

Rule 13: Not Applicable**Rule 14: Minimum Coverage**

Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below:

Exception**When an automobile is temporarily out of use and in storage:**

Coverages other than Comprehensive or Specified Perils may be suspended by means of END 16, for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days.

Suspended coverages are reinstated by means of END 17.

Notes: END 44 may remain on a policy where 'moving' coverages have been suspended by means of END 16.

END 16/17 is not available for the following:

- Vehicles for which proof of insurance is issued or filed.
- Recreational vehicles to which the Recreational section applies.
- Vehicles that were never intended to be driven (e.g. vehicles in a collection).
- Vehicles held for sale whether or not on an auto dealer's lot.
- Experience rated risks

Notes: If Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.

Rule 15: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

The Endorsement Section provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy re-rated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife. If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

Rule 16: Policy Changes**A. A change to a policy shall not be processed if:**

- a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
- b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. The refund shall be calculated on a pro-rata basis, subject to the minimum retained premium.

Rule: 200: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$1,000,000 except

- a) 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.
- b) 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.
- c) 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:

- a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.
- b) 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.

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 207: Endorsements**END 13C – Deletion of Glass Coverage**

The coverage provided under Comprehensive for damage to glass may be amended by attaching 13C. This endorsement is only applicable to vehicles listed in Rate Group Table I and Private Passenger type vehicles.

The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.

Where the deductible is \$500 or higher, there is no premium reduction.

END 20 – Loss of Use

Facility Association does not provide this coverage for vehicles that are used or rated commercially.

Machinery or Equipment Endorsements**END 30 Excluding Operation of Attached Machinery**

The description of the machinery or apparatus shall read:

“all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel”

Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding “while the vehicle is not being used upon a public highway”.

END 31 – Non-owned Equipment

Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies.

The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.

END 27B - Legal Liability for Damage to Non-Owned Automobiles

The applicant must specify the types of vehicle/trailer that may be in the applicant’s custody and provide the required limit per occurrence.

The premiums to be charged are those applicable to the highest rated vehicle that may be in the applicant’s custody as though the vehicle was an owned vehicle. The rating is based upon the driving record, the type and use of the vehicle/trailer. The limit per occurrence is used to determine the rate group and the model year is assumed to be the current model year.

After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory.

END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured.

END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment

Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value in excess of \$1,500 or part thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

Rule 306: Rating

C. Types of Rating used for Public Vehicles (continued)

“Per Seat” If the heading on the rate page states “Per Seat,” then to determine the premium for that coverage

1. Obtain the applicable per seat rate shown for the territory, class, driving record, seating capacity and limit. Develop the premium in stages if seat rates are shown for various numbers of seats.

For example: using hypothetical seat rates for a 35 passenger bus

Seating Capacity	Per Seat
1-12	28.66
13-29	6.97
30+	3.35

2. Multiply each rate by the number of seats in the stage

12 times 28.66 =	343.92
17 times 6.97 =	118.49
6 times 3.35 =	20.10
Total premium =	482.51
Rounded to \$483.	

3. If in addition to the per seat rate, a **basic** premium is shown on the rate page for that coverage, then it must be added to the per seat premium. In the example a hypothetical \$41.56 would be added to the \$482.51 and the total rounded to \$524.

Public Buses exceeding 32 seats – The Passenger Hazard premium is the sum of the Per Vehicle premium for Seating capacity 30-32 plus the Per Additional Seat Rate times the number of seats in excess of 32.

“Percentage” The rate page may show a class and a percentage. The premium is obtained by applying the percentage on the rate page to the premium for the class indicated at a Liability limit of \$200,000. The premiums for higher limits are obtained by applying the increased limit factors in the rate pages. Note that Public Vehicles are to be rated as Driving Record 0, 1, 2 or 3 even where there may be a better driving record available for the underlying class.

D. Physical Damage

Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, round to the nearest dollar, then multiply by the deductible factor.

To calculate All Perils add together the Collision premium and the Comprehensive premium times the All Perils factor shown on the rate page.

E. Premium Determination

Ensure that the vehicle is a Public Vehicle.

1. Establish the rating territory
2. Establish the rating class, including any special factors.
3. Establish the driving record
4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class.
5. Develop the total premium for each coverage
6. Apply any required U.S. exposure and currency differential surcharge.
7. Apply fleet rating or any accident/conviction surcharge.

Rule 307: Endorsements

END 20 - Loss of Use

Facility Association does not provide this coverage for Public Vehicles.

After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Endorsement Section.

END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured.

END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment

Where a vehicle is covered for All Perils, Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This Manual (In this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The Insurance will not be continued or the policy will be re-rated, if this requirement is not met.

**SUB-SECTION 1
ENDORSEMENTS APPLICABLE TO POL 1
(OWNER'S POLICY)**

Liability (or TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation - Property Damage;
Physical Damage means Optional Coverages - Loss or Damage (All Perils, Collision, Comprehensive, Specified Perils.)

