

Rule: 200: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$1,000,000 except

- when required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards except as provided for in b). The Liability limit may not exceed the amount required.
- where the insured is required by his/her employer to have \$2,000,000 limits in order to obtain a contract of work (e.g. Driver Training vehicle) and, where failure to do so, will result in loss of the contract. The insured may, at the Servicing Carrier's discretion, be required to provide proof of the contract requirement for \$2,000,000 limits.
- that a maximum of \$5,000,000 will be provided for "Trucks" meaning vehicles rated as Truckmen. If a limit higher than \$1,000,000 is requested on a vehicle normally eligible for a commercial class other than Truckmen, and it does not qualify under a) or b) above, such limit may be granted only if the vehicle is rated under Truckmen or the eligible class, whichever develops the greater premium.

The amounts shown on any proof of insurance may not exceed those required by the authority concerned. *For example:* The Liability limit chosen by the Applicant is \$1,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.

The policy states that an automobile and trailer are held to be one vehicle; a trailer and any towing vehicle must be insured for the same Liability limit.

B. Accident Benefits – as prescribed by statute.

C. Physical Damage

Physical damage shall not be provided or continued for Commercial/Interurban Vehicles valued at \$500,000 or more.

Physical damage shall not be provided for Off-Road Commercial Vehicles e.g. logging trucks used solely in the bush.

Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.

Deductibles

Rate Groups	Minimum Deductible
16 - 18	\$2,500
19 - 21	\$4,000
22 and over	5% of LPN rounded to nearest \$250* (minimum deductible \$4000)
All rate groups	END 40 is mandatory on any vehicles with prior fire or total vehicle theft claims within the last 60 months

*Example: if the list price new is \$123,000, 5% is \$6,150. The deductible shall be \$6,250 and the rating factor for \$2500 or more applies.

D. Uninsured Automobile

As provided in the policy.

The premium for this coverage is shown on the rate page. Where no premium is shown, charge \$6.

E. Family Protection Coverage (END 44)

For brief description see the Endorsement Section. The premium is dependent on the END 44 limit. The END 44 limit is the same amount as the Liability limit subject to a maximum of \$1,000,000.

Rule 201: Definitions

A. Commercial Vehicle

A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.

Commercial vehicle does not include vehicles:

- Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.
- Held for sale, demonstration and/or testing, in which case see the Garage section.

B. Vehicle

For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.

C. Trailer

A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.

D. Owned/Leased

The expression "owned by" (as in a vehicle owned by the applicant) includes "leased to" if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to "owns, ownership", etc.

E. Rating Information

The information in the application and the Commercial Vehicle Supplement is used to determine classification and rating territory.

When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.

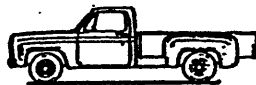
For Example: A construction company's gravel truck is used throughout the province at various construction sites as required by various contracts. The work involves hauling from a pit to a nearby construction site. The territory will be the highest rated where work is done and the class is Class 47 (hauling within an 80 km radius).

F. Types of Commercial Vehicles

Standard Production

The following truck types are generally light and, if standard production models, are rated from Rate Group Table I.

Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.

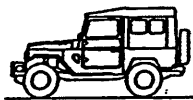


Standard Pickup



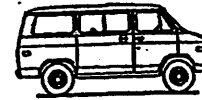
Extended, Crew or Super Cab

Utility - A "jeep" like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).

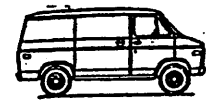


Multi-purpose Vehicle

Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel trucks. Vans have the driver's compartment and the cargo area within the body.



Window Van



Van

Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).



Wagon

Non Standard Production

Other truck types that are built from a chassis (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or chassis and cab (a chassis equipped with a driver's compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.

