

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

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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.

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### Deductible Changes

Deductibles are based on List Price New (LPN). LPN is the Manufacturer’s Suggested Retail Price (MSRP) at the time of purchasing a new vehicle, excluding tax. It also includes the installed cost of any permanently attached equipment.

Your deductibles at RSA have carried over to your new Intact policy, except in certain cases as noted below.

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### Vehicle Classes 61 – 64

Coverage	Previous minimum deductible:	New deductible:
Comprehensive	\$250	\$500

**Note:** Please review your policy documents to confirm your physical damage deductibles.

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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										
<b>SEF 8A</b> Property Damage Reimbursement for Operation by Named Person (Section A only)	<table> <thead> <tr> <th data-bbox="427 384 691 415">Previous deductible:</th> <th data-bbox="963 384 1174 415">New deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 426 602 457">Under \$5,000</td> <td data-bbox="963 426 1060 457">\$5,000</td> </tr> <tr> <td data-bbox="427 468 586 499">Over \$5,000</td> <td data-bbox="963 468 1073 499">\$25,000</td> </tr> </tbody> </table>	Previous deductible:	New deductible:	Under \$5,000	\$5,000	Over \$5,000	\$25,000				
Previous deductible:	New deductible:										
Under \$5,000	\$5,000										
Over \$5,000	\$25,000										
<b>SEF 20</b> Loss of Use	<p>Your limits may have changed. Please review the following chart to see your new limits:</p> <table> <thead> <tr> <th data-bbox="427 653 613 684">Previous limit:</th> <th data-bbox="963 653 1094 684">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 695 646 726">\$1,000 and under</td> <td data-bbox="963 695 1057 726">\$1,000</td> </tr> <tr> <td data-bbox="427 737 626 768">\$1,001 – \$2,500</td> <td data-bbox="963 737 1060 768">\$2,500</td> </tr> <tr> <td data-bbox="427 779 630 810">\$2,501 – \$5,000</td> <td data-bbox="963 779 1060 810">\$5,000</td> </tr> <tr> <td data-bbox="427 821 662 852">\$5,001 and greater</td> <td data-bbox="963 821 1060 852">\$5,000</td> </tr> </tbody> </table> <p>The daily limit no longer applies.</p> <p><b>SEF 20</b> 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:	New limit:	\$1,000 and under	\$1,000	\$1,001 – \$2,500	\$2,500	\$2,501 – \$5,000	\$5,000	\$5,001 and greater	\$5,000
Previous limit:	New limit:										
\$1,000 and under	\$1,000										
\$1,001 – \$2,500	\$2,500										
\$2,501 – \$5,000	\$5,000										
\$5,001 and greater	\$5,000										
<b>SEF 27</b> Legal Liability for Damage to Non-Owned Automobile	<p>Your limit and deductible may have changed. Please review the following chart to see your new limit and minimum deductible:</p> <table> <thead> <tr> <th data-bbox="427 1115 691 1146">Previous limit range:</th> <th data-bbox="963 1115 1094 1146">New limit:</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1157 618 1188">Under \$40,000</td> <td data-bbox="963 1157 1073 1188">\$40,000</td> </tr> <tr> <td data-bbox="427 1199 691 1230">Greater than \$40,000</td> <td data-bbox="963 1199 1479 1230">Limits rounded up in increments of \$10,000</td> </tr> </tbody> </table> <table> <thead> <tr> <th data-bbox="427 1272 818 1304">Previous minimum deductible:</th> <th data-bbox="963 1272 1300 1304">New minimum deductible:</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1314 500 1346">\$500</td> <td data-bbox="963 1314 1057 1346">\$1,000</td> </tr> </tbody> </table> <p>If applied to a vehicle with <b>SEF 30/30A</b> <i>excluding attached machinery</i> endorsements, <b>SEF 27</b> will be removed.</p> <p><b>SEF 27</b> 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:	Under \$40,000	\$40,000	Greater than \$40,000	Limits rounded up in increments of \$10,000	Previous minimum deductible:	New minimum deductible:	\$500	\$1,000
Previous limit range:	New limit:										
Under \$40,000	\$40,000										
Greater than \$40,000	Limits rounded up in increments of \$10,000										
Previous minimum deductible:	New minimum deductible:										
\$500	\$1,000										

<b>SEF 43R</b> <b>Limited Waiver of Depreciation</b>	<table> <tr> <td data-bbox="404 283 878 348"> <b>Previous coverage:</b>            Coverage up to <b>24 months</b> </td> <td data-bbox="878 283 1531 348"> <b>New coverage:</b>            Coverage up to <b>30 months</b> </td> </tr> </table>	<b>Previous coverage:</b> Coverage up to <b>24 months</b>	<b>New coverage:</b> Coverage up to <b>30 months</b>
<b>Previous coverage:</b> Coverage up to <b>24 months</b>	<b>New coverage:</b> Coverage up to <b>30 months</b>		
<b>SEF 44</b> <b>Family Protection</b>	Your new limit will be equal to the Third Party Liability limit unless otherwise specified in your policy documents.		
<b>CAE 6</b> <b>One Deductible for Multiple Policies</b>	This endorsement may have been added at no additional charge for multiple policies.		

Higher limits may be available for some endorsements. For more information about these changes or additional benefits that may be available to you, please contact your broker.