	R1200S	B143
	R1200ST	B139
CAGIVA	All models	
HONDA	CBR650FA	H2P4
	CBR900RR	H294
	CBR919	H2E6
	CBR954RR	H2D7
	CBR1000F HURRICANE	H268
	CBR1000RR	H2G1
	CBR1000RRA	H2K9
	CBR1000RR SP	H2P3
	CBR1100X SPORT	H2B6
	NR750	UNAVAILABLE
	RVF750R	H2C6
	RVT1000R RC51	H2D1
	VF1000 INTERCEPTOR	H2A5

	VF1000R	H2A6
	VFR400R NC30	UNAVAILABLE
	VF500 INTERCEPTOR	H257
	VF750S	H271
	VF750S INTERCEPTOR	H271
	VFR750F	H285
	VFR750R	H281
	VFR800F INTERCEPTOR	H2C8
	VTR1000F FIRESTORM	H299
KAWASAKI	GPX600R	UNAVAILABLE
	GPZ500S	UNAVAILABLE
	Z750S	KA88
	ZX-9R	KA57
	ZX900 GPZ	KA57
	ZXR400	UNAVAILABLE
SUZUKI	GSX1300 B-KING	S1D6
	GSX-R1000 ABS	S1F9
	GSX-S1000A	S1FA
	GSX-S1000FA	S1FB
	GSX-R1000R ABS	S1FD
	RG250	S104 (LAST BUILT 1987)
	RGV250	UNAVAILABLE
	RG500 GAMMA	S148
	RG500 WALTER WOLF	S148
	RF600R	S119
	RF900R	S137
	SV650S	S188
	SV1000S	S1A3
	TL1000S	S177
TRIUMPH	DAYTONA 675 ABS	MT57
	DAYTONA 675R ABS	MT58
	SPEED FOUR	MT26
	SPEED TRIPLE 900 (T509)	MT04
	SPEED TRIPLE 1050	MT31
	SPEED TRIPLE RS	MT0E
	SPRINT 900	MT05
	SPRINT RS	MT18
	STREET TRIPLE	MT39

	TT600	MT19
YAMAHA	FZ1	YAB1
	FZ6	YAB8
	FZ600	YA29
	FZ750	YA34
	FZR400	YA38
	FZR600	YA46
	FZR750R	YA49
	FZR1000	YA51
	FZX700 FAZER	YAA6
	MT-01	YAC6
	RZ500	YA91 (LAST BUILT 1985)
	TZ250	YA66
	YZF R1	YA1M
	YZF R6	YA1Q
	YZF R7	UNAVAILABLE
	YZF600R	YA80
	YZF600R2	YA33
	YZF750R	YA78
	YZF750SP	YA79
	YZF1000R	YA16
	YZF R1M	YAG7
	YZF R6 ABS	YAGG

Motorhomes

Referral to the Company

Any motorhome with more than thirty (30) days exposure (in any calendar year) outside of Ontario must be referred to the Company.

Motorhome Rating Classes

Class 66

Motorhomes

Motorhome Driving Records

Driving Record 0-30*

Motorhomes use private passenger criteria for Driving Records 0 – 30.

Please refer to [Private Passenger Section](#) for additional information.

Motorhome Endorsements

Physical Damage Coverage

The following endorsements apply when physical damage coverage is provided:

Endorsements	Qualifications	
OPCF 19; Limiting the Amount Paid for Loss or Damage Coverage	This endorsement is required. The following chart specifies how it must be applied:	
	If the vehicle is...	The endorsement will be applied based on the value established by...
	New Purchase	Bill of Sale
Older Vehicle	Appraisal (within last three (3) years)	

Trailers & Camper Units

Underwriting Considerations

Referral to the Company

Any trailer or camper units with more than thirty (30) days exposure (in any calendar year) outside of Ontario must be referred to the Company for special consideration.

Home or park trailers are to be referred providing details of list price, dimensions, weight, brakes, type of trailer, photos, hitch, and means of attachment, in order to determine appropriate policy coverage and rating.

Canada Interprovincial Cards

Canada Inter-Provincial Cards are not required for trailers.

Utility Trailers for Snow Vehicles

Physical damage coverage on trailers used for transporting motorized snow vehicle(s) is normally written with the same coverage(s) and deductible(s) as motorized snow vehicles and should be rated as a [Utility Trailer](#).

Farm and Commercial Use

For horse trailers, livestock trailers, or any trailer used for farm and/or commercial purposes, please refer to the [Commercial Section](#).

Trailer Deductible and Limits (Commercial Use Trailers Only)

Deductible and Limit Follows Towing Vehicle*

Trailers are rated using the same commercial, private passenger or miscellaneous rating class as the towing vehicle. Trailers follow the vehicle value limits and standard/minimum deductibles of the type of towing vehicle (Personal, Commercial, etc.).

Example: A utility trailer is being used for commercial purposes and being towed by a vehicle that is rated Class 35. The trailer will also be rated class 35 and will be subject to the Commercial vehicle value limit (as per the filed rules), and subject to the standard/minimum deductibles applicable to Commercial vehicles (based on the value of the trailer).

*Applicable to Commercial use trailers only. Not applicable to Camper Body, Home/Park, Tent, or Travel Trailers.