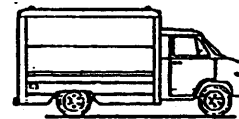


Chassis

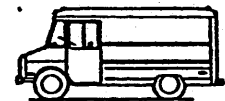


Chassis & Cab

The 'body' may be flat platform (platform or flat deck) or with racks (stake). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a van. Some have the cargo area open to the driver's compartment (Step Van); others have rear or side doors for access to the cargo.



Van



Step Van

Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A fifth wheel is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.



Road Tractor

In addition, a Commercial vehicle:

- a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private passenger chassis. Use Rate Group Table II.
- b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II.
- c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II.
- d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II.

G. Gross Vehicle Weight ("GVW")

The Gross Vehicle Weight is the curb weight of the vehicle plus the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer's specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes).

H. Machinery or Apparatus

Commercial vehicles are often equipped with machinery or apparatus. There are two types:

1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section.
2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.

Some equipment owned by others may be attached to the vehicle. e.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-owned Equipment). The physical damage coverage may only be the same as that provided on the vehicle.

END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.

Rule 202: Rating Territory

The rating territories are described in the Territory section of this manual.

If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated territory.

The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly to or through other territories, the highest rated of those territories is to be used. A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the work is performed, shall be charged at the higher rated territory. This applies to all classes in the Commercial section including Truckmen. U.S. Exposure and Currency Differential Surcharge are to be applied where required.

Where the vehicle is operated in the U.S., see Rule 28: U.S. Exposure.

Rule 203: Rating Class

A. Multiple Uses

If a vehicle is used for more than one purpose, rate for the use with the highest percentage of exposure. See Rule 4: Method of Rating for more than one use.

B. Load Classification

Vehicles with a Gross Vehicle Weight not in excess of 4.5 tonnes (10,000 pounds)	Light (L)
Vehicles with a Gross Vehicle Weight of more than 4.5 tonnes (10,000 lbs.)	Heavy (H)
Road Tractors used to haul trailers	Heavy (H)

C. Radius

Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.

Notes:

1. A vehicle used for more than 12 trips per year (6 trips on a six month policy) beyond a radius of 80 km (50 miles) is to be rated as Class 61 (81-160 km 51-100 miles) or Class 51 (beyond 160 km 100 miles) if that premium is higher than the applicable premium that would be calculated by using Premium Table I. When making this comparison Class 61B or 51B (Hazardous Cargo) rates are to be used if the vehicle is transporting Dangerous Goods. **This rule only applies to vehicles hauling cargo for compensation.**

For example: A vehicle hauling dangerous goods is used 13 times a year to haul those goods 100 km. Compare the total premium for Class 48 to the total premium for Class 61B.

2. For policies issued for less than 6 months, Note 1 shall apply if the percentage of total mileage beyond 80 km (50 miles) for the policy period, exceeds 5%.

Note 2 does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.

D. Exclusive Contract

A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.

For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.

E. Road Tractor Without Trailer

When a road tractor is insured it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 206B: Rating of Trailers) must be charged even if no specific trailer is described.

F. Vehicles in Transit

A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle "not specifically classified".

For example: The insured lives in Labrador and purchases a road tractor in Ontario which is now driven back to Labrador to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).

G. Electrically Powered Vehicles

The Liability premiums for electrically powered vehicles are subject to a reduction of 50%.

H. Commercial Vehicles and Underage Operators

- not applicable

I. Farm Trucks

Class 33 is permissible only when the applicant has both a commercial and private passenger vehicle. If the private passenger vehicle is not insured with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle (or the one with the highest rate group, if there are two or more) is to be rated as if it were a private passenger vehicle. Classes 33 and 34 are not permissible if the vehicle is used for any retail/wholesale delivery.

J. Artisan Class 35

This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted.

