

FMCF03 MINOR CONVICTION PROTECTION ENDORSEMENT

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.