Trailer/Camper Rating Class

Class depends on Towing Vehicle

Trailers, or camper units are rated in accordance with the towing vehicle to which they are attached, using the same private passenger or miscellaneous rating class.

Trailer/Camper Driving Records

Driving Record depends on Towing Vehicle

Trailers and camper units are rated in accordance with the towing vehicle to which they are attached, using private passenger or miscellaneous criteria for driving records.

Trailer/Camper Endorsements

Physical Damage Coverage

The following endorsements apply when physical damage coverage is provided:

Endorsements	Qualifications						
OPCF 19; Limiting the Amount Paid for Loss or Damage Coverage	<p>This endorsement is required. The following chart specifies how it must be applied:</p> <table border="1" data-bbox="532 474 1321 680"><thead><tr><th data-bbox="532 474 764 569">If the vehicle is...</th><th data-bbox="764 474 1321 569">The endorsement will be applied based on the value established by...</th></tr></thead><tbody><tr><td data-bbox="532 569 764 623">New Purchase</td><td data-bbox="764 569 1321 623">Bill of Sale</td></tr><tr><td data-bbox="532 623 764 680">Older Vehicle</td><td data-bbox="764 623 1321 680">Appraisal (within last three (3) years)</td></tr></tbody></table>	If the vehicle is...	The endorsement will be applied based on the value established by...	New Purchase	Bill of Sale	Older Vehicle	Appraisal (within last three (3) years)
If the vehicle is...	The endorsement will be applied based on the value established by...						
New Purchase	Bill of Sale						
Older Vehicle	Appraisal (within last three (3) years)						

Rate Pages

Introduction

This section provides information on rating methodology, with Rate Group Tables appended.

For Private Passenger Automobile, the Generalized Linear Modelling rating variables are provided.

For Commercial and Miscellaneous, instructions on how to calculate premium by coverage, including rate pages, rating variables and rate groups is provided.

The rating algorithms are multiplicative and use the following abbreviations:

BR	Base rate by territory	RG	Rate Group relativity
CL	Class (type of use) relativity	DF	Discount Factor
DR	Driving Record relativity	SC	Surcharge Factor
LF	Increased Limit Factor		
DM	Deductible		

When applying discounts and/or surcharges to the applicable coverage premiums, add ALL discounts together and add ALL surcharges together improved (e.g., discount factor is 1 minus the sum of all applicable discounts except special farmers times 1 minus the special farmers discount if applicable, surcharge factor is 1 plus the sum of all applicable surcharges. [Special farmers discount is multiplied separately]) to be used as multiplicatively in the algorithm string:

BR*CL*DR*RG*DM*DF*SC

NOTE:

If the current model year is not found in a Rate Group Table, use the prior model year.

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Private Passenger Rating Variables

In addition to class and driving record, the following lists the rating variables used:

- Driver Age
- Driver Gender
- Driver Marital Status
- Years Since First Licensed
- Number of Years Loyal
- Minor Convictions
- Vehicle Year
- Vehicle Type
- Engine Cylinder
- Body Style
- Engine Fuel
- Payment Frequency
- Age First Licensed
- Years With Prior Auto Carrier

Private Passenger Rate Groups

All rate groups are shown in the private passenger rate group tables. Should a particular model not be shown, apply to the Company for appropriate rate groups and vehicle code. When applying to the Company please have all details of vehicle available including make, model, year, trim, series, and complete vehicle identification number.

Private Passenger Customization Table

The customization table applies to customized vehicles (i.e., carpeting added, special paint job, electronic accessories installed, etc.). This table is intended to reflect the higher cash value of customized vehicles and additional costs of repairing such vehicles.

This table does not apply to vehicles defined as motorhomes.

Use the standard rate groups as set out in the private passenger rate group tables. To these rate groups add the additional rate groups, as indicated below, to each of the appropriate Direct Compensation – Property Damage (DC-PD), Collision/All Perils and Comprehensive/Specified Perils rate groups. Use the purchase price of customizing the vehicle to establish the final rate group.

The following chart outlines the increase to base rate groups when factoring in the value of customization for Direct Compensation-Property Damage, Collision/All Perils and Comprehensive/Specified Perils.

Cost of Customizing Vehicle	Rate Groups
Up to \$5,000	2
\$5,001 - \$9,000	4
\$9,001 – \$12,000	6
\$12,001 - \$16,000	8
\$16,001 to \$20,000	10

Private Passenger Table “A” Rate Groups

The following table is for use when the rate group(s) are shown as “A” in the CLEAR rate group tables for the following coverage(s):

- Accident Benefits
- Direct Compensation – Property Damage
- All Perils, Collision, Comprehensive and Specified Perils

NOTE:

The rate group is based on the Insured’s estimate of the vehicle’s value. For Accident Benefits use rate group 34.