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
All Commercial vehicles not specifically classified herein:		
Retail delivery of goods sold or serviced by the applicant	43	45
Excluding retail delivery (wholesale and no delivery)	36	44
All-Terrain Vehicles:		
GVW not more than 1 tonne (2,200 lbs.) – see Recreational Section.		
GVW more than 1 tonne (2,200 lbs.) – rate according to use.		
Ambulances – see Public Section.		
Armored Cars	46	46
Artisan	35	n/a
This class is permissible only for those vehicles that are largely immobile i.e. parked, during the business hours of the applicant, at or near the place of employment.		
A vehicle used to go to more than two jobs in a day is not to be rated as Class 35.		
Wholesale or retail delivery is not permitted.		
Automobile Hauling – see Truckmen		
Facility Association does not provide legal liability cover for cargo.		
Auto Accessories and Parts:		
Retail delivery	43	45
Wholesale delivery	36	44
Bakeries and Distributors	44	45
Brewers and Distributors	45	45
Building materials – including bricks and blocks (excluding dump trucks)	46	46
Buses – see Public Section		
Butchers: Wholesale Butchers – see Meat Packers		
Retail delivery	43	45
Caterers	43	45
Canteen Vendors, including Chip Wagons (Use END 30)	43	45
If equipped with deep fat fryer, multiply premium by factor shown on Special Rating factor page.		
Cement Blocks – see Building Materials		
Cement Mixers (Mix-in-transit)	45	45
Chemical Products – see Dangerous Goods		
Chip Hauling (Wood) – see Logs		
Cleaners & Dyers	44	45
Coal & Wood Dealers	44	44
Contractors		
Excluding cement mixers, dump trucks and transportation of bricks or other building materials, logs, pulpwood and petroleum products	35	44
Class 35 is permissible only for those vehicles that are largely immobile i.e. parked, during the business hours of the applicant, at or near the place of employment.		
A vehicle used to go to more than two jobs in a day is not be rated as Class 35. Wholesale or retail delivery is not permitted.		
Courier Service Maximum Radius 80 km (50 miles)	44	46
Pickup and delivery of documents and small parcels/package where an element of speed or timeliness is involved, excluding wholesale and retail delivery.		
In excess of 80 km rate as Truckmen.		
Cranes (licensed, mobile) (Use END 30)	44	44

Rule 203: Rating Class (continued)