	Standard Endorsement Form Number, Title and Purpose	Rating										
2	<p>Providing Coverage when Named Persons Drive Other Automobiles Extends the "drive other automobiles" Liability and Accident Benefits coverage to persons other than the insured and spouse.</p>	<p>The premium is dependent upon the Liability limit applicable to the vehicle:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: left;">Limit in thousands</td> <td style="text-align: center;">\$200</td> <td style="text-align: center;">\$300</td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$1000</td> </tr> <tr> <td style="text-align: left;">Premium per person</td> <td style="text-align: center;">8</td> <td style="text-align: center;">9</td> <td style="text-align: center;">10</td> <td style="text-align: center;">11</td> </tr> </table> <p>Accident Benefits per person \$1.</p>	Limit in thousands	\$200	\$300	\$500	\$1000	Premium per person	8	9	10	11
Limit in thousands	\$200	\$300	\$500	\$1000								
Premium per person	8	9	10	11								
3	<p>Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.</p>	<p>Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium.</p> <p>Liability: 20% Accident Benefits: 50% Physical Damage: 100%</p>										
4A	<p>Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.</p>	<p>If main cargo, rate vehicle as Class 48, 51B or 61B plus special factors. If incidental, net annual \$50. See Rule 39 in General Rules & Procedures.</p>										
4B	<p>Permission to Carry Radioactive Materials Removes the policy form's exclusion in regard to carrying radioactive materials only.</p>	<p>If main cargo, rate vehicle as Class 48, 51B or 61B plus special factors. If incidental, net annual \$50. See Rule 40 in General Rules & Procedures.</p>										
5	<p>Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.</p>	<p>No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 36 in General Rules & Procedures.</p>										

	Standard Endorsement Form Number, Title and Purpose	Rating
5C	<p>Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days.</p>	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability and All Perils, Collision, Comprehensive, Specified Perils:</p> <p>Private Passenger 250% of Class 07/0 rate</p> <p>Commercial Vehicles</p> <p> Light Trucks 200% of Class 43/0 rate</p> <p> Heavy Trucks 200% of Class 45/0 rate</p> <p> Tractor/Trailers 175% of Class 51/0 rate</p> <p>Private Trailers</p> <p> a. Liability Non Pleasure rate plus \$15</p> <p> b. Physical Damage 250% of normal rate</p> <p>MotorHomes & Camper Units</p> <p> a. Liability 250% of Class 07/0 rate</p> <p> b. Physical Damage 250% of normal rate</p> <p>Motorcycles & Mopeds 250% of DR 0</p> <p>Snowmobiles & ATVs 250% of normal rate</p> <p>See Rule 35 in General Rules & Procedures of this manual.</p>
5D	<p>Conversion Coverage (rented or leased automobiles)</p>	<p>Not available on Facility Association policies.</p>
6A	<p>Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p>	<p>For Private Passenger Vehicles used in car pools, add 10% of Liability premium.</p> <p>Volunteers: Volunteers transport persons to medical appointments and the like, and are reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers:</p> <p>i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply.</p> <p>ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.</p> <p>iii) All others, then appropriate taxi, limousine or bus rates are applicable.</p> <p>END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.</p>

	Standard Endorsement Form Number, Title and Purpose	Rating
6B	<p>School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
6C	<p>Public Passenger Vehicles Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
6D	<p>Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22.</p>	Rate vehicle according to Rule 37 in General Rules & Procedures.
6F	<p>Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
7	<p>Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</p>	Premium is that applicable to an inclusive limit equal to the sum of the limits of "ii" and "iii".
8	<p>Property Damage Reimbursement</p>	Not available on Facility Association policies.
9	<p>Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</p>	No charge.

Section 5 Standard Endorsement Form

	Standard Endorsement Form Number, Title and Purpose	Rating
13C	<p>Deletion of Glass Coverage Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p>	<p>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers) Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$500 or over where there is no discount from the full applicable Comprehensive premium. Note: For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. Other Vehicles: Not offered.</p>
16	<p>Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of - a. vehicles for which proof of insurance is issued or filed; b. experience-rated vehicles; c. the recreational vehicles/items to which the Recreational Vehicles Section of this manual relates.</p>	<p>In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.</p>
17	<p>Reinstatement of Coverage Used in connection with END 16. See Rule 30 in General Rules & Procedures.</p>	
19	<p>Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.</p>	<p>Base physical damage premiums on estimated or appraised current value.</p>
19A	<p>Valued Automobiles</p>	<p>Not available on Facility Association policies.</p>
20	<p>Loss of Use Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p>	<p>Private Passenger Vehicles (Classes 01-13): \$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence. Other Vehicles: Not offered. See Rule 114 in Private Passenger Vehicle Section</p>

FACILITY ASSOCIATION

	Standard Endorsement Form Number, Title and Purpose	Rating
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Premium in the Passenger Hazard Property Damage premium for the class of vehicle. See Public Vehicles Section of the manual.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	10% of total physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	No charge.
25	Alteration Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody.	Private Passenger Vehicles: Premium: \$50 per annum. Peril: All Perils only Limit: \$40,000 Deductible: \$250 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive, or All Perils on the vehicle described in the policy. Other Vehicles: Not offered.
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.
28A	Excluded Driver Endorsement Used to remove all coverage under the policy when a specified driver is driving or operating the vehicle.	No premium reduction.