Estimated Value \$	Rate Group	Estimated Value \$	Rate Group
\$2,800 or less	2	\$42,001 - \$44,700	26
\$2,801 - \$4,000	3	\$44,701 - \$47,400	27
\$4,001 - \$5,200	4	\$47,401 - \$50,100	28
\$5,201 - \$6,400	5	\$50,101 - \$52,800	29
\$6,401 - \$7,600	6	\$52,801 - \$55,500	30
\$7,601 - \$8,800	7	\$55,501 – \$60,500	31
\$8,801 - \$10,100	8	\$60,501 - \$65,500	32
\$10,101 - \$11,400	9	\$65,501 – \$70,500	33
\$11,401 - \$12,700	10	\$70,501 - \$75,500	34
\$12,701 - \$14,000	11	\$75,501 - \$80,500	35
\$14,001 - \$15,300	12	\$80,501 - \$85,500	36
\$15,301 - \$17,300	13	\$85,501 - \$90,500	37
\$17,301 - \$19,300	14	\$90,501 - \$95,500	38
\$19,301 - \$21,300	15	\$95,501 - \$100,500	39
\$21,301 - \$23,300	16	\$100,501 - \$105,500	40
\$23,301 - \$25,300	17	\$105,501 - \$110,500	41
\$25,301 - \$27,300	18	\$110,501 - \$115,500	42
\$27,301 – 29,300	19	\$115,501 - \$120,500	43
\$29,301 – 31,300	20	\$120,501 - \$125,500	44
\$31,301 - \$33,300	21	\$125,501 - \$130,500	45
\$33,301 - \$35,300	22	\$130,501 - \$135,500	46
\$35,301 - \$37,300	23	\$135,501 - \$140,500	47
\$37,301 - \$39,300	24	\$140,501 - \$145,500	48
\$39,301 – \$42,000	25	\$145,501 - \$150,500	49

Private Passenger Vehicle Rate Groups

Refer to [Private Passenger Rate Group Tables](#), Accident Benefits (Ontario) twenty-one (21) Year Extended Vehicle Code Format.

Commercial Algorithm Definitions

The following are definitions for the abbreviations used in the algorithm to calculate premium by applicable coverage type.

BR	Base rate by territory	RG	Rate Group relativity
CL	Class (type of use) relativity	DF	Discount Factor
DR	Driving Record relativity	SC	Surcharge Factor
LF	Increased Limit Factor	OA	Optional Accident Benefits
DM	Deductible		

NOTE:

The Algorithm is MULTIPLICATIVE.

Commercial Calculation using the Rating Algorithm

Below you will find step by step instructions on how to calculate premium by coverage type:

If the coverage is...	Then the appropriate algorithm is...
Bodily Injury	=BR*CL*DR*LF*DF*SC
Property Damage – Tort	=BR*CL*DR*DF*SC
Accident Benefits	=BR*CL*DR*DF*SC
Uninsured Automobile	=BR*CL*DR*DF*SC
Optional Accident Benefits	=BR*CL*DR*OA
Property Damage – Direct Compensation	=BR*CL*DR*RG*DF*SC*DM
Collision	=BR*CL*DR*RG*DM*DF*SC
Comprehensive/Specified Perils	=BR*CL*RG*DM*DF
All Perils	=Collision premium + 95% of Comprehensive premium

NOTE:

The Algorithm is MULTIPLICATIVE.

Commercial Third Party Liability

One million (1,000,000) Third Party Liability coverage is the standard coverage offered on commercial automobile risks. Any commercial automobile requiring any limit of coverage higher than this amount requires Company approval before coverage is bound and is subject to your Agent/Broker contract(s).

Commercial Accident Benefits

Refer to individual class rating pages for Standard Accident Benefits Limits and additional charges for Optional Increased Accident Benefits. Refer to [General Rules Section](#) for application of rules and rating.

Commercial Direct Compensation Property Damage

The base premium for Direct Compensation-Property Damage is \$0 deductible. For an increase of deductible, the corresponding factor should be applied.

Deductible Amount	Charge % of Base Premium
\$300	91%
\$500	86%
\$1,000	73%
\$2,500	55%
\$5,000	45%
\$10,000	35%
\$20,000	30%

Commercial All Perils

For those classes that use one hundred percent (100%) of Table I or II premiums for Collision and Comprehensive and for which All Perils premiums are not provided in the Tables; add together the Collision and ninety-five percent (95%) of Comprehensive premiums for the same deductible as that required for all perils.

Collision, Comprehensive, Specified Perils % of manual premium (unless otherwise specified).

CLASS	COLLISION	COMPREHENSIVE OR SPECIFIED PERILS
Livestock	140%	100%
Sand, gravel, earth, or stone	200%	100%
All other classes	100%	100%

Commercial Collision

The base premium for Collision is \$500 deductible. For other deductible amounts the corresponding factor is applied.

Deductible	Charge % of Base Premium
\$300	129.5%
\$1,000	92.3%
\$2,500	80%
\$5,000	72.3%
\$10,000	66.2%
\$20,000	62%

Commercial Comprehensive and Specified Perils

The base premium for Comprehensive and Specified Perils is \$500 deductible. For other deductible amounts the corresponding factor is applied.

Deductible	Charge % of Base Premium
\$300	117.1%
\$1,000	89.1%
\$2,500	81.8%
\$5,000	74.5%
\$10,000	70%
\$20,000	66%

Commercial Class 07, 35, 75 Funeral Director

For rate determination, charge the percentage indicated of the base rates for the applicable coverage.

Type of Vehicle	Stat. Class	Base Class	BI, PD, Tort, AB, UW, DC-PD	Physical Damage
Service Van	35	35	100%	100%
Hearse	75	07	75%	75%
Private Passenger	07	07	100%	100%

NOTE:

Commercial rating using class 07 uses rating algorithms pre-GLM.

Commercial Class 61, 62 & 63

Class 61, 62 & 63 are all rated out of Territory 1. Territory 1 base rates are applied within the algorithm formula for each of these classes.