K. Rating Class Table

Vehicle Type / Use	Class Code	
	Light	Heavy
Dairies and Distributors	44	45
Dangerous Goods – Any vehicle carrying substances so classified under Transportation of Dangerous Goods Act, Canada		
Special Liability limit factors apply.		
<u>Maximum radius 80 km (50 miles)</u>		
Chemical Products not Explosives, Petroleum or Radioactive Materials	48	48
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Explosives Manufacturers and Distributors use END 4A	48	48
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Petroleum Products	48	48
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Radioactive Materials use END 4B	48	48
<u>Radius beyond 80 km (50 miles)</u>		
Use Hazardous Cargo Class 61 (beyond 80 km) or Class 51 (beyond 160 km) if the Premium Table II total premium is higher than the Class 48 total premium; otherwise Class 48 rates apply.		
Delivery of goods sold or serviced by the applicant (where such use is not specifically classified):		
Retail delivery (pickup and delivery from individual households)	43	45
Excluding retail delivery	36	44
Other delivery – see Truckmen		
Dock and Station Trucks – see On-premises trucks.		
Drug Manufacturers and Wholesalers	36	44
Drug Stores	43	45
Dump Trucks not otherwise classified	47	47
Earth – see Sand		
Explosives Manufacturers and Distributors – see Dangerous Goods:		
Express Companies – If risk meets definition of Courier, rate accordingly. Otherwise rate as Truckmen.		
Farm Tractors	55	55
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Farm Trucks – Not applicable to Greenhouse operators or Horticulturists	33	34
Class 33 is permissible only where the applicant has both a Commercial vehicle and a Private Passenger vehicle.		
If the Private Passenger vehicle is not insured with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a Private Passenger vehicle.		
Otherwise, the Commercial vehicle (or the one with the highest rating group, if there are two or more) is to be rated as if it were a Private Passenger vehicle.		
Classes 33 and 34 are not permissible if the vehicle is used for any retail or wholesale delivery.		
Fast Food Delivery - See Meals		
Fire Department Trucks subject to END 24 if Physical Damage is insured.	53	53
See Private Passenger Section if private passenger or station wagon type.		
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Fishermen excluding wholesale or retail delivery	33	34
Refer to Farm Trucks for conditions of rating as Class 33 or 34		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Fish and Sea Food Distributors:		
Retail delivery	43	45
Wholesale delivery	46	46
Florist:		
Including retail or wholesale delivery	43	45
Excluding delivery – see Gardeners		
Food and Beverage Vendors – see Canteen Vendors		
Fruit Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Fuel Dealers – Solid fuel see Coal & Wood; Other see Dangerous Goods		
Funeral Vehicles – see Public Section.		
Furniture Manufacturers and Distributors	46	46
Garbage and Recycling Trucks	45	45
Gardeners & Horticulturists:		
Including delivery (retail or wholesale)	43	45
Excluding delivery (retail or wholesale)	35	45
Gasoline Trucks – see Dangerous Good		
Golf Carts used on golf courses only; others rate according to use	55	N/A
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Gravel – see Sand		
Greenhouse Operators – see Gardeners		
Grocers:		
Retail delivery	43	45
Wholesale delivery	46	46
Hardware – including delivery (retail or wholesale)	43	45
Horticulturists – with delivery see Florists; otherwise Gardeners		
Ice Cream Manufacturers and Distributors	44	45
Ice Cream Vendors	43	45
Ice Dealers	44	45
Industrial Machinery Manufacturers and Distributors	36	44
Industrial Trucks – see On-premises Trucks		
Interurban Vehicles – see Truckmen		
Landscape Gardeners – see Gardeners		
Laundries	44	45
Lawn Mowers	55	n/a
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Lawn Service	36	44
If applying chemicals (e.g. fertilizer, pesticides) see Dangerous Goods		
Livestock:		
<u>Maximum radius 80 km (50 miles)</u>	46	46
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
<u>Radius beyond 80 km (50 miles):</u>		
Use Class 61 (beyond 80 km) or Class 51 (beyond 160 km) if the Premium Table II total premium is higher than the Class 46 total premium; otherwise Class 46 rates apply.		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Logs, Wood Chips, Pulpwood:		
<u>Maximum radius 80 km (50 miles)</u>	47	47
Multiply the Class 47 premium by the factor on the Special Rating factor page.		
