



Personal Auto - New Brunswick

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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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 endorsement have seen changes in coverage or in limits or have been removed. Please review to see how your policy may have been affected.

Endorsement	Changes	
NBEF 19 – Limitation of Amount	This coverage is not available for private passenger vehicles, other than Classic vehicles.	
NBEF 19A – Agreed Value of Automobile	This coverage is no longer offered on private passenger vehicles, other than Antique and Classic vehicles.	
NBEF 20 – Loss of Use	Your limits may have changed. Please review the following chart to see your new limits:	
	Previous limit	New limit
	\$1,000 or less	\$1,000
	\$1,001 - \$1,500	\$1,500
	\$1,501 - \$10,000	\$3,000
NBEF 27 – Legal Liability for Damage to Non-Owned Automobiles	Your limits may have changed. Please review the following chart to see your new limits: Subject to a \$500 Collision & Comprehensive deductible	
	Previous limit	New limit
	\$75,000 - \$100,000	\$75,000
NBEF 35 – Emergency Service Expense	Replaced with the Roadside Assistance endorsement.	
NBEF 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.	

NBEF 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 limits.
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

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 this limit set at \$2 million.

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
\$0	\$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	\$2,500	\$2,500	\$2,500	\$2,500
\$3,500	\$0	\$2,500	\$2,500	\$2,500	\$2,500
\$5,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$6,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$7,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$8,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$9,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$0	\$5,000	\$5,000	\$5,000	\$5,000

Endorsement	Changes
NBEF 19 – Limitation of Amount	Replaced with NBEF 19A – Agreed Value of Automobile

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.
NBEF 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 \$50 per day / \$1,200 per accident
NBEF 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

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

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

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