Commercial Class Method of Rating

Rate:	According to:
Ambulances, Fire, Police, or other emergency type vehicles.	Not Written
Motorcycles, Motor scooters, Motorettes, and Minibikes	See Miscellaneous Automobile Section for personal use, otherwise not written
Motorized Snow Vehicles with Gross Vehicle Weight not in excess of 2000lbs. (1 t.)	See Miscellaneous Automobile Section for personal use, otherwise not written
Truckmen Classes	Refer to the Company – normally not written
All other Commercial Automobile	Use Premium Table I
Bodily Injury, Property Damage Tort, Accident Benefits, Uninsured Automobile	Territory, Class, and Driving Record
Direct Compensation-Property Damage, Collision, All Perils	Territory, Class, Driving Record and

	Vehicle Rate Group
Comprehensive and Specified Perils	Territory, Class, and Vehicle Rate Group
Vehicle Inspection Requirements and Guidelines	Refer to General Rules Section

Miscellaneous using PPA Classes

Miscellaneous rating using Private Passenger Classes uses rating algorithms pre-GLM.

Antique Calculation using the Rating Algorithm

Premiums are calculated using Private Passenger Class 01 and Driving Record 6.

Coverage	First Vehicle	Each Additional Vehicle
TPL -BI	30%*BR*CL*DR*LF*DF*SC	25%*BR*CL*DR*LF*DF*SC
TPL-PD-Tort	30%*BR*CL*DR*DF*SC	25%*BR*CL*DR*DF*SC
Accident Benefits Rate Group 34	30%*BR*CL*DR*RG*DF*SC	25%*BR*CL*DR*RG*DF*SC
Uninsured Automobile	30%*BR*CL*DR*DF*SC	25%*BR*CL*DR*DF*SC

Antique Physical Damage Premium Rate Guide

For each coverage listed below, the Physical Damage premium is based on the value of the vehicle.

Coverage	Each Antique Vehicle	
	Deductible	Per \$100 of Insured Value
Direct Compensation - Property Damage	\$0	\$0.61
	\$500	\$0.46
Collision	\$500	\$0.49 Minimum Premium \$25
Comprehensive	\$500	\$0.49 Minimum Premium \$25
Specified Perils	\$500	\$0.42 Minimum Premium \$25
All Perils	Sum of Collision and Comprehensive Premiums. Minimum Premium \$50	

Antique Other Deductible Factors

For a higher deductible for each coverage listed below, use the \$500 deductible rate calculated from the table above as a base. Minimum premiums as stated in the above table apply.

Other Deductible Factors			
Deductible	\$300	\$1000	\$2500
Collision	109%	87%	77%
Comprehensive & Specified Perils	120%	90%	80%

Direct Compensation – Property Damage	123%	90%	81%
---------------------------------------	------	-----	-----

Classic Rating Rules

Premiums are calculated using Private Passenger Class and Driving Record.

If the coverage is...	Then the appropriate algorithm is...
Bodily Injury	=BR*CL*DR*LF*DF*SC
Property Damage – Tort	=BR*CL*DR*DF*SC
Accident Benefits	=BR*CL*DR*RG*DF*SC (Use Rate Group 34)
Uninsured Automobile	=BR*CL*DR*DF*SC
Property Damage – Direct Compensation	=BR*CL*DR*RG*DF*SC*DM (Subject to rate groups determined below)
Collision	=BR*CL*DR*RG*DM*DF*SC (Subject to rate groups determined below)
Comprehensive/Specified Perils	Rate as Antique Automobile
All Perils	Collision premium + 95% of Comprehensive premium

NOTE:

Apply an increase factor of 1.25 to all coverages except Comprehensive and Specified Perils for standalone policies (subject to underwriting approval).

Classic Rate Group Table

The following Rate Group table should be used in conjunction with Direct Compensation Property Damage and Collision/All Perils, as specified above.

Value	Applicable Rate Group
Up to \$5000	4
\$5001 to \$10,000	6
\$10,001 to \$15,000	8
\$15,001 to \$20,000	10
\$20,001 to \$25,000	12
\$25,001 to \$30,000	14
\$30,001 to \$35,000	16
\$35,001 to 40,000	18
\$40,001 to \$45,000	20
\$45,001 to \$50,000	22

Snow Vehicle Premiums

Premiums in this section are for recreational use of the vehicle only.

Rates assume seasonal use of the vehicle.

Snow Vehicle/Off-Road Engine Size

The following rate pages are based on two (2)-stroke engines.

To convert from a four (4)-stroke engine to a two (2)-stroke engine, divide the cc number by 1.75.

For example: 1,000 cc four (4)-stroke engine,

divide by 1.75 (1000/1.75)

= 571 cc (two)2-stroke Snow Vehicle.

Snow Vehicle Increase factor for Higher Engine Displacement

An increase factor will apply to all coverages (except OPCF's) for motorized snow vehicles with an engine displacement of 650 cc or higher.