<u>Radius beyond 80 km (50 miles):</u>		
Use Class 61 (81-160 km 51-100 miles) or Class 51 (beyond 160 km 100 miles) if the Premium Table II total premium is higher than the Class 47 total premium; otherwise Class 47 rates apply.		
Lumber Dealers	46	46
Mail Trucks	44	46
Market Gardeners – see Gardeners		
Meals – Home Delivery of Fast Foods (Pizza, Chinese Food and the like)	43	45
Meat Packers and Dealers	47	47
Messenger Service – see Courier Service		
Motorcycles designed for and used as a Commercial Vehicle	57	n/a
Liability: apply the applicable Commercial Vehicle premium less 50%		
All other coverages: apply applicable Commercial Vehicle premium in full		
Moving Vans – see Truckmen		
Municipal Corporation – see Public Service Vehicles		
Newspaper Delivery (daily newspapers)		
From or in cities of over 15,000 in population	47	47
Smaller cities and towns – see Delivery		
Nurserymen – see Gardeners		
Oil Drilling, Exploration and Seismograph (use END 30)	54	54
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Oil Tank Trucks – see Dangerous Goods		
On-premises Trucks (unlicensed)	55	55
Trucks used solely on applicant's premises, not designed for road use and which do not fall into any other category.		
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Parcel Delivery – see Courier Service		
Petroleum Products - see Dangerous Goods		
Pilot Vehicles travelling in front or behind a vehicle with oversize cargo - rate as 'not specifically classified'		
Photo or Film Delivery:		
Retail delivery	43	45
Wholesale delivery	36	44
Police Department Trucks	53	53
See Private Passenger Section if private passenger or station wagon type, or Recreational Section if Motorcycle type.		
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Poultry Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Produce Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Public Service Vehicles (e.g. hydro or telephone)	43	44
not Ambulance, Fire, Police or 'Road Construction & Maintenance'		
Pulpwood – see Logs		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Radioactive Materials – see Dangerous Goods		
Radio or TV Sales and Service - see Television and Radio Sales & Service		
Radio Escort vehicles used on airport grounds	53	53
Use Fire Department emergency or non emergency rates.		
Road Construction and Maintenance (excluding Dump Trucks):	54	54
Graders, Snow Blowers & Plows, Snow Groomers, Street Sweepers, Tar Spreaders and like equipment especially designed and used for road construction or maintenance.		
Safe Dealers & Manufacturers	36	44
Sand, Gravel, Stone Earth	47	47
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
<u>Radius beyond 80 km (50 miles):</u>		
Use Class 61 (beyond 80 km) or Class 51 (beyond 160 km) if the Premium Table II total premium is higher than the Class 47 total premium, otherwise Class 47 rates apply.		
Scrap (metal, paper, rags) Recycling see Garbage	47	47
Sewer and Septic Tank Cleaning	43	44
Slip Tanks-carrying dangerous goods, irrespective of tank capacity (principal use is carrying petroleum products)	48	48
Snow Blowers/Plows designed for that use – see Road Construction		
Snow Plows, removable blade	36	44
Snow Groomers – see Road Construction		
Snow Vehicles:		
GVW not more than 1 tonne (2,200 lbs.) – see Recreational Section		
GVW more than 1 tonne (2,200 lbs.) – rate according to use		
Soft Drink Manufacturers, Bottlers and Distributors	44	45
Special Delivery (not Courier or similar services):		
Including retail delivery	43	45
Excluding retail delivery	36	44
Station Trucks – see On-premises Trucks		
Steam Trucks (use END 30)	44	44
Steel Manufacturers & Distributors	46	46
Stone – see Sand		
Television and Radio Sales & Service:		
Including retail delivery and service	43	45
Excluding retail delivery and service	36	44
Tow Trucks – see Tow Trucks in Garage Section		
Tractors, other than road haulage tractors:		
Bush work, logging, lumbering	54	54
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Farm	55	55
Multiply premium that would otherwise apply by the factor on the Special Rating factor page.		
Road construction	54	54
Truckmen		
hauling or transport for others for compensation, where the use is not specifically classified:		
Maximum radius 40 km (25 miles)	46	46
Maximum radius 80 km (50 miles)	47	47
Premium Table II –Interurban Vehicles:		
Maximum radius 160 km (100miles)	61	61
Radius over 160 km (100 miles)	51	51
For Premium Table II vehicles only, if operating any distance outside Canada, code Class 99 and rate as Class 51.		

