

SUMMARY OF KEY CHANGES FOR GARAGE POLICIES – Newfoundland

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 and Limit changes

Your deductible and limit may have changed. If the deductible that you that you previously had at RSA is not available at Intact Insurance, it has been changed to the next lowest available. Please note that a minimum deductible and limit applies.

Deductibles

- **Loss of or Damage to Owned Automobiles – Collision and Comprehensive, Section C1 and C2:** If the previous deductible was below \$250, it will be increased to our minimum of \$250.
- **Legal Liability for Damage to Customer’s Automobiles – Collision, Section E1:** If the previous deductible was below \$250, it will be increased to our minimum of \$250.

Limits

- **Legal Liability for Damage to Customer’s Automobiles – Collision, Section E1:** If the previous limit was below \$5,000, it will be increased to our minimum of \$5,000.

Endorsements

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

Endorsement	Changes						
SEF 71 – Excluding Owned Automobiles	This endorsement has been added unless your policy has coverage for owned automobiles (Section C).						
SEF 77 – Legal Liability for Comprehensive Damage to Customer’s Automobiles (including Open Lot Pilferage)	<p>Your deductible may have changed. Please review the following chart to see your new deductible.</p> <table border="1"> <thead> <tr> <th>Previous deductible:</th> <th>New deductible:</th> </tr> </thead> <tbody> <tr> <td>Under \$1,000</td> <td>\$1,000</td> </tr> <tr> <td>Over \$1,000</td> <td>No changes</td> </tr> </tbody> </table>	Previous deductible:	New deductible:	Under \$1,000	\$1,000	Over \$1,000	No changes
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