



**NEWFOUNDLAND
AND LABRADOR**

**EXPLORE YOUR
PERSONAL AUTO
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.



Personal Auto – Newfoundland and Labrador

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.

SUMMARY OF KEY CHANGES

Private Passenger Vehicles

SUMMARY OF KEY CHANGES

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Motorhomes

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Motorcycles

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Trailers and Camper Units

Summary of Key Changes for Private Passenger Vehicles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$50	\$0	\$500	\$500	\$250	\$250
\$100	\$0	\$500	\$500	\$250	\$250
\$250	\$0	\$500	\$500	\$250	\$250
\$300	\$0	\$500	\$500	\$250	\$250
\$500	\$0	\$500	\$500	\$500	\$500
\$1,000	\$0	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$0	\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$0	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$0	\$2,000	\$2,500	\$2,500	\$2,500
\$3,000	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$3,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$4,000	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$4,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$5,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$7,500	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000

Endorsements

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

ENDORSEMENT	CHANGES								
NL-SEF 19 Limitation of Amount	This coverage is not available for private passenger vehicles, other than Classic vehicles.								
NL-SEF 19 A Agreed Value of Automobile	This coverage is no longer offered on private passenger vehicles, other than Classic and Antique vehicles.								
NL-SEF 20 Loss of Use	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table border="1"> <thead> <tr> <th>Previous Limit</th> <th>New Limit</th> </tr> </thead> <tbody> <tr> <td>\$1,000 or less</td> <td>\$1,000</td> </tr> <tr> <td>\$1,001 – \$1,500</td> <td>\$1,500</td> </tr> <tr> <td>\$1,501 – \$10,000</td> <td>\$3,000</td> </tr> </tbody> </table>	Previous Limit	New Limit	\$1,000 or less	\$1,000	\$1,001 – \$1,500	\$1,500	\$1,501 – \$10,000	\$3,000
Previous Limit	New Limit								
\$1,000 or less	\$1,000								
\$1,001 – \$1,500	\$1,500								
\$1,501 – \$10,000	\$3,000								
NL-SEF 27 Legal Liability for Damage to Non-Owned Automobiles	<p>Your limits may have changed. Please review the following chart to see your new limits: Subject to a \$500 Collision and Comprehensive deductible</p> <table border="1"> <thead> <tr> <th>Previous Limit</th> <th>New Limit</th> </tr> </thead> <tbody> <tr> <td>\$75,000 – \$100,000</td> <td>\$75,000</td> </tr> </tbody> </table>	Previous Limit	New Limit	\$75,000 – \$100,000	\$75,000				
Previous Limit	New Limit								
\$75,000 – \$100,000	\$75,000								
NL-SEF 35 Emergency Service Expense	This coverage has been replaced with the Roadside Assistance endorsement.								
NL-SEF 43R/43R(L) Removing Depreciation Deduction – Owned Vehicles – 48-month option	If your vehicle had coverage for 48 months, it will continue to have this option if the vehicle still qualifies. If the vehicle is older than 48 months, this coverage will be removed.								

ENDORSEMENT	CHANGES
NL-SEF 44 Family Protection Including Supplement	If you had this endorsement on your policy and the limits differ from the Third Party Liability limit, your renewal will match the Third Party Liability limit.
Shock Waiver	This coverage will be replaced with the Responsible Driver Guarantee, if you qualify. This coverage is not available for occasional operators and will be removed.
PCF 5 CS Permission to Rent or Lease the Vehicle for Carsharing	This endorsement will be removed, as this coverage is automatically provided under your Intact Insurance automobile policy.
PCF 6 Permission to Drive for a Transportation Network Company with Insurance Car	This endorsement will be removed, as this coverage is automatically provided under your Intact Insurance automobile policy.

PREVIOUS POLICY	CHANGES
Third Party Liability limit	If you previously had a Third Party Liability limit greater than \$2 million, your policy will renew with a \$2 million limit.

Summary of Key Changes for Antique and Classic Vehicles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

All Perils is not offered for Antique Risks. If you had All Perils coverage, it will be replaced with Collision and Comprehensive coverage.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE						
	Direct Compensation/ Property Damage	All Perils for Classic Risks only	Collision	Comprehensive for Antique Risks	Comprehensive for Classic Risks	Specified Perils Antique Risks	Specified Perils for Classic Risks
\$0	\$0	\$100	\$100	\$100	\$100	\$100	\$250
\$100	\$0	\$100	\$100	\$100	\$100	\$100	\$250
\$250	\$0	\$250	\$250	\$250	\$250	\$250	\$250
\$300	\$0	\$250	\$250	\$250	\$250	\$250	\$250
\$500	\$0	\$500	\$500	\$250	\$500	\$250	\$500
\$1,000	\$0	\$1,000	\$1,000	\$250	\$1,000	\$250	\$1,000
\$1,500	\$0	\$1,500	\$1,500	\$250	\$1,500	\$250	\$1,500
\$2,000	\$0	\$2,000	\$2,000	\$250	\$2,000	\$250	\$2,000
\$2,500	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$3,500	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$5,000	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$6,000	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$7,000	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$8,000	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$9,000	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500
\$10,000	\$0	\$2,500	\$2,500	\$250	\$2,500	\$250	\$2,500