Rule 203: Rating Class (continued)**K. Rating Class Table**

Vehicle Type / Use	Class Code	
	Light	Heavy
Valet Service (if automobile parking see Garage Section).	44	45
Van Pools – see Public section		
Vegetable Dealers:		
Retail delivery	43	45
Wholesale delivery	46	46
Welders	36	44
Well Drilling (use END 30)	36	44
Wood Chip Hauling – see Logs		
Wrecking Contractors	47	47

Rule 204: Driving Record

Driving record is the number of years of verified "Clear Record". This rule does not apply to coverages that are fleet rated.

All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the applicant claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.

A. Clear Record

Throughout the period concerned:

1. There has been no accident involving the described vehicle or one for which it has been substituted;
- and**
2. The applicant has owned the described vehicle or one of a similar type for which it has been substituted.

Ownership is established from the date on which the applicant takes possession of the vehicle.

There is no requirement that drivers be accident free on other vehicles – the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of Clear Record immediately preceding the commencement date of the period of insurance	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes

1. A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of Collision coverage.
2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired, it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.

For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), vehicle 2 is rated Driving Record 1 and vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to vehicle 3 and the rating will be amended to Driving Record 0.

3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
 - a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.
 - b. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is the result of a cancellation for non-payment of premium, termination for non-disclosure of a claim or conviction that would have increased the premium, or driver's licence suspension, the driving record will be reduced by 1 for each 12 month gap.
 - c. If a gap in insurance coverage is less than 24 consecutive months in the past 3 years and the gap is for any reason other than one shown in b., the driving record will not be impacted.

Example 1: The applicant has proof of accident free insurance from June 1, 2002 to February 15, 2006. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (February 15, 2006 to July 1, 2006), there is no impact on the driving record.

Example 2: The applicant has proof of accident free insurance from June 1, 2002 to May 20, 2005 when the policy was cancelled for non-payment of premium. Effective date of FA policy is July 1, 2006. Since the gap is less than 24 consecutive months (May 20, 2005 to July 1, 2006), but for a reason shown in b. above, the driving record is reduced by 1 year.

Rule 303: Rating Class**A. Public Bus - Classes 70, 73, 74, 78**

A vehicle that is used for carrying passengers for compensation on public streets or highways including charters and/or sightseeing trips. The insured is in the business of providing transportation of persons.

For example: The insured owns a bus which is used to transport people to and from a ski resort. The sole purpose of the insured's business is to provide transportation. If the resort owned the bus then the rating would be that of a Hotel/Country Club Bus. If the resort did not own the bus but paid the insured to transport people to the resort then the rating would be that of a Public Bus.

The class is based upon the radius of operation.

Radius of Operation		Class
1. Used solely within the corporate limits of a city or town		70
2. Distance between terminal points:		
More than	Not more than	
	25 km (15 miles)	70
25 km	80 km (50 miles)	73
80 km	240 km (150 miles)	74
240 km (150 miles)		78

Use 6f or, if required by law, 6c.

B. School Bus - Class 71

A vehicle that is used for carrying students and teachers to and from school premises or school activities.

Rating Note:**a) Charter Trips**

If a School Bus is also used for charter trips up to (and including) 20 trips per year the premium payable must be increased according to the following percentages:

Anticipated number of trips per year	All Coverages
1 to 12	25%
13 to 20	50%

If a School bus is used for more than 20 charter trips per year, rate as a Public bus.

Use 6f or 6b if required by law.

b) Vehicles Used by Day Care Operations**Run by Individuals**

If the seating capacity is seven or less and is used by an individual who runs a day care out of his/her home, the charge for the appropriate private passenger rate class will apply plus 10% for the 6a endorsement. If the seating capacity exceeds seven seats, school bus rates apply.

Day Care Organizations

If the vehicle is used by a day care organization, rate as a school bus.

C. Hotel or Country Club Bus - Class 72

A vehicle owned by and used by a hotel, summer camp, fishing camp, whitewater rafting enterprise, resort, golf or country club and the like for carrying guests, members or employees. The operation of the bus is secondary or incidental to the insured's business.

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

D. Private Bus - Class 79

A vehicle that is owned by an employer and used to carry employees or a vehicle owned by an association, church or a charitable or similar organization, to carry passengers in connection with activities of the organization.

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

E. Van Pool - Class 79

A vehicle owned by an employer and used for one round trip each day to carry commuting employees.

To complete END 6f or 6c, after 'Use of the automobile in connection with the insured's business of [enter the insured's business]"

F. Taxi - Class 77

A vehicle that is not otherwise defined in this section, but is used for carrying passengers for compensation to a destination requested by the passenger.