Engine Displacement	Increase Factor
< 200cc	1.00
200 - 649cc	1.00
650 - 749cc	1.20
750 - 799cc	1.50
800 - 849cc	1.67
850 - 899cc	1.83
> 900cc	2.00

Snow Vehicle Third Party Liability Premium Table

Medium Engine Displacement Premiums					
		Liability Limits (000's)			
Driving Records	Coverages	\$200	\$500	\$1000	\$2000
0, 1, 2	TPL-BI	82	100	129	211
	TPL-PD-Tort	1	1	5	5
	Accident Benefits (Standard)	220	220	220	220
	Uninsured Automobile	14	14	14	14
	OPCF 44R	3	7	10	17
	OPCF 48 (optional)	5	6	8	11
	DR 3	TPL-BI	66	80	103
TPL-PD-Tort		1	1	4	4
Accident Benefits (Standard)		174	174	174	174
Uninsured Automobile		12	12	12	12
OPCF 44R		2	6	8	14
OPCF 48 (optional)		4	5	6	10

Snow Vehicle Physical Damage Premium Table

Snow Vehicles

Manufacturer's List Price New* (including any toboggan or sled type trailer)	DC - PD		Collision		Comprehensive	Specified Perils
	\$0 Ded.		\$500 Ded.		\$500 Ded.	\$500 Ded.
	DR 0, 1, 2	DR 3	DR 0, 1, 2	DR 3		
0 to 1000	5	4	37	29	21	14
1001 to 1500	6	5	49	39	28	19
1501 to 2000	8	6	63	49	34	24
2001 to 2500	9	7	71	58	39	26
2501 to 3000	10	8	81	65	44	31
3001 to 3500	12	10	96	77	53	36
3501 to 4000	14	11	110	88	59	40
4001 to 4500	16	13	130	104	68	46
4501 to 5000	18	14	145	116	77	54
5001 to 6500	21	17	168	133	88	61
6501 to 8000	23	19	190	152	104	71
8001 to 9500	26	22	212	169	112	76
9501 to 11000	28	24	234	187	126	86
11001 to 12500	32	26	257	206	136	93
12501 to 14000	34	27	279	222	143	98
14001 to 15500	36	28	308	246	158	108
15501 to 17000	38	30	317	255	165	114
17001 to 18500	41	33	336	269	180	123
18501 to 20000	44	35	358	286	193	132
20001 to 21500	48	38	394	315	209	143
21501 to 23000	51	40	420	336	223	152
23001 to 24500	54	42	447	359	238	163
24501 to 26000	57	45	476	381	253	172
26001 to 27500	61	48	504	404	268	183
27501 to 29000	64	50	534	427	284	194
29001 to 30500	68	53	564	452	301	206
30501 to 32000	71	56	593	475	317	217
32001 to 33500	75	58	622	498	332	228
33501 to 35000	78	61	650	522	348	238
35001 to 36500	82	63	679	545	363	249
36501 to 38000	85	66	708	568	379	260
38001 to 39500	88	69	737	591	395	271
39501 to 41000	92	71	766	614	410	282

41001 to 42500	95	74	794	638	426	292
42501 to 44000	99	76	823	661	441	303
44001 to 45500	102	79	852	684	457	314
45501 to 47000	105	82	881	707	473	325
47001 to 48500	109	84	910	730	488	336
48501 to 50000	112	87	938	754	504	346

***NOTE:**

If not available, current value may be used with [OPCF 19](#) included in policy.

Snow Vehicle Other Deductible Factors

Other Deductible Factors	DCPD	Collision	Comprehensive	Specified Perils
\$300	0.90	1.16	1.14	1.14
\$500	0.81	1.00	1.00	1.00
\$1000	0.73	0.93	0.91	0.91

Snow Vehicle All Perils Coverage

For All Perils coverage add one hundred percent (100%) of Collision premium and one hundred percent (100%) of Comprehensive premium to generate the correct premium.

ATV/Off Road Vehicles Not Capable of Exceeding 40 kph

Vehicles not capable of speeds exceeding forty (40) kph should only be charged fifty percent (50%) of the indicated premium for the following coverages:

- Third Party Liability (BI & PD)
- Accident Benefits,
- Uninsured Automobile,
- Direct Compensation Property Damage,
- Collision/Collision portion of All Perils coverage, and
- [OPCF 44R](#).

The full premium, as indicated, will be charged for the following coverages:

- Comprehensive,
- Specified Perils, and
- Comprehensive portion of All Perils coverage.

ATV/Off Road Mandatory Coverage Medium Engine

Medium Engine Displacement Premiums					
		Liability Limits (000's)			
Driving Record	Coverages	\$200	\$500	\$1000	\$2000
0, 1, 2	TPL-BI	49	59	70	92
	TPL-PD-Tort	1	1	1	3

	Accident Benefits (Standard)	181	181	181	181
	Uninsured Automobile	19	19	19	19
	DC-PD (\$0 Deductible)	9	9	9	9
	OPCF 44R	2	5	8	14
	OPCF 48 (Optional)	2	3	4	5

Medium Engine Displacement Premiums					
Liability Limits (000's)					
Driving Record	Coverages	\$200	\$500	\$1000	\$2000
3	TPL-BI	38	47	56	74
	TPL-PD-Tort	1	1	1	2
	Accident Benefits (Standard)	145	145	145	145
	Uninsured Automobile	15	15	15	15
	DC-PD (\$0 Deductible)	7	7	7	7
	OPCF 44R	2	4	7	11
	OPCF 48 (Optional)	2	2	3	4