	Standard Endorsement Form Number, Title and Purpose	Rating
29	Additional Coverage as Respects Operation By Named Persons	Rated on a case by case basis
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END 30 may not be used in conjunction with END 31.	No charge.
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value.
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described after market electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.
40	Fire and Theft Deductible Used when the All Perils /Comprehensive/ Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle/item. This endorsement is mandatory for Motorcycles and Mopeds.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.

	Standard Endorsement Form Number, Title and Purpose	Rating
44	<p>Family Protection Provides limited protection to the insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the actual endorsement form and the "Supplement".</p> <p>The limit for any one accident (i.e., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. If the latter is greater than \$1,000,000, however, the coverage provided by the END 44 must be limited to \$1,000,000; the limitation must be specified on the face of the policy.</p>	<p>Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual.</p> <p>This endorsement is not available on "Public Vehicles" as described in the Public Vehicles Section of this manual or any other vehicles used in the manner of "Public Vehicles".</p>

**SUB-SECTION 2
ENDORSEMENTS APPLICABLE TO POL 2
(DRIVER'S POLICY)**

	Standard Endorsement Form Number, Title and Purpose	Rating
4a 4b 6a 25	For details of these endorsements refer to SUB-SECTION 1.	Refer to SUB-SECTION 1
60	<p>Legal Liability for Damage to Non-owned Automobiles The purpose of this endorsement is the same as that specified for END 27 in SUB-SECTION 1.</p>	Refer to END 27 in SUB-SECTION 1

**SUB-SECTION 3
ENDORSEMENTS APPLICABLE TO POL 4
(GARAGE POLICY)
STANDARD ENDORSEMENT FORM
NUMBER, TITLE, PURPOSE AND RATING**

- 70: Named Chauffeur Basis**
Used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.
- The premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.
- 71: Excluding Owned Automobiles**
Mandatory on policies issued for risks not rated as Automobile Dealers .
- 72: Multiple Alteration**
Used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.
- 73: Excluding Financed Automobiles**
Used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the insured, is financed by a named lienholder or mortgagee.
- 74: Open Lot Pilferage - Owned Automobiles**
Not available on Facility Association policies.
- 75: Open Lot Pilferage - Customers' Automobiles**
Not available on Facility Association policies.
- 76: Additional Insured**
Provides insurance for vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees.
- Full details of each such vehicle and person must be supplied on an Owner's Policy application form (APP No.1) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END 76.
- 77: Comprehensive Damage - Customers' Automobiles (Including Open Lot Pilferage)**
Not available on Facility Association policies.
- 78: Reduction of Coverage as Respects Operation by Named Persons**
Used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.
- 79: Fire and Theft Deductible**
Used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses and to theft of entire automobiles.
- 80: Specified Owned Automobile Physical Damage Coverage**
Used when physical damage coverage is to be provided only to specified automobile(s).
- Full details of each such vehicle and person must be supplied on an Owner's Policy application form (APP No.1) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.

**SUB-SECTION 3
ENDORSEMENTS APPLICABLE TO POL 6
(NON-OWNED AUTOMOBILE LIABILITY POLICY)
STANDARD ENDORSEMENT FORM
NUMBER, TITLE, PURPOSE AND RATING**

- 90: Limitation to Operation of Automobiles by Partners Officers and Employees**
Used when the insurance is to apply only to automobiles driven by partners, officers and employees (ie., no agents and no "hired automobiles" or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.
- 91: Limitation to Operation of Automobiles by Named Persons**
Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.
- 92: Limitation to Hired Automobiles and Automobiles Operated Under Contract**
Used when the insurance is to apply only to "hired automobiles" and/or automobiles operated under contract.
- 93: Limitation to Automobiles Owned by Named Persons**
Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.
- 94: Legal Liability for Damage to Hired Automobiles**
Used when the insurance is to be extended to cover the insured's legal liability for damage to hired automobiles arising from All-Perils or from Collision and/or Comprehensive/Specified-Perils. See Rule 702.E.3 in the Non-Owned Automobile Section.
- 95: Limitation to Business Conducted at Specified Locations**
Used when the insurance is to apply only to the use of automobiles in connection with the insured's specified business locations.
- 96: Contractual Liability**
Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 702.E.2 in the Non-Owned Automobile Section.
- 97: Operation by Individual Named Insured**
Used if the named insured is an individual and coverage is to be provided in respect of the operation by the insured, in the business of the insured, of a non-owned automobile to which the insurance relates.

The endorsement also extends the coverage provided by END 94 (Until the discrepancy is corrected, the reference in the second paragraph of END 97 to "exclusions (a)" should be Exclusion 1).

If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.
- 98: Excluding Automobiles Driven by Named Persons**
Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.
- 99: Excluding Long-Term Leased Vehicle**
Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. See Rule 702.F in the Non-Owned Automobile Section.
- 100: Alteration**
Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.