ENDORSEMENT	CHANGES
NL-SEF 19 Limitation of Amount	This coverage has been replaced with NL-SEF 19A – Agreed Value of Automobile

PREVIOUS POLICY	CHANGES
Third Party Liability limit	If you previously had a Third Party Liability limit greater than \$1 million on your Antique automobile, your policy will renew with this limit set at \$1 million. If you previously had a Third Party Liability limit greater than \$2 million on your Classic automobile, your policy will renew with this limit set at \$2 million.

Summary of Key Changes for Motorhomes

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$50	\$0	\$500	\$500	\$250	\$250
\$100	\$0	\$500	\$500	\$250	\$250
\$250	\$0	\$500	\$500	\$250	\$250
\$300	\$0	\$500	\$500	\$250	\$250
\$500	\$0	\$500	\$500	\$500	\$500
\$1,000	\$0	\$1,000	\$1,000	\$500	\$500
\$2,000	\$0	\$1,000	\$1,000	\$2,000	\$2,000
\$2,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$5,000	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$7,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$10,000	\$0	\$2,500	\$2,500	\$2,500	\$2,500

PREVIOUS POLICY	CHANGES
Physical damage deductible for motorhomes valued over \$50,000	If you previously had a physical damage deductible other than \$1,000, your new deductible is \$2,500.
NL-SEF 20 Loss of Use	You will now have access to this endorsement, as it was not previously available with RSA. This endorsement is offered at no charge, but is subject to eligibility criteria. Coverage for Transportation Replacement is \$50 per day / \$1,200 per accident.
NL-SEF 40 Fire & Theft Deductible	A fire and theft deductible will now apply if your motorhome has physical damage coverage.

Summary of Key Changes for Trailers and Camper Units

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible. All Perils is not offered for Trailer Risks. If you had All Perils coverage, it will be replaced with Collision and Comprehensive coverage.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	See above	Collision	Comprehensive	Specified Perils
\$50	\$0		\$250	\$100	\$100
\$100	\$0		\$250	\$100	\$100
\$250	\$0		\$250	\$100	\$100
\$300	\$0		\$250	\$100	\$100
\$500	\$0		\$250	\$100	\$100
\$1,000	\$0		\$250	\$100	\$100
\$2,000	\$0		\$250	\$100	\$100
\$2,500	\$0		\$250	\$100	\$100

ENDORSEMENT	CHANGES
NL-SEF 19 Limitation of Amount	This coverage is not available for trailers and camper units.

Summary of Key Changes for Snowmobiles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$50	\$0	\$500	\$500	\$250	\$250
\$100	\$0	\$500	\$500	\$250	\$250
\$250	\$0	\$500	\$500	\$250	\$250
\$300	\$0	\$500	\$500	\$250	\$250
\$500	\$0	\$500	\$500	\$500	\$500
\$1,000	\$0	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$0	\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$0	\$2,000	\$2,000	\$2,000	\$2,000

ENDORSEMENT	CHANGES
NL-SEF 19 Limitation of Amount	This coverage is not available for snowmobiles.

Summary of Key Changes for ATVs

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$50	\$0	\$500	\$500	\$250	\$250
\$100	\$0	\$500	\$500	\$250	\$250
\$250	\$0	\$500	\$500	\$250	\$250
\$300	\$0	\$500	\$500	\$250	\$250
\$500	\$0	\$500	\$500	\$500	\$500
\$1,000	\$0	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$0	\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$0	\$2,000	\$2,000	\$2,000	\$2,000

ENDORSEMENT	CHANGES
NL-SEF 19 Limitation of Amount	This coverage is not available for all-terrain vehicles.

Summary of Key Changes for Motorcycles

Deductible Changes

Your deductible may have changed. Please review the chart below to see your new deductible.

YOUR PREVIOUS DEDUCTIBLE	YOUR NEW DEDUCTIBLE				
	Direct Compensation/ Property Damage	All Perils	Collision	Comprehensive	Specified Perils
\$50	\$0	\$100	\$100	\$100	\$100
\$100	\$0	\$100	\$100	\$100	\$100
\$250	\$0	\$250	\$250	\$250	\$250
\$300	\$0	\$250	\$250	\$250	\$250
\$500	\$0	\$500	\$500	\$500	\$500
\$1,000	\$0	\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$0	\$1,500	\$1,500	\$1,000	\$1,000
\$2,000	\$0	\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$3,000	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$3,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$4,000	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$4,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$5,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$7,500	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000