ATV/Off Road Mandatory Coverage Heavy Engine

Heavy Engine Displacement Premiums					
Liability Limits (000's)					
Driving Record	Coverages	\$200	\$500	\$1000	\$2000
0, 1, 2	TPL-BI	76	89	100	115
	TPL-PD-Tort	1	3	3	3
	Accident Benefits (Standard)	181	181	181	181
	Uninsured Automobile	19	19	19	19
	DC-PD (\$0 Deductible)	17	17	17	17
	OPCF 44R	2	5	8	14
	OPCF 48 (Optional)	4	5	5	6

Heavy Engine Displacement Premiums					
Liability Limits (000's)					
Driving Record	Coverages	\$200	\$500	\$1000	\$2000
3	TPL-BI	62	71	79	92
	TPL-PD-Tort	1	2	2	2

Accident Benefits (Standard)	145	145	145	145
Uninsured Automobile	15	15	15	15
DC-PD (\$0 Deductible)	14	14	14	14
OPCF 44R	2	4	7	11
OPCF 48 (Optional)	3	4	4	5

ATV/Off Road Physical Damage Premium Table

ATVs and Off-Road Vehicles

Manufacturer List Price	Collision		COMP	Specified Perils
	\$500 Ded. DR 0,1,2	\$500 Ded. DR 3	\$500 Ded.	\$500 Ded.
Under \$2000	\$18	\$14	\$67	\$59
2,001-2,500	\$20	\$16	\$77	\$67
2,501-3,000	\$24	\$20	\$87	\$77
3,001-3,500	\$30	\$23	\$99	\$87
3,501-4,000	\$33	\$26	\$107	\$99
4,001-4,500	\$38	\$30	\$118	\$104
4,501-5,000	\$41	\$34	\$123	\$114
5,001-5,500	\$46	\$37	\$133	\$120
5,501-6,000	\$51	\$41	\$143	\$128
6,001-6,500	\$55	\$44	\$150	\$139
6,501-7,000	\$61	\$48	\$161	\$148
7,001-7,500	\$65	\$52	\$169	\$154
7,501-8,000	\$69	\$55	\$180	\$163
8,001-8,500	\$73	\$59	\$191	\$169
8,501-9,000	\$79	\$63	\$202	\$180
9,001-9,500	\$84	\$67	\$210	\$188
9,501-10,000	\$88	\$70	\$221	\$200
10,001-10,500	\$93	\$74	\$231	\$207
10,501-11,000	\$97	\$77	\$240	\$215
11,001-11,500	\$101	\$80	\$250	\$221
11,501-12,000	\$105	\$83	\$259	\$228
12,001-12,500	\$108	\$87	\$268	\$237
12,501-13,000	\$113	\$90	\$276	\$244

13,001-13,500	\$117	\$94	\$286	\$252
13,501-14,000	\$121	\$97	\$296	\$259
14,001-14,500	\$125	\$101	\$305	\$265
14,501-15,000	\$129	\$104	\$313	\$273
15,001-15,500	\$133	\$106	\$322	\$281
15,501-16,000	\$137	\$109	\$331	\$290
16,001-16,500	\$140	\$112	\$341	\$297
16,501-17,000	\$144	\$115	\$349	\$305
17,001-17,500	\$148	\$119	\$358	\$312
17,501-18,000	\$151	\$122	\$366	\$320
18,001-18,500	\$155	\$124	\$375	\$328
18,501-19,000	\$159	\$127	\$384	\$336
19,001-19,500	\$163	\$130	\$393	\$345
19,501-20,000	\$167	\$133	\$402	\$353
20,001-20,500	\$172	\$137	\$413	\$361
20,501-21,000	\$176	\$140	\$422	\$369
21,001-21,500	\$179	\$144	\$431	\$378
21,501-22,000	\$183	\$147	\$441	\$385
22,001-22,500	\$187	\$149	\$450	\$393
22,501-23,000	\$191	\$153	\$458	\$401
23,001-23,500	\$195	\$156	\$468	\$408
23,501-24,000	\$199	\$159	\$477	\$416
24,001-24,500	\$203	\$162	\$487	\$425
24,501-25,000	\$207	\$165	\$496	\$433
25,001-25,500	\$211	\$168	\$504	\$441
25,501-26,000	\$215	\$172	\$514	\$449
26,001-26,500	\$218	\$175	\$524	\$456
26,501-27,000	\$222	\$178	\$532	\$465
27,001-27,500	\$227	\$181	\$542	\$473
27,501-28,000	\$231	\$185	\$551	\$480
28,001-28,500	\$234	\$188	\$560	\$488
28,501-29,000	\$238	\$191	\$569	\$496
29,001-29,500	\$242	\$193	\$578	\$504
29,501-30,000	\$246	\$197	\$588	\$512
30,001-30,500	\$250	\$200	\$597	\$520
30,501-31,000	\$254	\$203	\$606	\$528
31,001-31,500	\$258	\$207	\$616	\$536
31,501-32,000	\$262	\$210	\$625	\$544
32,001-32,500	\$266	\$213	\$634	\$552
32,501-33,000	\$269	\$216	\$643	\$559
33,001-33,500	\$273	\$219	\$652	\$567
33,501-34,000	\$277	\$223	\$662	\$575

