



**NEWFOUNDLAND
AND LABRADOR**

**EXPLORE YOUR
COMMERCIAL VEHICLE
POLICY CHANGES**

Please review this interactive document to explore the main changes to your policy as it transfers from RSA to Intact Insurance. For full details of your coverage, please refer to your insurance policy.



Summary of Key Changes for Commercial Vehicles

We previously shared with you that Royal & Sun Alliance Insurance Company of Canada (“RSA”) was acquired by Intact Financial Corporation. As a result, your RSA insurance policy is being transferred to Intact Insurance Company (“Intact Insurance”) on your policy’s renewal date.

As part of the transition to Intact Insurance, certain coverages on your existing policy may have been reduced/removed or enhanced/increased. The main coverage changes are listed below; please read the content carefully.

This is only a summary of the changes that may impact your coverage. Please refer to your insurance policy, which provides the full details of your coverage, including a full list of conditions and exclusions. If you have questions about your policy or these changes, please contact your broker.

Deductible Changes

Your deductibles may have changed. If the deductible you had previously at RSA is not available at Intact Insurance, it has been changed to the next lowest available. Deductibles are based upon vehicle value. The minimum deductible requirements are outlined below:

- If your previous deductible was below \$500 for All Perils or Collision, it is now a minimum of \$500.
 - If your previous deductible was below \$250 for Comprehensive or Specified Perils, it is now a minimum of \$250.
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Endorsements

The following endorsements have seen changes in coverage, limits or deductibles, or have been removed altogether. Please review to see how your policy may have been affected.

ENDORSEMENT	CHANGES															
<p>NL-SEF 20 Coverage for Transportation Replacement</p>	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="0"> <thead> <tr> <th data-bbox="428 415 610 443">Previous limit:</th> <th data-bbox="964 415 1094 443">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 457 643 485">\$1,000 and under</td> <td data-bbox="964 457 1052 485">\$1,000</td> </tr> <tr> <td data-bbox="428 499 623 527">\$1,001 – \$1,500</td> <td data-bbox="964 499 1052 527">\$1,500</td> </tr> <tr> <td data-bbox="428 541 623 569">\$1,501 – \$3,000</td> <td data-bbox="964 541 1052 569">\$3,000</td> </tr> <tr> <td data-bbox="428 583 623 611">\$3,001 – \$5,000</td> <td data-bbox="964 583 1052 611">\$5,000</td> </tr> <tr> <td data-bbox="428 625 659 653">\$5,001 and greater</td> <td data-bbox="964 625 1110 653">No changes</td> </tr> </tbody> </table> <p>The daily limit no longer applies.</p> <p>NL-SEF 20 is not available where the vehicle does not have All Perils, Collision, Comprehensive or Specified Perils coverage.</p>	Previous limit:	New limit:	\$1,000 and under	\$1,000	\$1,001 – \$1,500	\$1,500	\$1,501 – \$3,000	\$3,000	\$3,001 – \$5,000	\$5,000	\$5,001 and greater	No changes			
Previous limit:	New limit:															
\$1,000 and under	\$1,000															
\$1,001 – \$1,500	\$1,500															
\$1,501 – \$3,000	\$3,000															
\$3,001 – \$5,000	\$5,000															
\$5,001 and greater	No changes															
<p>NL-SEF 27 Liability for Damage to Non-Owned Automobile(s)</p>	<p>Your limits or deductible may have changed. Please review the following chart to see your new limits and deductibles:</p> <table border="0"> <thead> <tr> <th data-bbox="428 919 688 947">Previous limit range:</th> <th data-bbox="964 919 1094 947">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 961 659 989">\$75,000 and under</td> <td data-bbox="964 961 1068 989">\$75,000</td> </tr> <tr> <td data-bbox="428 1003 672 1031">\$75,001 and greater</td> <td data-bbox="964 1003 1068 1031">\$75,000</td> </tr> </tbody> </table> <table border="0"> <thead> <tr> <th data-bbox="428 1066 688 1094">Previous deductible:</th> <th data-bbox="964 1066 1175 1094">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1108 623 1136">\$500 and under</td> <td data-bbox="964 1108 1036 1136">\$500</td> </tr> <tr> <td data-bbox="428 1150 639 1178">\$501 and greater</td> <td data-bbox="964 1150 1036 1178">\$500</td> </tr> </tbody> </table> <p>NL-SEF 27 is not available where the vehicle does not have All Perils coverage, Collision and Comprehensive coverage, or Collision and Specified Perils coverage.</p>	Previous limit range:	New limit:	\$75,000 and under	\$75,000	\$75,001 and greater	\$75,000	Previous deductible:	New deductible:	\$500 and under	\$500	\$501 and greater	\$500			
Previous limit range:	New limit:															
\$75,000 and under	\$75,000															
\$75,001 and greater	\$75,000															
Previous deductible:	New deductible:															
\$500 and under	\$500															
\$501 and greater	\$500															
<p>NL-SEF 27B Business Operations – Liability for Damage to Non-Owned Automobile(s)</p>	<p>Your limits may have changed for light commercial vehicles. Please review the following chart to see your new limits and deductibles:</p> <table border="0"> <thead> <tr> <th data-bbox="428 1381 688 1409">Previous limit range:</th> <th data-bbox="786 1381 915 1409">New limit:</th> <th data-bbox="1143 1381 1354 1409">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 1423 659 1451">\$50,000 and under</td> <td data-bbox="786 1423 889 1451">\$50,000</td> <td data-bbox="1143 1423 1214 1451">\$500</td> </tr> <tr> <td data-bbox="428 1465 659 1493">\$50,001 – \$75,000</td> <td data-bbox="786 1465 889 1493">\$75,000</td> <td data-bbox="1143 1465 1214 1493">\$500</td> </tr> <tr> <td data-bbox="428 1507 672 1535">\$75,001 – \$100,000</td> <td data-bbox="786 1507 909 1535">\$100,000</td> <td data-bbox="1143 1507 1234 1535">\$1,000</td> </tr> <tr> <td data-bbox="428 1549 688 1577">\$100,001 and greater</td> <td data-bbox="786 1549 909 1577">\$100,000</td> <td data-bbox="1143 1549 1234 1577">\$1,000</td> </tr> </tbody> </table> <p>There is no change for heavy commercial vehicles.</p>	Previous limit range:	New limit:	New deductible:	\$50,000 and under	\$50,000	\$500	\$50,001 – \$75,000	\$75,000	\$500	\$75,001 – \$100,000	\$100,000	\$1,000	\$100,001 and greater	\$100,000	\$1,000
Previous limit range:	New limit:	New deductible:														
\$50,000 and under	\$50,000	\$500														
\$50,001 – \$75,000	\$75,000	\$500														
\$75,001 – \$100,000	\$100,000	\$1,000														
\$100,001 and greater	\$100,000	\$1,000														

NL-SEF 39 Accident Rating Waiver	This coverage has been replaced with the Responsible Driver Guarantee endorsement for commercial vehicles.
NL-SEF 43R/43R(L) Limited Waiver of Depreciation	This endorsement is no longer available where the vehicle does not have All Perils coverage, Collision and Comprehensive coverage, or Collision and Specified Perils coverage.
NL-SEF 44 Family Protection	Your new limit will be equal to the Third Party Liability limit unless otherwise specified in your policy documents.

Higher limits may be available on Fleet-rated policies. For more information about these changes or additional benefits that may be available to you, please contact your broker.