A copy of the vehicle registration and completed Taxi Questionnaire must be submitted with the application

Rating Notes**1. Owner Driven Taxis**

Where the application indicates the taxi, for taxi purposes, is solely driven by the applicant (or in the case of multiple ownership by one specific owner), a 10% premium reduction shall be applied to each coverage. Family members may also drive the vehicle solely for pleasure purposes.

2. Seating Capacity Exceeds Seven

Obtain the per seat rates for Public Bus - Passenger Hazard BI and PD, Accident Benefits and Uninsured Automobile (where applicable). Multiply the per seat rate by the number of seats in excess of seven. Add this amount to the Taxi premium (the Passenger Hazard BI premium must be added before applying the Table A increased limit factor).

G. Limousine

Attach END 6a and insert rated use of vehicle.

1. Private Passenger Vehicle (includes all vehicles listed in the Private Passenger Rate Group Tables, plus any similar type vehicles not specifically in the Rate Group Tables, such as but not limited to, Passenger Vans and Stretch Limousines).

a) Airport – A vehicle used in the business of carrying passengers to and from an airport. Rate and code as a taxi.

b) Excluding Airport – A vehicle used in the business of carrying passengers for compensation under contract for transporting passengers, or in connection with specific functions such as weddings, receptions and funerals.

i. Liability and Collision – Charge 200% of the applicable Class 07 premium (DR 0, 1, 2, 3).

ii. Accidents Benefits, Comprehensive, Specified Perils – Charge 100% of the applicable Private Passenger premium.

iii. Code as Class 77.

- iv. Where seating capacity exceeds seven, rate as above and for each seat over seven add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus. Airport limousines that operate on an 'on call' basis should be rated as a taxi, plus the per seat charge for a Public Bus.
- 2. Vehicles manufactured as and with a licence registration of a bus - Rate and code as a Public Bus.

H. Ambulance - Class 76 Public

A vehicle constructed, equipped and used for carrying people who require medical attention or are under medical care.

Private Ambulance

An ambulance as described above but used exclusively for the carrying of the insured's employees.

Use the percentage applicable to Emergency or Non Emergency use.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

Attach END 6a and insert "Ambulance" and "Emergency" or "Non Emergency".

I. Invalid Car - Class 76

A vehicle constructed, equipped and used for the transportation of wheelchair passengers and other disabled persons.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

Rate and code according to use. *For example*, if the vehicle is being used as a private bus, then rate as a private bus. Attach END 6a, and insert [rated use of vehicle].

J. Funeral Vehicles - Class 75

Attach END 6a and insert [rated use of vehicle].

Hearse/Casket Wagons

A vehicle used for the transportation of coffins, caskets, and flowers.

Funeral Carriage

A vehicle used for the transportation of passengers to and from funeral services.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

For other vehicles operated by a Funeral Director, see the Private Passenger or Commercial sections of the manual.

Rule 304: Driving Record

Driving record is the number of years of verified "Clear Record". This rule does not apply to coverages that are fleet rated.

All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the applicant claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.

A. Clear Record

Throughout the period concerned:

- a) There has been no accident involving the described vehicle or one for which it has been substituted;
- and
- b) The applicant has owned the described vehicle or one of a similar type for which it has been substituted.

Ownership is established from the date on which the applicant takes possession of the vehicle.

There is no requirement that drivers be accident free on other vehicles - the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of Clear Record immediately preceding the commencement date of the period of Insurance.	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes:

- 1. A chargeable accident resulting in only Liability to a third party will affect only the rating of Liability coverage. A chargeable accident resulting in only Collision damage will affect only the rating of the Collision coverage.
- 2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.
- 3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
- 4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
 - a. If a gap in insurance coverage is 24 consecutive months or more in the past 3 years, the driving record will be reduced by 1 for each 12 month gap.