34,001-34,500	\$281	\$226	\$671	\$583
34,501-35,000	\$285	\$229	\$680	\$591
35,001-35,500	\$289	\$232	\$689	\$599
35,501-36,000	\$293	\$235	\$698	\$607
36,001-36,500	\$297	\$239	\$708	\$615
36,501-37,000	\$301	\$242	\$717	\$623
37,001-37,500	\$305	\$245	\$726	\$631
37,501-38,000	\$308	\$248	\$735	\$638
38,001-38,500	\$312	\$251	\$744	\$646
38,501-39,000	\$316	\$255	\$754	\$654
39,001-39,500	\$320	\$258	\$763	\$662
39,501-40,000	\$324	\$261	\$772	\$670
40,001-40,500	\$328	\$264	\$781	\$678
40,501-41,000	\$332	\$267	\$790	\$686
41,001-41,500	\$336	\$271	\$800	\$694
41,501-42,000	\$340	\$274	\$809	\$702
42,001-42,500	\$343	\$277	\$818	\$709
42,501-43,000	\$347	\$280	\$827	\$717
43,001-43,500	\$351	\$283	\$836	\$725
43,501-44,000	\$355	\$287	\$846	\$733
44,001-44,500	\$359	\$290	\$855	\$741
44,501-45,000	\$363	\$293	\$864	\$749
45,001-45,500	\$367	\$296	\$873	\$757
45,501-46,000	\$371	\$299	\$882	\$765
46,001-46,500	\$375	\$303	\$892	\$773
46,501-47,000	\$379	\$306	\$901	\$781
47,001-47,500	\$382	\$309	\$910	\$788
47,501-48,000	\$386	\$312	\$919	\$796
48,001-48,500	\$390	\$315	\$928	\$804
48,501-49,000	\$394	\$319	\$938	\$812
49,001-49,500	\$398	\$322	\$947	\$820
49,501-50,000	\$402	\$325	\$956	\$828

ATV/Off Road All Perils Coverage

For All Perils coverage using the same deductible, add one hundred percent (100%) of Collision premium and one hundred percent (100%) of Comprehensive premium to generate the applicable premium.

ATV/Off Road Optional Increased Accident Benefits

Please refer to the [Optional Increased Accident Benefits Section](#) for additional information.

ATV/Off Road Other Deductible Factors

Other Deductible Factors Using \$500 Deductible Rate as Base	
Deductible	\$1000
Direct Compensation – Property Damage	90%
Collision	90%
Comprehensive & Specified Perils	91%

NOTE:

For \$500 Direct Compensation - Property Damage coverage deductible, use eighty one percent (81%) of the \$0.00 deductible.

Moped Rates

For Mopeds valued at \$400 or less, charge forty percent (40%) of the applicable Physical Damage coverage rate.

Motorcycles All Perils Coverage

For All Perils coverage using the same deductible, add one hundred percent (100%) of Collision premium and one hundred percent (100%) of Comprehensive premium to generate the premium.

Motorhomes Calculation using the Rating Algorithm

Premiums are calculated using Private Passenger Class and Driving Record.

If the coverage is...	Then the appropriate algorithm is...
Bodily Injury	=BR*CL*DR*LF*DF*SC
Property Damage - Tort	=BR*CL*DR*DF*SC
Accident Benefits	=BR*CL*DR*RG*DF*SC
Uninsured Automobile	=BR*CL*DR*DF*SC
Property Damage – Direct Compensation	=BR*CL*DR*RG*DF*SC*DM
Collision	=BR*CL*DR*RG*DM*DF*SC

Motorhomes Third Party Liability Premium Table

	TPL-BI	TPL-PD-Tort	Accident Benefits (Standard)	Uninsured Automobile
Motor Homes	Use the appropriate Class, Driving Record according to the Private Passenger section and AB Rate Group 34			

Motorhomes Physical Damage Premium Table

List Price New Or OPCF 19 Value	Motorhomes		
	DCPD/ Collision Rate Group;	Comp Premiums (\$1000 Deductible)	SP Premiums (\$1000 Deductible)
Up to \$2,000	2	8	5
\$2,001- \$3,000	2	19	12
\$3,001- \$4,000	2	28	17
\$4,001- \$5,000	2	35	22
\$5,001- \$7,500	4	41	26
\$7,501- \$10,000	6	52	33
\$10,001- \$12,500	8	59	38
\$12,501- \$16,000	10	76	48
\$16,001- \$20,000	11	95	59
\$20,001- \$26,000	13	116	76
\$26,001- \$30,000	15	147	95
\$30,001- \$35,000	17	176	115
\$35,001- \$40,000	19	205	133
\$40,001 - \$45,000	21	232	150

List Price New Or OPCF 19 Value	Motorhomes		
	DCPD/ Collision Rate Group;	Comp Premiums (\$1000 Deductible)	SP Premiums (\$1000 Deductible)
\$45,001 - \$50,000	25	256	166
\$50,001 - \$55,000	27	289	188
\$55,001- \$60,000	30	320	208
\$60,001 - \$65,000	32	351	228
\$65,001 - \$70,000	34	382	248
\$70,001 - \$75,000	36	413	268
\$75,001 - \$80,000	40	444	288
\$80,001 - \$85,000	42	475	309

\$85,001 - \$90,000	44	506	329
\$90,001 - \$95,000	48	538	349
\$95,001 - \$100,000	49	568	369
\$100,001 - \$105,000	52	589	383
\$105,001 - \$110,000	55	618	402
\$110,001 - \$115,000	58	647	421
\$115,001 - \$120,000	61	677	440
\$120,001 - \$125,000	64	706	459
\$125,001 - \$130,000	67	735	478
\$130,001 - \$135,000	70	764	497
\$135,001 - \$140,000	74	794	516
\$140,001 - \$145,000	77	823	535
\$145,001 - \$150,000	81	852	554

Motorhomes All Perils Coverage

For All Perils coverage using the same deductible, add one hundred percent (100%) of Collision premium and one hundred percent (100%) of Comprehensive premium to generate the premium.

