

- 1 **Q. Reference: CA-NP-88: please detail the types of insurance coverages NP has in place**
2 **on its various vehicles by type or class showing the deductible chosen and provide a**
3 **cost comparison to the fleet insurance policy if higher deductibles were used, if**
4 **applicable.**
5
- 6 A. Newfoundland Power carries only third-party liability insurance coverage on its motor
7 vehicles. As is typical for third-party liability insurance, there is no deductible amount to
8 be incurred by Newfoundland Power. The full amount of any claim is paid by the
9 insurer.
10
- 11 Newfoundland Power does not carry physical damage coverage (collision or specified
12 perils) on any vehicles in its fleet because it has determined it is not cost-effective to do
13 so, based on the frequency of accidents, the typical value of damages incurred and the
14 insurance premiums charged for physical damage coverage.