Motorhomes Optional Increased Accident Benefits

Please refer to the [Optional Increased Accident Benefits Section](#) for additional information.

Motorhomes Other Deductible Factors

Deductible	Comprehensive or Specified Perils % of \$1000 Deductible
\$1000	100%
\$2000	92%
\$2500	83%

Motorhomes Minimum Deductible

See [Minimum Deductibles Table](#) in [Rules for Refusing to Provide or Continue Coverage Section](#) of the manual.

Trailers/Campers Value

See [Minimum Deductibles Table](#) in [Rules for Refusing to Provide or Continue Coverage Section](#) of the manual.

Trailers/Campers Premium Determination for Camper Bodies & Truck Caps

For Camper Bodies & Truck Caps

1. Determine the dollar value of the Camper Body or Truck Cap based on the manufacturer's original list price.
2. Using the [Physical Damage Premium Table](#), establish the corresponding premium to be charged based on Step #1. The premium is calculated at fifty percent (fifty percent (50%)) of the premium indicated in the [Physical Damage Premium Table](#).
3. Add the discounted premium to the corresponding towing vehicle coverage totals.

For example: Add the Camper Body or Truck Cap DCPD premium to the towing vehicles DCPD premium.

Identical coverages must be carried on the Truck, Camper Body, or Cap.

Trailers/Campers Third Party Liability Premium Table

Trailers and/or Camper Units must carry the same liability limits as the supporting towing vehicle.

	TPL-BI	TPL-PD-Tort	Accident Benefits (Standard)	Uninsured Automobile
Utility and Tent Trailers	No Charge			
Cabin Trailers	\$15 plus increased limits	\$1	\$10	\$1
Camper Bodies	No Charge			
Cabin Trailers	\$300,000	\$500,000	\$1 Million	\$2 Million
Increase Limits	+ \$1.00	+ \$3.00	+ \$6.00	+ \$10.00

Trailers/Campers Physical Damage Premium Table

List Price New Or OPCF 19 Value	Trailers and Camper Units			
	DCPD \$0 Deductible	Collision Premiums \$500 Deductible	Comp Premiums \$500 Deductible	SP Premiums \$500 Deductible
Up to \$2000	\$4	\$5	\$10	\$6
\$2,001- \$3,000	\$6	\$10	\$22	\$14
\$3,001- \$4,000	\$8	\$17	\$32	\$20
\$4,001- \$5,000	\$11	\$24	\$41	\$26
\$5,001- \$7,500	\$25	\$34	\$48	\$30

\$7,501- \$10,000	\$36	\$48	\$60	\$39
\$10,001- \$12,500	\$46	\$66	\$69	\$44
\$12,501- \$16,000	\$63	\$89	\$88	\$56
\$16,001- \$20,000	\$74	\$107	\$111	\$69
\$20,001- \$26,000	\$84	\$120	\$136	\$89
\$26,001- \$30,000	\$95	\$137	\$172	\$111
\$30,001- \$35,000	\$107	\$154	\$206	\$134
\$35,001- \$40,000	\$121	\$172	\$239	\$155
\$40,001 - \$45,000	\$130	\$185	\$270	\$175
\$45,001 - \$50,000	\$139	\$200	\$298	\$194
\$50,001 - \$55,000	\$149	\$213	\$337	\$219
\$55,001- \$60,000	\$164	\$236	\$373	\$243
\$60,001 - \$65,000	\$179	\$258	\$410	\$266
\$65,001 - \$70,000	\$194	\$281	\$445	\$289
\$70,001 - \$75,000	\$209	\$304	\$482	\$313
\$75,001 - \$80,000	\$224	\$326	\$518	\$336
\$80,001 - \$85,000	\$239	\$348	\$554	\$361
\$85,001 - \$90,000	\$253	\$371	\$591	\$384
\$90,001 - \$95,000	\$269	\$394	\$627	\$407
\$95,001 - \$100,000	\$284	\$415	\$663	\$431

Trailers/Campers All Perils Coverage

For All Perils coverage using the same deductible, add one hundred percent (100%) of Collision premium and one hundred percent (100%) of Comprehensive premium to generate the premium.

Trailers/Campers Suspension or Deletion of Coverage

Seasonal suspension or deletion of coverage is NOT permitted for Trailers and Camper Units.

Trailers/Campers Other Deductible Factors

OTHER DEDUCTIBLES			
Deductibles	DC - PD % of \$0 Deductible	Collision % of \$500 Deductible	Comprehensive or Specified Perils % of \$500 Deductible
\$500	82%	100%	100%

\$1,000	67%	83%	86%
\$2,000	55%	71%	79%
\$2,500	50%	59%	71%

Commercial Rate Pages and Rate Group Tables Follow

The commercial rate pages, CLEAR and Commercial Rate Group Tables follow.